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‘FULLER’ OR ‘EXTENDED’ WORKING LIVES: CRITICAL PERSPECTIVES ON CHANGING TRANSITIONS FROM WORK TO RETIREMENT

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ABSTRACT

Research on older workers and retirement has yet to fully adjust to an environment influenced by a combination of demographic change, technological developments, and economic recession. A key dimension to the changing relationship between ageing and work is the tension between policies to extend working life (EWL) and the increasingly fragmented nature of late working life, with the emergence of varied transitions, including: bridge employment, second/third careers, part-time working, early retirement, and other variations. These developments indicate both the challenge of conceptualizing new forms of work-ending, and – in policy terms – the extent to which these can successfully accommodate longer working lives. The paper provides a critical perspective to the policy of extending working life and the narrative which underpins this approach. The paper argues that retirement has become a ‘contested’ institution in the 21st Century, fragmented across different pathways and transitions affecting people in their 50s and

60s. The paper argues the case for improving work quality and security as a precondition for supporting policies for encouraging working in later life. An essential requirement for this will include linking debates on EWL with technological developments and changes affecting the workplace, creating differentiated paths to retirement and labour force exit, enhancing the provision of training and continuing education, and re-thinking the idea of the ‘older worker’.

INTRODUCTION

The social organization of work and retirement has undergone radical transformation over the past four decades. By the 1960s, a consensus appeared to have been reached concerning the value of developing retirement as a distinct stage in the life course. This was linked with financial support – notably public old-age insurance and defined benefit pensions – which had started to remove some of the insecurities traditionally associated with later life. However, within a short space of time the institution of retirement was transformed: initially through the expansion of early retirement or ‘early exit’ as it came to be termed (Kohli *et al.* 1991); subsequently, through policies aimed at encouraging an ‘extended working life’ (Organisation of Economic Cooperation and Development [OECD] 2006; Berkman, Boersch-Supan and Avendano 2015).

Research on older workers and retirement has yet to fully adjust to an environment influenced by a combination of demographic change (increased longevity), technological developments (automation in the workplace), and economic recession (job insecurity) (Frey and Osborne 2013; 2015; Macnicol 2015; Polivka and Luo 2015). Significant literature reviews on work and retirement issues are available (e.g. Field, Burke and Cooper 2013; Wang and Schultz 2010), supported by analysis of longitudinal data sets from the USA and Europe (e.g. Berkman, Boersch-Supan and Avendano 2015; Kendig and Nazroo 2016; Lain 2016). But further research is needed to locate changes to work and retirement within a broader economic, political and social context. This task has itself to acknowledge what Hasselhorn and Apt (2015: 20) refer to as the increasing complexity of processes associated with work-ending, in particular the: ‘[...] multilevel and interacting influences of society (macro-level), workplace and organization (meso-level) and the individual (micro-level) on employment participation’. A key dimension to the changing relationship between ageing and work concerns the tension between policies to extend working life and the fragmented nature of later life employment, with the emergence of varied transitions from work to retirement, including: bridge employment, second/third careers, part-time working, early retirement, ‘un-retirement’, and other variations (see Hasselhorn and Apt 2015; Beehr and Bennett 2015 for definitions of these terms). Such developments indicate both the challenge of conceptualising new forms of work-ending, and – in policy terms – the extent to which these can successfully accommodate longer working lives (James and Pitt-Catsouphes 2016).

This paper provides a critical perspective on policies to extend working life (EWL), exploring potential challenges to implementing this approach as well as identifying alternative options for public policy. The paper argues that EWL has been supported by a narrative which disregards

opposition to a 'shorter retirement', laying emphasis on older workers as a healthier (and wealthier) group with access to a range of options for managing the end of working life. In the case of Europe, EWL found additional support through the promotion of 'active ageing' and the emphasis placed on continued participation in the labour market (Walker and Maltby 2012). The paper considers the basis for the consensus which emerged around EWL over the course of the 1990s and into the first decade of the 2000s. The discussion first outlines what has emerged as the 'accepted' case for extending working life; second, summarises some limitations of this perspective, focusing on issues relating to attitudes to retirement, demography, the changing nature of work, training, and social inequality; third, considers approaches to developing what has been termed 'a fuller working life'.

THE CASE FOR EXTENDING WORKING LIFE

The period since the late-1990s has seen a rapid growth of policies to support an extended working life (EWL) (Altmann 2015; Burtless and Aaron 2013; Sinclair, Watson and Beech 2013; OECD 2006; Scherger 2015; Hofäcker, Hess and König 2016; Léime *et al.* 2017). This contrasts with the preceding two decades where strategies focused on helping people to leave the workforce, preferably by their early-60s. The context for this was the decline affecting major industrial sectors across OECD countries (notably in steel, mining and shipbuilding), coupled with a global economic crisis, both creating mass unemployment and the introduction of early retirement (Laczko and Phillipson 1991). Given a large cohort of younger workers, older workers were targeted as a key group to remove from employment (Kohli *et al.* 1991). The pace

of exit from work was rapid across those countries most affected by recession and unemployment. In the case of the UK, to take one example, in 1971, 83% of men 60–64 in the were in employment, compared with 19% of those 65 plus; in 1981 the figures had declined to 69% and 10%; and by 1991 to 54% and 10% (Laczko and Phillipson 1991; see, further, Phillipson 2013).

While research from the late-1970s to early-1990s focused on the characteristics of early exit, attention thereafter switched to analysing the potential of people to work into their 60s and 70s. The emphasis on EWL has, at the same time, been accompanied by an influential narrative which underpins much research and policy debate in the field. Essentially, this takes the view that demographic change (i.e. ageing populations) is causing significant pressure on welfare states, reinforced with the arrival into retirement of ‘first wave’ baby boomers (i.e. those born in the late-1940s/early-1950s). As a result, it is argued that economies are likely to experience significant shortages of labour, contributing to low rates of economic growth and declining productivity. Given this scenario, the raising of pension ages is presented an inevitable response, as set out by the OECD (2006) in their policy document: *‘Living Longer, Working Longer’* (see, also, Department for Work and Pensions 2014).

The EWL perspective has entered the mainstream of public policy, reflected in the work of organisations such as the European Union (EU) (Sinclair, Watson and Beech 2013), the OECD (2006, 2015), non-governmental organisations (NGOs) representing older people (see, for example, the American Association of Retired Persons (Aon Hewitt 2015) but extending to academic research as well (Berkman, Boersch-Supan and Avendano 2015). Typically, the arguments as summarised are used as a way of framing the questions around which data are

analyzed or policies developed. Accepting that ageing welfare states represent a ‘problem’, discussion moves on to demonstrate various ways of supporting EWL, for example through improved training, expansion of flexible working, and measures to improve workplace environments. But important questions might be raised about the desirability of EWL and the assumptions upon which it is based. Before examining this issue, the article examines how the development of retirement has been theorized within social gerontology and the changes affecting this institution over the past two decades.

Social gerontology and changing approaches to work and retirement

The development of social gerontology as a discipline ran parallel with the emergence of retirement, both coming into prominence from the late-1940s (Atchley 1982; Fennell, Phillipson and Evers 1988). Many of the pioneer social scientists working in the field of ageing focused on retirement as a significant area for research (Burgess 1960; Havighurst 1954). The period from the 1950s to the early-1990s was characterised by the development of a range of theories examining transitions from work and adjustment to retirement (Wang, Henkens and van Soling 2011). Retirement was variously theorised as raising issues for securing new social roles (Havighurst 1954); as a process enabling succession in the workplace (Cumming and Henry 1961); as creating ‘structured dependence’ (Townsend 1981); and as a process shaped by differential access to physical and material resources (Wang 2007). These and other approaches (see further Phillipson 2013) viewed an extended period of retirement, together with a diminished role for paid work, as part of a new and distinctive stage within the life course.

The 1990s and early-2000s brought a significant change to debates around work and retirement.

On the one side, came increasing pressure on individuals to remain in some form of work for as long as possible; on the other side, a decline in the institutional supports associated with the welfare state, with emphasis placed on the responsibility of individuals to manage and plan their retirement (Vickerstaff and Cox 2005). Following the move out of economic recession in the mid-1990s, the pattern of early exit from work went into reverse with increases in economic activity for men and (more pronounced) women in their 50s and 60s (Léime *et al.* 2017). Governments became concerned about the economic consequences of ageing populations and the associated costs of pensions and care services (e.g. OECD 2006). Delaying retirement became a central policy theme, with a shift from promoting early exit/early retirement to identifying pathways into work or helping people to remain at work, combating age discrimination, and encouraging self-employment (Phillipson and Smith 2005; Taylor and Earl 2016).

The changes identified led McDonald and Donahue (2011: 414) to argue that in contrast with previous levels of support, ‘retirement had become a “lost” institution’, abandoned in the move to encouraging longer working underpinned by the raising of pension ages (see, further, Polivka and Luo 2015; Macnicol 2015; Weller 2016). But it might also be argued that retirement rather than being ‘lost’ was ‘evolving’ in new and distinctive ways, with the EWL narrative an important influence in re-positioning its place within the life course. This argument is developed by Cahill, Giandrea and Quinn (2015: 402) in their analysis of the diverse pathways from career employment taken by different cohorts of older workers. They take the view that: ‘Americans today are living healthier and longer lives, are working at less physically demanding occupations, and are enjoying technological advances that permit more flexibility about how and when they work. The recent economic recession and expectations that slow growth and high unemployment might persist for years to come have given many older Americans pause about

severing ties with career employers and the labor force'. However, it might be argued that this type of analysis itself reflects the influence of the EWL narrative: the idea of older workers as a generally healthier group; released from demanding occupations; able to control technology; and experiencing more options for work-ending. Such arguments are put forward as statements of fact rather than hypotheses to be tested. But what is the evidence for such views? Is there an alternative reading of the issue and literature which might indicate problems with the narrative used to justify EWL? The next section of this paper assesses some of the problems with the narrative used to justify an extended working life. The discussion groups these into five areas: attitudes, demography, work, training, and social inequality.

PROBLEMS WITH EXTENDING WORKING LIFE

The attitude problem

The raising of pension ages – though viewed as inevitable (and desirable) by governments - has provoked considerable opposition across Europe (for relevant studies see, for example, van Dyk 2015; Hokema 2017; Macnicol 2015). Research by Naumann (2014), reviewing a range of European countries, indicated the limited room for maneuver which governments had on this issue, with approval for the initial raising of pension ages offset by resistance to further increases. Studies of retirement preferences across a variety of European countries also confirmed the extent to which most workers still intended to retire before 65 – notwithstanding

the drive to raise pension ages to 67 and beyond (Hofäcker 2015). EWL policies also raise concerns for groups such as older women, given the failure to tackle gender inequalities at work and in the home (Lewis 2006). Street (2017: 22) makes the point that women earn less for equivalent jobs, are more likely to take a career break to care for children, and are more likely to care for a disabled adult child and older family members. Such factors underline the dangers of raising pension ages in the absence of a broader set of policies designed to support women (and men) at different phases of the life course (see further below). Implementation of EWL, however, would suggest that public concerns about the policy have been viewed as secondary to the broader issue of responding to pressures arising from population ageing. This raises the issue of the extent to which population change can be used as a justification for a policy such as EWL. The next section of this paper examines some of the demographic arguments used to support this approach.

The demography problem

Population pressures arising from ageing populations are invariably cited as supporting the case for EWL. This section examines this issue in three main ways: first, through highlighting demographic variations across different countries, notably in relation to the rise of the ‘baby boom’ generation’; second, issues raised by variations in healthy life expectancy; third, questions raised by projections regarding global migration. On the first of these, applying EWL policies may be an important consideration for some countries, less relevant or necessary for others. Germany, where the overall population is projected to decline by 18.8% over the period 2015-

2060 (Berg *et al.* 2015), would be an example of the former; Sweden, where the population is set to increase by 30% over the same period (Statistics Sweden 2015), an illustration of the latter. The existence of a ‘large’ cohort of baby boomers entering retirement is often presented as a justification for EWL (Koltikoff and Burns 2004; Willetts 2010). The demography of the baby boom refers to the increase in the birth rate across industrialized countries from the mid-1940s through to the mid-1960s. As with the issue of demographic change, sharp contrasts exist between countries. Some (e.g. Finland) had a relatively compressed surge in birth rates after the Second World War, this coming to an end at the beginning of the 1950s (Karisto 2007). Others (notably Australia and the USA) experienced a long period of increasing birth rates – from the mid-1940s through to the mid-1960s. The UK had a distinctive pattern of two separate peaks – in 1947 and 1964 – creating ‘first wave’ (1945-1954) and ‘second wave’ (1961-65) boomers. In terms of cohort size, the Finnish and UK examples provide limited grounds for using the boomer argument as a justification for raising pension ages. Even in those countries where there was a sustained expansion in birth rates, other factors, notably those relating to changing patterns of employment, may operate to weaken the existence of the boomer generation as a rationale for EWL (see further below).

An additional argument made in support of EWL concerns the gains in life expectancy (LE) over the past 40 years. However, the problem here is eliding the substantial gains in LE at birth with the more modest increases after 65. Indeed, the limited growth in ‘healthy life expectancy’ (HLE) after 65 for particular ethnic and social groups raises difficulties in implementing EWL (see, for example, Olshansky, Goldman and Rowe 2015). Variations between countries in HLE are another significant factor, for example in the case of Europe: from an HLE after 65 of just 4.2 years in Slovakia, 6.2 years for Hungary, 7 years in Germany to 11.6 years in Denmark and 12.6

years in Sweden (OECD 2014).

The demographic case for EWL (especially moving through the 21st Century) might also be questioned given the increase in global migration and projections for population growth for Africa and Asia. The migration issue has been an important component of the EWL narrative, with the view that increased in-migration is unlikely to meet the needs of Europe's ageing population (Sinclair, Watson and Beech 2013). However, this view may come to be questioned as economic and political upheavals generate a substantial increase in migration to Europe in general and Germany and the Nordic countries in particular (United Nations High Commissioner for Refugees 2015; Kingsley 2016). The implications of population projections for Africa must also be noted, with an increase of 1.3 billion people over the period 2015 to 2050 representing more than half of global population growth between 2015 and 2050 (United Nations 2015). Porter (2015) makes the point that: 'Over the next decades, millions of people are likely to leave [regions such as Africa and South Asia], forced out by war, lack of opportunity and conflicts over resources set in motion by climate change...Europe [with its vast resources] is inevitably going to be the prime destination of choice'. Given this context, policies to extend working life may become marginal compared with the need to integrate migrant populations into western economies and benefit from the range of skills which they possess (see, further, Feldman 2015; King 2017). Of course, EWL and drawing migrant groups into employment are not mutually exclusive policies. However, they rely upon assumptions about future patterns of working which may themselves come under scrutiny, an issue examined in the next section of this paper.

The work problem

A key rationale for EWL policies is linked to ensuring that sufficient numbers of workers are available to meet potential shortages of labour. However, from an employment perspective three issues need to be considered: first, what type of work is EWL likely to support? Second, will future changes to employment increase or decrease the demand for older workers? Third, does the term ‘older worker’ aid or obscure some of the challenges associated with EWL?

Taking the first question, the promotion of EWL has come at a time when ‘good quality’ employment appears to be in decline because of technological and related changes (Avent 2016; Frey and Osborne 2015; Ford 2015; Haldane 2015; Srnicek and Williams 2015). This may be less an issue for the *existing* cohort of employed older workers, notably those in long-term employment or self-employment – the main groups presently contributing to EWL. However, EWL is being implemented when opportunities for full-time employment are *contracting* – illustrated by the decline in countries such as the USA in labour force participation among prime age workers (Dvorkin and Shell 2015). Instead, there is the growth of employment with limited security in respect of pensions, health insurance, and guaranteed hours (OECD 2015; Srnicek and Williams 2015; Weller 2016). This type of employment – associated with what Standing (2011) has termed the ‘precariat’ – may be increasingly targeted at older workers displaced from their lifetime employment (e.g. 24% of those on ‘zero hours’ contracts are in the 50-64 age group, Office for National Statistics 2017). In the UK, much of the job growth amongst older workers has consisted of self-employment (accounting for nearly one in two workers aged 65-plus), but with much of this producing low levels of income for those entering or remaining in this type of work. In the USA, a survey by Koenig, Trawinski and Rix (2015) found that those aged 45-70 who had been unemployed in the past five years and who were re-employed were twice as likely to be working part-time as the total workforce in this age group: 34% compared

with 16%. Equally significant was the finding that 48% of those who had found new jobs said that they were now earning *less* when compared with the job they had before becoming unemployed.

Second, to what extent will changes to employment increase or decrease the demand for older workers? One neglected area in EWL policy is the degree to which technological change is likely to change the terms of the debate about the extent to which later life employment can be achieved. Frey and Osborne (2013) have predicted in the case of the USA that 47% of jobs are at ‘high risk’ of being automated in the next decade, with similar estimates being made for Europe (Frey and Osborne 2015; see, also, Avent 2016; Haldane 2015; Institute of Public Policy Research 2017). These authors make the point that while new technology can both generate as well as destroy jobs, the former tend to be rather fewer than the latter, noting that: ‘In 2010 only about 0.5 per cent of the US workforce was employed in new industries that did not exist a decade earlier’ (Frey and Osborne 2015: 63). Importantly, most of these jobs were at the high skill/high education/high wage end, suggesting limited job growth in areas which might fit an increased supply of older workers.

Third, the category ‘older worker’, whilst useful in policy terms, also obscures gender, ethnic, class, and industrial divisions affecting people grouped in the 50-plus age category (see, further, Taylor *et al.* 2016). Thus, taking gender as an example, in the case of men, EWL policies may be relevant for some countries, less for others: Sweden, for example, may have reached ‘saturation’ point with labor force participation (LFP) in 2015 of 82% for men aged 55-64; the UK has seen a modest expansion in LFP: rising from 65% for men aged 55-64 in 2005 to 71% in 2015 (Eurostat 2015). Greece illustrates the impact of austerity policies with a decline in LFP for men aged 55-

64: from 59% in 2005 to 55% in 2015. Women, on the other hand, represent a contrasting picture with substantial growth in LFP, albeit from a very low basis, in countries such as Hungary and Poland. However, these increases demonstrate the tensions with the EWL narrative, with the expansion in LFP for women ‘disproportionately over-represented in the flexible forms of work [part-time working, temporary contracts, self-employment] emerging within the globalization process’ (Buchholz *et al.* 2009: 61). Buchholz *et al.* (2009: 61) observe that:

‘In contrast to those forms of employment that, although flexibly organised, are basically secure, the flexibility desired by companies is frequently tied to insecure, precarious forms of employment...[Such] jobs frequently do not correspond to the personal flexibility needs of women, that is, the option of being able to interrupt, reduce or plan flexibly in order to fulfill simultaneous care duties. However, women often accept such flexible and less secure forms of work so that they can meet their familial obligations when other measures to promote the compatibility of career and family are lacking or insufficient’ (see, further, Léime *et al.* 2017).

The Training Problem

One response to the problems facing the implementation of EWL is to call for a closer alignment between education and training and the workplace. Rowe (2015: 10), for example, suggests that: ‘Although returning to school – now common among younger adults – is still relatively rare among individuals over 40, providing access to educational institutions for the near-old and old

is no less critical than keeping younger people in school. Education must be re-defined as a lifelong experience' (see also Phillipson and Ogg 2010). In the UK, Altmann (2015: 36) has called for a 'national strategy to address adult skills gaps and ongoing re-training requirements'. However, the evidence suggests that meeting this objective will be a major challenge, requiring substantial investment in further and higher education.

Hyde and Phillipson (2015), analyzing data from the English Longitudinal Study of Ageing (ELSA) (waves 1-5), demonstrate that participation in formal education has been in steep decline amongst the 50-59 age group since 2008. Analysis of the 2014 Wave of the UK Understanding Society Survey (a longitudinal study with data collected on an annual basis) confirmed that only a minority of older workers is likely to have access to regular training and updating of skills: 23% of men and 26% of women aged 50-59 reported receiving work-related training in the past 12 months; the figure for those aged 60-69 was 11%. Data from the UK Labour Force Survey also reveals important socio-economic differences in the likelihood of older workers' participation in training programs (Department for Work and Pensions 2014). The evidence suggests a decline in training affecting all occupational groups but with older workers in low-skilled occupations the least likely to receive training (see, also, König, Hess and Hofäcker 2016). Part-time workers and the self-employed, both of whom are more likely to be drawn from the 50- plus age group, are also likely to receive substantially less training than their full-time counterparts (Vickerstaff, Phillipson and Loretto 2015).

Similar trends have been reported by researchers in the case of other countries. Cummins, Harootyan and Kunkel (2015: 153), drawing on national data sets in the USA, found that: 'Older workers [were] less likely to participate in both publicly and employer-sponsored training

compared to younger workers'. In Sweden, an employment rate of 77% for men (72% for women) (2014 figures), has been achieved despite the virtual absence of people aged 50-64 in formal education – 4% compared with 13% of those aged 35-49 (Krekula and Engström 2015). An investigation set up by the Swedish government concluded that: '... many people [are being] denied further training after 50...something which in turn creates difficulties for older workers to maintain or gain employment, or get new work tasks' (Krekula and Engström 2015:127). Conen, Henkens and Schoopers (2014), in a survey of employers' actions across several European countries to support EWL, found some of the lowest levels of training amongst countries with the highest proportions of older workers - Germany and Italy notable examples (see, also, Carmichael and Ercolani 2014).

The evidence suggests that implementation of EWL policies has coincided with a decline in the availability of training and skill development for older workers. This raises concern that sections of this group (especially those with limited education and obsolete skills) are being targeted as a new 'reserve of labour' to fill the 'short-term', 'precarious' jobs which have emerged with global capitalism (Standing 2011; 2014). Indeed, it might be argued that much of the expansion of 'self-employment' amongst those 50 and over can be read as responding to increased demands for flexible but insecure and unstable forms of employment. This implications of this for generating new forms of inequality and division is considered in the next section of this paper.

The Inequality Problem

A further issue regarding EWL concerns whether it accentuates processes associated with cumulative advantage/disadvantage which accrue over the life course (Dannefer 2003). This

might reflect the emergence of a ‘do-it-yourself’ style of retirement (Cahill, Giandrea and Quinn 2015), with emphasis placed upon individual responsibility and risk taking (Polivka and Luo 2015; Macnicol 2015). The extent of inequality arising from EWL and the rapid reversal from early retirement has been documented in a series of studies, notably in Germany, but also other European countries, for example those by Rinklake and Buchholz (2011), Buchholz, Rinklake and Blossfeld (2013), Hofäcker and Naumann (2015), and Hofäcker, Hess and Naumann (2015). Hofäcker and Naumann (2015) make the point that early exit pathways were an important route for workers with low or limited skills, reducing the financial penalty associated with the loss of work. Closure of these pathways, however, has forced many to continue working longer – but mainly driven by financial need rather than any active choice to remain in the labor market. Hofäcker, Hess and Naumann (2015: 223) conclude from their survey of the labour market situation of older workers in 30 countries (drawing on data from the European Social Survey), that: ‘[...] recent policy developments create new risks such as old age poverty that mainly threaten low-skilled workers [...] As a result of anticipated benefit cuts for early pension entrance, these workers have to continue working although their chances of finding an adequate job is comparably low –either because of their individual health or because of their critical labour market situation’. But it is precisely this ‘critical labour market situation’ which few countries or employers are willing to address. Rinklake and Buchholz (2011: 63) summarize the situation as follows for Germany, but the point has relevance for many industrial countries: ‘As long as the German government only expects the elderly to work longer, but does not invest in improving their employability (e.g. by building up infrastructure for lifelong learning or by focusing more on active ageing policies), it seems very likely that the situation of retirees in Germany will worsen significantly and social inequalities will clearly increase’.

RETIREMENT ‘LOST’ OR RETIREMENT ‘SAVED’? THE FUTURE OF A TWENTIETH CENTURY INSTITUTION

For the past decade, the EWL narrative, framed within the policy of ‘active ageing’ (World Health Organization 2002), has been an important influence on research and policy relating to work and retirement. It has set the agenda for public policy whilst limiting consideration of alternatives to paid employment (beyond that of ‘volunteering’) on the basis that delaying retirement is both desirable (because of its economic and social benefits) and necessary (because of likely shortages of labour). This paper has questioned this position drawing upon different types of research exploring elements of the EWL narrative. From a sociological perspective, the current position of retirement – viewed in terms of its status as a major social institution – is contradictory to say the least. On the one hand, many people (based on survey evidence from Europe) still wish to leave work by their mid-60s. On the other hand, the political pressure is to push the starting time of retirement towards the late-60s and early-70s. The optimistic view is that the institution of retirement will prevail amid these contradictions – an institution ‘saved’ albeit re-shaped. Ehmer (2015: 137) takes the view that: ‘The future of retirement and of its further prolongation may be an open question, but a complete reversal of its spread is hardly imaginable’ (see, further, Vickerstaff 2015).

For the present time, retirement is likely to be sustained by the attitudes and demands of ‘first wave’ boomers, many of whom have developed expectations (shaped over the life course) of a ‘normal’ retirement (one to be negotiated sooner rather than later); longer term, however, the situation is less clear. A more pessimistic view would suggest that retirement has been substantially weakened regarding its position within the life course. Already, the discussion is

around the ‘fragmentation’ of an institution ‘characterised by temporal and conceptual diversity’ (Hasselhorn and Apt 2015: 94). And the idea of a ‘do-it-yourself’ retirement, as described by Cahill, Giandrea and Quinn (2015), points to the loosening of the formalized conventions and supports associated with leaving paid employment. Conceptually, this is in line with what Macnicol (2015) in the UK, and Polivka and Luo (2015) in the USA, view as the application of neoliberal policies to retirement and pension provision, these associated with growing income inequality, rising household debt, declining savings, and the shift from defined benefit to defined contribution pension schemes (see, further, Phillipson 2013; Weller 2016).

Such developments, taken together with the increase in pension ages across OECD countries, represent a significant re-balancing of the benefits of retirement across social groups. Essentially, raising pension ages entails a ‘cross-subsidy’ from the poor to middle-income and wealthy groups (the former having a lower expectation of life than the latter). In the future, many older workers will remain stranded in a ‘zone of insecurity’ in their late-50s to early-1970s, faced with declining incomes on the one side, and contracting job opportunities on the other. Macnicol (2015:210) summarizes the issues here as follows:

‘The key issue that has emerged in recent years and remains unresolved is: how we can reconcile, on the one hand, the right to retirement for those who wish to retire and need to retire when aged in their sixties (notably, manual workers, those in repetitive, boring or stressful jobs, 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’.

Achieving a fuller working life

Based on the above argument and others in this paper, a contrasting approach would be to place greater stress on what the Department for Work and Pensions (2014) have termed a '*fuller working life*', but linking this *less* to extending working life *per se* more on: *improving work quality and security as a precondition of any policy for encouraging working in later life*. This broader objective indicates challenges for research and public policy towards older workers which may be summarized as follows:

First, achieving the goal of a 'fuller working life' will require attention to changes in employment and in the labour market. Evidence for the deteriorating quality of the workplace environment - driven by globalization and technological change – is now substantial (see, for example, Smeaton and White 2016, for UK evidence on this issue). And the question of whether sufficient jobs will be available in the future – following the analysis from Frey and Osborne (2015) and others – is a critical issue to consider when considering the implications of changes to pension ages. Based on evidence cited in this paper, advancing expected retirement ages in the absence of secure forms of employment may result in an extension of inequalities from the middle to later phases of the life course. One solution may be to recognise that EWL will almost certainly contribute to the expansion of 'precarious' forms of working but to match this with corresponding *rights* for vulnerable groups of older workers (especially those displaced from their lifetime employment), through, for example, ensuring access to trade unions, guaranteed hours, and regular training (see Standing 2014, for a development of this theme).

Second, and following the above argument, greater attention needs to be given to the way in which the raising of pension ages is generating inequalities linked to contrasting experiences in terms of health, finances, and social relationships (Holley-Moore, Hochlaf and Riaz 2017). Many groups of workers will not benefit from a period of retirement (dying prematurely) or will have insufficient income to be able to leave what may be ‘precarious work’ in their 60s/early-70s. Others may choose to leave early or have a minimal EWL (because they have substantial pensions and savings) and will experience a lengthy retirement supported by many years of ‘healthy life expectancy’. This suggests new inequalities arising from EWL, with a substantial re-distribution from the poor to the wealthy, a process reinforced by economic austerity and cuts to the welfare state (Cooper and Whyte 2017; Toynbee and Walker 2017). Indeed, extending working life appears to be reinforcing the ‘social division of welfare’ identified by Richard Titmuss (1958:74) in the 1950s, when he observed that: ‘The direction in which the forces of social and fiscal policy [are] moving raised fundamental issues of justice and equality.... Already it is possible to see two nations in old age; greater inequalities in living standards after work than in work; two contrasting social services for distinct groups based on different principles, and operating in isolation of each other as separate, autonomous, social instruments of change’.

The argument is for a work and retirement policy which recognises processes of cumulative advantage and disadvantage operating over the life course (Dannefer 2003; Kendig and Nazroo 2016). This point has been made by Berkman, Boersch-Supan and Avendano (2015: 44-45) where they argue that given divisions between groups (especially in terms of health): ‘...it is critical to create differentiated paths to retirement and labor-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 – such as the less educated and those with very physically demanding jobs – may need the option to take an early path to retirement’.

This is an important argument which if adopted could do much to resolve many of the problems associated with the EWL approach. The available evidence, however, suggests that the reverse is happening in many countries, with those in poor health often forced to remain in work to secure health insurance or retirement benefits (Benjamin, Pransky and Savageau 2008); or those with a lifetime of low incomes needing to work later in contrast to those with the benefit of secure occupational pensions and/or access to income from property who can take early retirement (Phillipson 2013).

Third, developing research and policy in the field of training for older workers should also become central to achieving a fuller working life (Cummins, Taylor and Kunkel 2015). The focus here should be on support for those in ‘precarious’ forms of employment who are often the least likely to have access to training and continuing education. Some options might include: more imaginative use of computer-based training or ‘e-learning’ to assist those working from home or those juggling work and caregiving responsibilities (Czaja and Sharit 2009); specific obligations placed upon employers to expand training and learning as a pre-condition for creating non-standard forms of employment; and making further training a legal entitlement for those changing careers or moving into bridge forms of employment. Encouraging a prominent role for universities and community colleges in workforce development should also be considered. The number of older people wishing to take advantage of higher and college

education will almost certainly grow, with the ‘baby boom’ generation (and the cohorts behind them) likely to fuel demands for new types of vocational and non-vocational courses. Reflecting this, a variety of initiatives might be followed by the university and college sector: experimenting with new types of career development courses aimed at those entering mid-life; launching research programmes testing new types of training for a more diverse workforce; developing courses aimed at assisting those who experienced educational disadvantage throughout their lives but who face a period of extended working (Phillipson and Ogg 2010).

Fourth, if retirement is now viewed as a 20th Century institution, the same might be said of the term ‘older workers’. Women, men, different ethnic sub-groups, those in growing/declining cities/industries, may have the category 50-plus in common, but very little else which carries sociological meaning. The ‘fragmentation’ of the label ‘older worker’ is the reverse side of the fragmentation of retirement: for some groups, EWL will be a positive addition to ‘active ageing’; for the ‘losers from globalization’ (Buchholz *et al.* 2009) (men with limited skills, some minority ethnic groups, those living in post-industrial cities), EWL has limited salience as a way of managing ‘work-ending’. In addition, it is possible the term ‘older worker’ itself compounds the problems facing people struggling to remain in work, with research indicating that the moment someone becomes categorized as an ‘older worker’ they are potential targets for prejudice and discrimination (Desmette and Gaillard 2008; Riach 2009; Taylor *et al.* 2016).

Finally, whether viewed as a ‘fuller’ or an ‘extended’ working life, considerable opportunities exist for re-thinking theories concerning the transition from work to retirement. For example, the evolving work-retirement landscape challenges the popularity of rational choice theories which emphasise the power of individuals to choose amongst different options about their future (e.g.

Becker, 1986; Hofäcker, Hess and König 2016). Vickerstaff and Cox (2005: 92) view this as part of the ‘individualization of retirement’, the result of which has been ‘less to increase the majority of people’s range of alternatives and choices over when and how to retire and more to enlarge the range of risks they [have] to cope with’. Similarly, Wang and Schultz (2010: 186) emphasize the extent to which: ‘...retirement decisions are often made in the face of incomplete and imperfect information, which renders a sense of uncertainty in the decision-making process’. They further note that: ‘So far, no theoretical framework has incorporated this notion of uncertainty, which could have important theoretical implications for understanding the psychological aspect of the retirement decision’. However, as the trends surveyed in this article suggest, ‘uncertainty’ and ‘risk’ are now a key feature of transitions from mid-life onwards (Vickerstaff 2006: 2015). The changes associated with this development reinforce the need for theories and policies alert to the unstable foundations on which the institutions of work and retirement now appear to rest.

CONCLUSION

The aim of this paper has been to review what have been viewed as limitations of policies designed to extend working life. Key areas of concern relate to: first, wide variations in population change, which for some countries may limit the potential for extending working life; second, the impact of employment trends, with the long-term decline in middle and low-skill jobs; third, the decline in formal training and lifelong education; fourth, the impact of raising pension ages in contributing to social inequality. The paper concludes that retirement has been undermined in the 21st Century through anxieties about ageing populations combined with financial insecurities. The paper identifies a range of areas for achieving what has been termed a

‘fuller working life’: linking debates on extending working life with technological developments and changes affecting the workplace; creating differentiated paths to retirement and labour force exit; developing new forms of training and continuing education; and re-thinking the idea of the ‘older worker’. In conclusion, the paper makes the case that work and retirement remains a rich area of research for social gerontology. At the same time, moving beyond the extending working life narrative will re-invigorate research and policy agendas over the coming decade.

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