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13. Ageing and work-life complexities in retirement

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Abstract

Retiring from work used to signify the end of paid employment and a transition to focus on life outside the workplace. From this perspective, the work-life interface may have no relevance for the retired. However, recent changes, particularly resulting from the Covid pandemic, suggest that conceptualisations of both retirement and the work-life interface are more fluid, ambiguous, and complex. In this chapter, we first set the scene, reviewing how and why the traditional concept of retirement has changed so dramatically. Drawing on empirical data from contemporary media, we then consider how the current experience of the older worker and retiree are being reframed in neoliberal terms, emphasising individual responsibility to remain not just fit and healthy but also productive, through a wide range of activities. We then focus on the impact of Covid-19, highlighting how pre-pandemic structural inequalities have been exacerbated, resulting in a range of responses in both levels of retirement and work by older people. We conclude by suggesting that retirement and its work-life interface need to recognise lived experience as dynamic, messy, and varied and implicated in wider structural features of both the economy and society.

Introduction

Retiring from work used to signify the end of paid employment and a transition to focus on life outside of the workplace. From this perspective, the work-life interface may have no relevance for the retired. However, recent changes, particularly resulting from the Covid pandemic,

suggest that conceptualisations of both retirement and the work-life interface are more fluid, ambiguous, and complex.

In this chapter, we first set the scene, reviewing how and why the traditional concept of retirement has changed so dramatically. Health and life expectancy, the economic context, government policy, and personal choice all play a part. Drawing on empirical data from contemporary media, we then consider how the contemporary experience of the older worker and retiree are being reframed in neoliberal terms, emphasising individual responsibility to remain not just fit and healthy but also productive, through a wide range of activities. To ‘age successfully’ thus requires renegotiating work-life interfaces in complex ways, particularly for those who lack the necessary resources. We then focus on the impact of Covid-19, highlighting how pre-pandemic structural inequalities have been exacerbated, resulting in a range of responses in both levels of retirement and work by older people. We conclude by suggesting that retirement and its work-life interface need to recognise lived experience as dynamic, messy, and varied and implicated in wider structural features of both the economy and society. The consequences for employees, managers, and organisations in how they envision and practice retirement are then summarised.

Traditional conceptions of retirement: focusing on life rather than work?

Heavily informed by work patterns of the post-industrialised UK of the 1900s, retirement has been traditionally conceived as where ‘life’ takes over from ‘work’ as individual economic productivity draws to a close (Weiss, 2005). This transition from economic productivity was accompanied by the sole identity of ‘pensioner’ that cemented the notion that, as far as society was concerned, you moved from active contribution to passive dependency (Townsend, 1981). This conception of retirement was also heavily gendered (Ho & Raymo, 2009) with men

making the largest transition from ‘breadwinner’ to family life and economic inactivity; a role more women traditionally occupied throughout their lives.

Therefore, it might seem there is no role for the work-life interface here as a distinction between the two has been made by the very notion of retirement. However, since the 2000s there has been a series of fundamental changes with both short- and long-term implications for how retirement can now be conceived in social and economic terms and for the work-life interface this suggests. Here we summarise the UK position, noting that this is mirrored across many countries globally including in Europe, the Americas and notably Japan.

Health and Life expectancy

In line with patterns across the globe, the UK has an ageing population with nearly 12 million people aged 65+ (Age UK, 2019). By 2030 1 in 5 people in the UK will be aged 65+ (Age UK, 2019). Patterns in ageing are also gendered with more women living longer, currently making up 55% of the 65+ population (Age UK, 2019). Coupled with increasing life expectancy, due to lower birth rates it is projected the UK will comprise more older than younger people. By 2032, the percentage of people aged 65-84 is expected to increase 39% in comparison to 11% increase for the age range 0-14 (The Kings Fund, 2013). However, as life expectancy has increased, time spent in poor health has also increased (Age UK, 2019). The social and economic consequences of these factors include the population available and able to work and that requiring support and care. These in turn have knock-on effects on the economy, government spending and policy priorities, all impacting those in later life.

Economic context

The ‘golden age of retirement’ in the 1980s and 1990s saw a rise in occupational pensions and early retirement schemes (Hyde et al., 2018) and with it an exodus of older workers. Subsequently, there have been wider reforms to the labour market with increased job precarity (Hickson, 2022), and increased pension insecurity (Yen, 2018).

Latest statistics show workplace pension participation rate in the UK at 79% (ONS, 2022). This rate of participation is largely due to the phased automatic enrolment scheme introduced as an amendment to The Pensions Act 2008. Nevertheless, many pension schemes now operate on a less generous basis, including moving to defined contribution, often resulting in reduced pay-outs on retirement. Meanwhile, the weekly UK state pension is currently £141.85 (UK Government, 2021) and is considered one of the worst in Europe with 1 in 5 pensioners in the UK living in relative poverty (CfAB, 2022). Consequently, the golden age of retirement appears to have ended.

Government Policy

In response to falling rates of labour market participation in later life and growing life expectancy, the UK state pension age has been increased and currently stands at 66, but will gradually increase again from 2026, projected to hit 67 by 2028 (Age UK, 2022). In line with other governments around the globe, the UK is therefore lengthening working life and altering the previous emphasis on early exit. As Hyde et al. (2018, p.14) observe: “Exit routes have been closed, benefit levels are lower, and the duration of these benefits has shortened”. In turn, a significant proportion of older workers plan to retire later than anticipated (Age UK, 2019).

The effect is an increase in older people continuing to work, where 1 in 3 workers in the UK are aged 50+ (ONS, 2022), although we note that these figures are in flux and data are regularly

updated. Yet the nature of this work has also changed and new forms have emerged including partial or flexi retirement, 'bridge jobs' as a transition from career to retirement, or returning to work post-retirement, often referred to as 'un-retirement' (Hyde et al., 2018). These shifts have been exacerbated in the wake of the global financial crisis (and as explored later, the pandemic) where there has been an emphasis on austerity in social provision and expectations of self-support through maintaining economic productivity (Hyde et al., 2018).

Personal Choice

Emerging due to these demographic, social, economic and policy trends is the notion that individuals now have more personal responsibility, control, and choice over their retirement. The 'traditional path' is being slowly disbanded and replaced with a more "complex set of new labour market positions" (Hyde et al., 2018, p. 15). This range of choices poses a variety of potential opportunities and risks for individuals to navigate, particularly with regards psychological wellbeing in retirement. The degree of actual individual choice when it comes to transitioning into retirement also varies according to characteristics such as family situation, gender, socio-economic position, health, and type of occupation (Hyde et al., 2018). Personal choice can also be influenced by the domestic sphere (Loretto & Vickerstaff, 2012) where the need to care for children and other family members are increasingly the responsibility of older people, particularly women (UK Government, 2022). The implications of care on retirement preparedness are therefore particularly felt by women, especially in terms of lower pension contributions over the years (UK Government, 2022). Indeed, there are significant disparities in relation to financial preparedness for retirement when comparing women to men (Hyde et al. 2018) where a clear gender pension gap exists, leaving women with a lack of retirement income and therefore options available for retirement (UK Government, 2022). Figures for the gender pension gap vary as there is no agreed measure, but in their recent investigation UK

Government (2022) note that estimates range from women receiving 25% to 38% less pension income than men. Thus, the ability to make individual choices when it comes to retirement can be constrained not least by these stark financial differences.

Overall, what emerges from these overarching changes is a much more complex and nuanced conception of retirement with many variables: the age you retire; your health status at retirement; your financial preparedness; and your family/life commitments. These features may also be differently affected by not only by gender, but other factors such as socio-economic class, ethnicity, and level of disability. Not only are disparities apparent across all the variables that impact on the concept of retirement, but they are further compounded through intersectionality, the ways in which systems of disadvantage operate to exacerbate inequalities. However, there remains much to be done since as Holman and Walker (2021, p. 239) highlight “the intersectionality literature has paid little attention to ageing” while noting that literature on ageing and older workers is similarly in need of further development.

In sum then, this means retirement cannot simply be conceived as the time when economic productivity stops, where ‘life’ takes over from ‘work’. In fact, the growth of partial retirement, bridge jobs, and unretirement (Hyde et al. 2018) suggest being economically productive is likely to continue into retirement. Likewise, it cannot simply be conceived as transitioning into the identity of ‘pensioner’ and a passive dependent on society, where in fact there is increasing evidence that older people make a significant contribution to the economy through working, volunteering, or caring (Age UK, 2019). We return to these differential experiences and inequalities in our discussion of Covid-19 later in this chapter.

The dominant contemporary discourse of retirement: a complex interplay of work-life

As the notion of retirement becomes more undetermined and varied, a dominant discourse for later life has emerged, that of the individual ageing ‘successfully’ that impacts on both older workers and retirees. Emerging from the trends outlined previously, this suggests an even more complex work-life interface to navigate.

Successful ageing

Successful ageing (Rowe & Kahn, 1998) started as a multidisciplinary rebuttal of disengagement theory, equating older age with decline and withdrawal from society. Initially this focused on remaining fit and healthy, but subsequently later life has been reframed in neoliberal terms emphasising individual responsibility to stay productive through a range of activities. Indeed, as highlighted above, remaining economically productive is positioned as success in later life (Thomas et al., 2014).

In this section, we illustrate these issues with examples of secondary data from a recent research project that focused on representations of retirement through texts and images in UK online media and reader comments (see also Whiting & Pritchard, 2020). We first focus on how the media construct economic productivity as being forced onto those in later life through financial necessity:

A new generation of “Wearies”—Working, Entrepreneurial and Active Retirees—is being created as they work into their 70s and beyond due to the pensions crisis, it is claimed.

Growing numbers of pensioners will be forced to take part-time and consultancy work into their 70s because they cannot afford to retire, a think tank has warned.

Reader response to these articles included those who saw a responsibility to be productive in later life in contrast to those who saw retirement as an earned entitlement:

There is no shame in losing a particular job at any age but there is considerable shame in doing nothing to contribute to society.

So, people who have paid into their pensions through their working lives are being robbed of the retirement they paid for.

Factors we highlighted above, such as health, disability, socio-economic status, ethnicity, and gender, are also relevant in determining the resources at our disposal as we age (Fernandez-Mayoralas et al., 2018), and as we discussed earlier, women are particularly vulnerable to poor retirement outcomes. This undermines the suggestion that successful ageing is something we can all achieve. The inherent inequality of successful ageing reflects its “individualism, neglect of structural inequalities” as well as its heteronormativity (Marshall, 2017 p. 363).

Whether we work in later life, and the type of work we do, can affect the likelihood of successful ageing. Poor quality work is particularly an issue for older women and poorer older workers. Not working is a counter-indicator of successful ageing as is work that is physically demanding, hazardous or stressful (Whitley & Popham, 2017). However, doing intellectually stimulating work throughout one’s career makes successful ageing more likely (Nilsen et al., 2021).

Successful ageing and the work-life interface

Successful ageing requires older workers to renegotiate work-life interfaces in complex ways. Research suggests a positive association between a healthy work-life interface (indicated by social support, quality of social relationships, and marital satisfaction) and successful ageing (indicated by cognitive functioning and life satisfaction). If ageing is about gaining and losing

resources across domains, then successful ageing is about effective engagement in strategies to manage this process (Thrasher et al., 2022).

Significantly, in our data, readers highlighted themes of agency and choice:

Some of us older people enjoy our jobs and don't want to retire - and are fit enough to continue working without feeling 'weary', thank you very much.

Most people of my age (early 60's) are not wanting to give up work entirely but want to keep their brains exercised as well as their bodies as they age.

Older workers may juggle demands from both adult children and parents in late old age and priorities for work-life may shift. For others, whose work is a calling, this is a double-edged sword as such work can both increase and deplete personal resources of older workers (Hirschi et al., 2019). Integrating lifespan development theories within a broader life course perspective may help us understand these challenges (Thrasher et al., 2022) and manage their impact through designs such as flexi retirement, where part-time employment or self-employment provides income and flexibility.

The role of enterprise

Enterprise as a form of economic productivity is particularly emphasized as older workers can generate income without being perceived as taking jobs from younger counterparts (Pritchard & Whiting, 2014); enhance quality of life (Kautonen et al., 2017); extend working lives (Ratten, 2019); sidestep potential discrimination; and create a bridge to retirement (Ainsworth, 2015). In our study, UK media constructed an entrepreneurial identity for those too old to get jobs but could not afford to retire, where entrepreneurial activity was aligned to personal interests:

The study said, “many are likely to supplement their income buying and selling goods on websites like eBay, while others will turn their front rooms into offices or cottage industry workshops or a nursery . . .,” academics predicted.

A total of 59 per cent said they would run “a small, one-person business from home” and 21 per cent would consider gardening for elderly neighbours or for the local council.

During the pandemic, redundant workers aged 50+ were half as likely as younger workers to be re-employed (CfAB, 2022) making them potential targets for entrepreneurship. They (and others) may not see older adults as fitting with typical representations of entrepreneurship which favour high levels of activity, personal agency, and stereotypical masculine traits such as aggression and competitive individuality (Mallett & Wapshott, 2015). In our data, the visual images used to illustrate stories of these later life entrepreneurs were generally women, with pronounced markers of old age: worry, tiredness and domesticity, rather undermining typical entrepreneurial identity.

However, recently we see the emergence of different narratives of entrepreneurship in later life (Siivonen et al., 2021). More women entrepreneurs used lockdown “as an opportunity to expand to online trading and delivery services” and percentages of entrepreneurs working from home increased for both genders (Stephan et al., 2020). If these trends continue, they may offer types of entrepreneurial activity attractive to older entrepreneurs managing their work-life interface.

Covid-19: retirement and the work-life interface become more complex

Whilst as explored so far, social and economic features of society have challenged traditional notions of retirement and the work-life interface, the global shock of the Covid-19 pandemic inevitably brought further complexity; intensifying trends already seen in retirement, but also reversing previous patterns. This served to further complicate notions of retirement and the variety of work-life interfaces experienced in later life.

Covid-19 and retirement

While new data are emerging all the time, so far it we can say that the Covid-19 pandemic has exacerbated pre-existing inequalities. In relation to retirement, we need to consider not only 'the retired' but also the impact on paths to retirement across the lifecourse (Hyde et al., 2018). To date most attention has focused on older workers typically categorised as 50+ and perceived to be in the most active phase of retirement preparation (Bellotti et al., 2021).

As the pandemic progressed, notions of health vulnerability quickly developed to include social and financial considerations. These narratives not only impacted on how older people are perceived, and might perceive themselves, but created new understandings of later life for younger cohorts. While research focuses on older workers' perceptions of retirement, it is interesting to note a divergence in approach: there is increased preparation for retirement and old age (with a potential impact on work-life balance in younger years) but also a sense we should enjoy life while we can. These perspectives might easily 'trickle down' generationally to inform younger cohorts and impact decision-making.

Early in the pandemic the multiagency report 'COVID-19 and your pension' (FSCS, 2020) highlighted UK Government concerns about older worker vulnerability, advising them to

“avoid making rash decisions” (p.3). This reflected fear for individual outcomes but also for the potential ripple effect across financial markets. Subsequent research (Crawford & Karjalainen, 2020) suggests that many older workers over 50 changed retirement plans during the pandemic. However, these changes were in both directions: 10% were likely to delay retirement by more than 3 years; 9% planned to retire 2 years earlier; while 20% of the over fifties expected to keep working indefinitely (Legal and General, 2020).

Certainly, the initial financial impact cited in preliminary decisions to postpone retirement, with the IFS (Crawford & Karjalainen, 2020) noting that those already receiving a pension were less impacted since pension incomes were often fixed or, in the case of UK state provision, remained unchanged. Nevertheless, Office for National Statistics reported that 40% of those retiring in 2021 were spending more than they expected or planned for (Barutcu et al., 2022). However, some surveys by financial companies have cited a much higher number – over half - retiring earlier than originally planned, though their samples likely included wealthier than average adults (TFA, 2020).

The ongoing impact of the pandemic on the work-life interface at retirement

What then is the impact of this retirement hiatus – both more and less retirement – in terms of the work-life interface? Current data suggest that traditional retirement – as a period of relaxation and leisure - may only continue for the financially privileged. These wealthy retirees also provide support for their families and undertake volunteer activities (Abrdn, 2022). While there are methodological reasons to be cautious about this data (and other similar Covid impact surveys), it draws our attention to the intergenerational impact of a traditional retirement in which ‘giving back’ to community and family is a significant marker of successful ageing.

As noted earlier, socio-economic status is key to determining the resources at our disposal as we age, and family wealth can enable a more balanced, and successful (in neoliberal terms) life. Those without access to such financial means, may be unable to access traditional retirement preparation leading to problems in later life, with the pandemic further impacting available financial preparation. For example, UK Government and finance industry data note the significant impact of the pandemic on retirement savings – the most common form of preparation researched. Moreover, global data presented by Fidelity (2020) notes that the UK does particularly badly on financial measures of retirement readiness.

As identified earlier, the need to work longer is a commonly stated response to an ageing population, a lack of financial preparedness and understood in complex ways beyond simply continuing in the same job. This complexity further increased due to Covid-19. For example, unretirement was previously an exceptional practice but appears more widely evident most notably within the health profession and other areas of work directly related to the pandemic. This unretirement includes a mix of paid, part-paid and voluntary activity, and is mostly temporally bounded. However, recent US figures suggest that unretirement in May 2022 reached the highest rate for over a decade (Davis et al., 2022). Likewise, there is evidence of ‘career switching’ during the pandemic with individuals moving between job types and employment sectors; and older workers shifting to less skilled and lower paid occupations (Crawford & Karjalainen, 2020).

A key concern is the uneven impact of Covid-19: the Centre for Ageing Better (CfAB, 2022) state that the “over-50s have been left behind” with redundancy and increased care responsibilities particularly felt by “the poorest people”. Most Covid-19 research has considered older workers as a single group, rather than recognising their heterogeneity (Bellotti

et al., 2021). Indeed, Munnell and Chen (2021) highlight that education level rather than age is the biggest indicator of employment impact during the pandemic.

The intersection of age and gender has also yet to be fully explored as we deal with the consequences of the pandemic. Certainly, there is much evidence that pre-pandemic that due to occupational segregation and discontinuous careers, women face less financially secure retirements with significantly lower pension incomes. Viswanath and Bock Mullins (2021, p. 230) suggest that Covid-19 “has specifically worsened pre-existing gender inequalities and power structures”, focusing on the USA. However, their analysis holds for other countries such as the UK where the sectors and roles impacted by the pandemic were areas of high female employment. Viswanath and Bock Mullins (2021) also highlight the particularly significant impact on women from ethnic minorities. Given the gender pension gap, these populations thus face additional pressure to ‘catch up’ whilst encountering increased challenges to do so. This suggests significant ongoing impact on work-life for these groups as they effectively run to stand still. As we noted earlier, Holman and Walker (2021) are amongst those calling for further intersectional research on issues of ageing and retirement.

Gender inequalities in retirement will likely be compounded by the pandemic. For example, the predominance of caring roles undertaken by women has been further highlighted with an indirect effect as women’s careers and ability to prepare for retirement through activities such as home-schooling and additional elder-care. A particular concern is that “more than one in 10 (12%) women aged 55 + have stopped saving altogether as a result of the pandemic while 10% of women are also having to use up some of their existing savings to support themselves” (Boyd, 2021). With the CfAB reporting (2022) that “30% of women aged 55-64 provide unpaid care”, and the ongoing impact of Covid-19 and post-viral health conditions continuing to

unfold, further research is required into these complex impacts on women's retirement. In particular, should care provision capacity and availability fail to develop in ways that meet the needs of new patterns of work following the pandemic then it seems likely that there will be further impact on women across the life course.

The pandemic's impact has been compounded by other environmental and economic factors such as the war in Ukraine, the cost of living crisis and, in the UK, political instability. This highlights the challenges faced in retirement preparation at any age. Not only are there many individual uncertainties, but wider systematic shocks can knock even the well-prepared off course.

Summary

Current research shows that the traditional notion of retirement does not adequately conceptualise contemporary lived experience. Various social and economic developments have served to question retirement as a period in which work stops and life begins. However, factors such as gender, ethnicity, socio-economic and family situation will be critical here too. For the most part, organisations normalise paths to retirement with a specific focus on successful ageing. This contemporary neoliberal view suggests individuals have agency and choice over their later life, ignoring structural inequalities and the complex work-life interface this provides. These inequalities have been exacerbated during the pandemic, suggesting retirement and its work-life implications will be messier and more complex in future.

There is therefore a greater need to unpack and explore the variety of pathways to retirement. Current research methods often do not adequately examine the complex ways in which individuals account for their decision-making: pathways taken have the potential to be non-

linear for some. The impact of Covid-19 also suggests a need to account for ongoing uncertainty as a feature of retirement and its work-life repercussions. In turn, a more realistic and pragmatic consideration of how retirement may be spent, given the complex intersectional legacy of the pandemic, should also feature.

Implications for organisations/HR practice:

Recent global upheaval requires the multidimensional nature of retirement to be better captured so that those offering advice and counselling focus not only on the practical and financial planning but also, “the impact of retirement on our social, psychological and emotional wellbeing” (Hyde et al., 2018, p. 11). Much financial advice is targeted at the better-off (TRA, 2020) and while there was coordination during the pandemic there needs to be more collaboration across agencies and providers moving forward (FSCA, 2020).

As well as a more holistic appreciation of the impact of retirement, employers need to recognise that decision-making is not just in the hands of the individual but is influenced by structural and domestic dynamics (Loretto & Vickerstaff, 2012). Consequently, they should re-think the emphasis on individual choice and recognise wider constraints. Retirement should be a conversation that happens between employee and employer long before the employee reaches their late-50s and should not solely be conceived as when that individual will stop working. The likes of mid-life reviews offered by Business in the Community (BITC, 2019) should be considered.

An increase in older workers on account of these changes in retirement has also seen an increase in workplace ageism and age discrimination (CfAB, 2018). In many countries, older workers are fundamental to the ongoing survival of organisations and should be appreciated

and developed for the skills and experiences they offer. However, we recognise that individual older workers often have limited scope to negotiate for their needs. Unions can play a role, but organizations should create an inclusive climate. Formal policies need good modelling by managers, for example, destigmatising requests for accommodations for chronic health conditions. Work designed and adapted to meet the needs of an ageing workforce benefits all ages.

Equally, training should be available regardless of age, to ensure access to job development and career opportunities. For instance, training in new technologies that support remote and part-time work for all ages is important. These offer flexibility and control, important parts of later life autonomy, and may be more widely available following pandemic-induced changes to ways of working. Likewise, practitioners advising older job seekers may need to address their clients' perceptions of age discrimination. They may also need help recognising that time ahead can be used to develop opportunities for enterprise or navigating the gig economy with its variable income and unpredictable working environments.

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