

Transitions from work to retirement

Developing a new social contract

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New transitions after 50

Introduction

An important debate has emerged regarding the changing nature of transitions through the life course. At one end, the entry into adulthood has become more extended, with varying degrees of 'semi-dependence' now affecting younger people (Jones and Wallace, 1992). A key argument here concerns how a previously unitary stage in life has been deconstructed in various ways, with changes in work and the extension of education and training. Similarly, researchers focusing on issues relating to older workers and retirement have highlighted instabilities in the experiences of people in the 50 plus group, with new transitions emerging linked to restructured work careers and changing preferences regarding activities beyond paid employment (Hirsch, 2000).

To date, studies of transitions after 50 have been relatively under-theorised. Moreover, much of the research assumes a rather static work-to-retirement model. However, new approaches present a fluid and rapidly changing context. Numerous pathways exist from paid employment, people may move in and out of work and involvement in community and leisure activities may become more significant for some groups (Pillemer et al, 2000).

An added dimension concerns divergent views about the nature of the movement from paid employment. One perspective would stress the social as well as economic value attached to paid work (PIU, 2000). Another would focus on the pressures associated with employment, and the desire of individuals for a different lifestyle (Scales and Scase, 2001). A further view might emphasise the strains associated with informal

care, carried out by many of those in the 50 plus age group (Mooney and Statham, 2002; Phillips et al, 2002).

The purpose of this report is to provide an assessment of the range of transitions affecting people as they move through their fifties and beyond. At present, only limited work has been undertaken linking survey data to work – retirement pathways, theoretical models of development through the life course and sociological perspectives on the changing nature of work careers. This report brings together these different elements to explore some of the complex changes now affecting older workers.

Background

People entering their fifties are now a significant group within the UK population. This is increasingly the case from a demographic perspective: in 1901 nearly one in seven of the population was aged 50 or over; by the end of the 20th century the figure was one in three. There are around 18.6 million people aged 50 and over in Great Britain; 8.5 million are aged between 50 and state pension age. But the importance of the 50 plus group is also reflected in social attitudes and behaviour. People aged 50 and over are changing perceptions about what it means to grow old and along with this the social roles that might be considered appropriate for the second half of life (Weiss and Bass, 2002). Work-based identities are running alongside, or being substituted by leisure, caring, volunteering and linked activities (Bernard and Phillipson, forthcoming). Related to this, attachment to the labour market has dramatically weakened. Since

the mid-1970s, the percentage of men in their fifties working full time has fallen from around 93% in 1975 to around 77% in 2000. For women in their fifties, the long-term trends have been more stable, fluctuating between 54% and just over 60% over the same period.

Given this background, the objectives of this report are as follows:

- To consider some of the meanings associated with the term ‘transition’ and the range of changes affecting people after age 50.
- To explore the nature of the ‘intermediate statuses’ developed between and beyond work and retirement.
- To consider the range of policy options to support transitions after 50.
- To highlight areas in which new research is needed.

This report is not intended to be a review of the literature relating to transitions after 50 (the monograph edited by Donald Hirsch [2000] provides a valuable survey in this regard, especially in relation to the themes of paid work, income and participation beyond employment). Rather, the focus is on, first, placing this material into a broader theoretical and policy context, and, second, developing an argument about the future of life after 50.

Debating transitions after 50

At the time the report was being prepared (during the first half of 2002) the purpose and meaning of ‘life after 50’ had become one of urgent public concern and debate. This reflects a range of issues that have surfaced within economic and social policy.

The growth of an ageing population has begun to raise questions about the drift towards earlier retirement. *Can the existence of large numbers of people leaving work in their fifties and early sixties be justified in a context of shortages of labour in key areas? Is there a case for promoting more flexible approaches to work and retirement?*

The prospect of creating security through the fifties and beyond appears to have been undermined by the crisis in pension provision. *Is the move from ‘defined benefit’ to ‘money*

purchase’ pension schemes undermining retirement planning? Is there a case for later retirement ages as a means of resolving the pressures facing the pensions system?

The creation of a new phase in the life course, beyond work but not yet into old age, has itself created uncertainty. *Is life after work experienced as a benefit or a burden? What is the scope for productive roles beyond the workplace?*

Much of the public debate has thus far been fairly narrow in scope, focusing on issues such as raising the age of retirement (Brooks et al, 2002), and promoting incentives to encourage people to stay in work beyond retirement (*The Sunday Times*, 14 July 2002). At the same time, as Hirsch argues: “... the transition from work to retirement has only recently started to become the focus of attention among academics, policy analysts and social commentators” (2000, p 2). He goes on to point out that, at a general level, there is a need to reassess the way in which society regards younger and older people and their respective contributions:

In employment, there is the danger of an imbalance in which people work very hard in their thirties and not at all in their fifties, even though family responsibilities may be greater in the former period. Outside paid work, it is in principle possible for older people to play different but highly valued roles, as they sometimes have done in the context of traditional extended families. However, it is not at all clear that in practice a growth in unpaid activities has replaced the decline in paid work – especially in the case of older men. (Hirsch, 2000, p 3)

Given the nature of the public debate, and the relatively limited academic literature, this report aims to demonstrate the complexity of the issues affecting transitions after 50. This is especially important because of the way in which these transitions are still evolving at individual, social and policy levels.

Individuals are themselves working through the range of options to consider beyond the world of employment. Inevitably, there will be inter- and intra-cohort differences influencing attitudes (Dannefer and Uhlenberg, 1999). However, just as the process of change is born by individuals, so they will themselves contribute to the

institutions emerging in this new phase of the life course (Biggs, 1998).

At a societal level, the framework guiding transitions after 50 is especially unclear. In the 20th century, social institutions formed around the vision of a stable life course built around the ‘three boxes’ of education, work and leisure (Best, 1980). The unravelling of this arrangement, with the changes in employment from the late-1970s and the transformation in the welfare state from the 1980s, have left a question mark over the purpose of the second half of life (Phillipson, 1998). The transitions associated with this period are more open than hitherto, with institutions themselves less able to secure the kind of integration characteristic of earlier periods.

Finally, the policy dimension has itself entered a period of flux, with uncertainty about the responsibilities of the state, employers and employees in providing security for the period of midlife and beyond.

Chapter 4 places the empirical findings discussed in the report in a wider policy context, developing a number of proposals designed to create a new social contract for people moving through the various transitions associated with midlife.

Chapter 5 contains a summary of the argument developed in the report and a conclusion.

Structure of the report

The argument developed in this report has been structured as follows.

Chapter 2 reviews in more detail the background behind the changing transitions affecting people through their fifties and beyond. It also considers the meaning of the term ‘transitions’ and the range of events that might be placed under this heading. The chapter then goes on to consider one of the most important transitions of all, namely, the move from work to retirement.

Chapter 3 considers evidence for new kinds of transitions experienced by adults moving through their fifties and early sixties. This draws on a special analysis of data from the British Household Panel Survey (BHPS), examining changes in occupational status in a sample of these age groups interviewed in the period from 1990 through to 1998.

2

New patterns of work and retirement

This chapter considers in more detail the trends outlined in the introduction. Developments in relation to the growth of early retirement are then related to a wide range of transitions influencing the lives of people in the period from their fifties and beyond. The final part of the chapter relates the changes discussed to the growth of retirement as a major social, economic and cultural institution.

Older workers and employment

An important trend in the UK and most European countries has been the declining age of exit from the labour force (Kohli et al, 1991; OECD, 2001). Among men in the UK aged 60-64, labour force participation declined from 82.9% in 1971 to 54.1% in 1991. By 1999, the rate had declined to below 50%. The proportion of men aged 50 to 64 neither in work nor looking for employment increased from 11% in 1976 to 27% by the end of the 1990s. In general, male employment rates now begin to decline from an earlier age – as early as age 50 according to one estimate (Campbell, 1999).

For women, employment patterns are more complex. Between the mid-1970s and the mid-1990s, there was a decrease in participation rates among non-married women in the 55-59 age group. For married women in this age group, however, the pattern appeared more stable, with rates fluctuating at around 53%. Overall, the evidence indicates that women as well as men are leaving work at younger ages across successive cohorts, even though cohort-specific employment rates are increasing.

The move away from paid work was accelerated by periods of high unemployment in the 1970s and 1980s. During the 1990s, with the move out of recession, the shift towards earlier retirement went into reverse with modest increases in economic activity for men and women in their late fifties. This pattern is confirmed in comparative data from the Organisation for Economic Co-operation and Development (OECD, 2001) which examines trends across a mix of OECD member countries (Tables 1 and 2). By 1999 70% of men in the UK aged 55-59 were employed, representing a drop of six percentage points since 1983, but an increase of four points over the period since 1993. The trend for women aged 55-59 shows a gradual increase over the 16-year period, but with a sharper upturn in the period at the end of the 1990s.

Paid work remains, therefore, of considerable influence in determining transitions after 50. This can also be seen in Table 3, which, drawing on the same group of OECD countries, examines age of withdrawal from the labour force. For men in Britain, the median age of withdrawal (62.6 years) is close to the average for the nine countries, with a quarter of men leaving work before 57.8 years. Among women, the median age of withdrawal is 60.4 years, with a quarter having left the labour force before 57.2 years of age. Overall, the figures suggest some convergence across different societies, the outliers being Italy at one end (with a median age of 58.8 among men) and Japan at the other (median age 68.5 among men).

Table 1: Employment/population ratios for older men, selected years 1983–99 (%)

Age	1983	1985	1987	1989	1990	1991	1992	1993	1995	1997	1998	1999	Variation (in percentage points)	
													1992/1983	1999/1993
Canada	74	74	73	73	72	69	67	66	66	66	66	67	-7	2
	55 to 59													
	60 to 64	55	51	48	48	44	43	42	40	42	41	44	-12	1
Finland	61	59	57	58	62	58	52	49	46	50	51	54	-9	5
	55 to 59													
	60 to 64	39	36	31	29	29	25	22	22	23	23	23	-14	1
Germany	74	71	71	69	70	71	67	64	64	64	65	65	-7	1
	55 to 59													
	60 to 64	37	32	32	32	28	28	27	26	27	27	28	-9	1
Italy	71	68	68	64	66	66	61	62	55	52	51	52	-10	-10
	55 to 59													
	60 to 64	36	37	36	34	36	31	31	29	30	30	29	-5	-2
Japan	87	87	87	89	90	92	92	92	91	92	91	91	4	-2
	55 to 59													
	60 to 64	70	67	66	67	71	71	71	69	68	67	66	1	-4
Netherlands	65	64	62	64	64	61	61	60	58	62	65	67	-4	7
	55 to 59													
	60 to 64	34	29	28	22	22	21	21	20	21	24	27	-13	6
Sweden ^a	-	-	84	86	86	84	82	78	76	76	78	81	-2	3
	55 to 59													
	60 to 64	-	-	63	62	63	58	53	51	50	50	49	-4	-4
United Kingdom	76	75	71	73	75	74	69	66	66	69	69	70	-6	4
	55 to 59													
	60 to 64	52	50	49	50	49	47	45	45	48	46	47	-5	2
United States	76	76	77	77	77	75	75	74	75	76	76	76	-1	2
	55 to 59													
	60 to 64	54	53	53	54	52	51	51	51	53	54	53	-2	2

Notes:

The table shows trends in the employment/population ratio for men in two older age groups. Taking the UK as an example, it shows that about 76% of men aged 55–59 were employed in 1983. By 1999 this had dropped to 70%. However, the period since 1993 has seen an increase of 4%.

- Data not available

^a 2000 instead of 1999. Variations are calculated on years 1992/1987 and 2000/1993.

Source: Adapted from OECD (2001)

Table 2: Employment/population ratios for older women, selected years 1983–99 (%)

Age	1983	1985	1987	1989	1990	1991	1992	1993	1995	1997	1998	1999	Variation (in percentage points)	
													1992/ 1983	1999/ 1993
Canada	36	39	40	42	43	42	44	43	44	44	47	48	7	5
	60 to 64	23	22	23	23	22	22	22	22	23	24	25	-2	2
Finland	57	55	52	56	59	57	54	52	50	49	50	56	-3	5
	60 to 64	30	30	22	23	21	19	16	16	16	16	20	-11	4
Germany	37	34	34	34	35	37	36	37	40	43	44	44	0	8
	60 to 64	11	10	10	10	9	9	9	10	11	11	11	-2	3
Italy	19	19	19	19	19	21	17	19	19	21	22	22	-2	3
	60 to 64	9	10	10	9	10	8	8	7	8	7	8	-1	-1
Japan	50	50	50	51	53	55	55	56	56	57	57	57	5	1
	60 to 64	39	38	38	39	40	40	39	39	39	39	38	1	-1
Netherlands	17	18	21	21	23	22	25	26	28	32	30	32	8	6
	60 to 64	8	7	8	8	7	6	7	8	7	9	10	-1	3
Sweden ^a	-	-	77	77	78	78	77	75	73	75	75	76	0	1
	60 to 64	-	-	48	49	53	50	47	45	44	43	43	2	-4
United Kingdom	47	49	49	51	52	51	52	51	53	50	53	54	5	3
	60 to 64	20	18	18	22	23	23	24	25	26	23	24	3	1
United States	46	48	50	53	54	54	54	55	57	59	60	60	8	5
	60 to 64	32	32	32	35	34	35	36	37	39	38	38	3	2

Notes:

The table shows trends in the employment/population ratio for women in two older age groups. Taking the UK as an example, it shows that about 47% of women aged 55–59 were working in 1983. By 1999 this had risen to 54%.

- Data not available.

^a 2000 instead of 1999. Variations are calculated on years 1992/1987 and 2000/1993.

Source: Adapted from OECD (2001)

Table 3: Age of withdrawal from the labour force^a and retirement duration (years spent in 'complete' retirement, men and women, 1999^b)

	First and third quartiles ^c		Median age of withdrawal	Duration of 'complete' retirement
	Withdraws earlier than age	Never withdraws or later than age		
<i>Men</i>				
Canada	57.8	66.5	62.4	18.2
Finland	56.0	63.0	59.6	18.9
Germany	57.4	63.9	60.3	18.8
Italy	54.5	63.4	58.8	20.7
Japan	62.7	77.7	68.5	14.9
Netherlands	57.8	64.1	60.4	18.2
Sweden	59.9	66.7	63.7	17.5
United Kingdom	57.8	66.5	62.6	16.8
United States	59.4	71.4	64.6	16.3
Nine-country average	58.1	67.0	62.3	17.8
<i>Women</i>				
Canada	56.8	65.2	60.8	23.5
Finland	56.8	62.5	59.8	23.7
Germany	57.8	62.4	60.1	23.2
Italy	53.4	61.9	57.9	26.2
Japan	59.1	73.2	64.7	22.3
Netherlands	56.9	62.4	59.8	23.2
Sweden	59.1	65.3	62.7	22.0
United Kingdom	57.2	64.5	60.4	22.3
United States	59.0	68.8	63.4	20.4
Nine-country average	57.4	65.1	61.1	23.0

Notes:

^a Take men in the UK as an example. Half of men leave the labour force at 62.6 and live another 16.8 years without working. A quarter leave the labour force before the age of 57.8 years and another quarter after the age of 66.5.

^b 1998 for Germany and the Netherlands.

^c A quartile is a quarter of the population.

Source: Adapted from OECD (2001)

In most countries these changes illustrate modest upturns in economic activity among older workers. Together with cyclical recovery, some determining factors include:

- closure or restriction of pathways encouraging early retirement (for example reduction of replacement rates for disability benefits; initiatives to encourage those in receipt of disability benefits to return to the workforce) (de Vroom and Guillemard, 2002);
- development of programmes encouraging training and returning to work (for example New Deal 50plus in the UK);
- encouragement of gradual pathways to retirement (for example the expansion of part-time working);

- introducing work incentives in pension schemes (for example the switch from defined benefit to money purchase schemes, providing less incentive to retire with increased age).

While these measures have slowed and in some cases reversed trends towards earlier retirement, the evidence suggests that many older women and men will be reluctant to return to work. First, the majority of those who leave the labour market in their fifties become 'economically inactive' rather than registered as 'unemployed' and 'looking for work'. Just over one in two men indicate being long-term sick or disabled as the main reason for inactivity; for women the reasons are split between being long-term sick and caring at home. The majority of both men

and women (around 70%) identify themselves as 'not wanting a job' (Barham, 2002). Barham's analysis of the economically inactive in the British Labour Force Survey suggests, at least in the case of older men, two different groups – neither of whom seem strong candidates for returning to the labour force:

One group appears to consist of voluntarily retired professional workers, who may well have occupational pension schemes enabling them to have an income before state pension age. A second group includes skilled or semi-skilled workers who have been made redundant and are now unable to work due to long-term sickness. (2002, p 307)

Another important characteristic, however, is the gradual acceptance of retiring ahead of state pension ages. One commentary on this refers to the extent to which "early exit has ... become part of the workers' 'normal biography' [and that] in many cases, expectations of early exit determine the lifeplan and strategic choices of employees" (EFILWC, 1999, p 10). McKay and Middleton (1998) found that successive age groups expect to retire at younger ages than their elders; working people aged 45-49 expected, on average, to retire at age 61, while the cohort aged 30-34 had an average expected retirement age close to 59.

Further evidence is reported in the Employers Forum on Age survey *Retirement in the 21st century* (EFA, 2001), which explores attitudes to work and retirement among a sample of adults. The majority of respondents in this survey took the view that people should be allowed to retire by the time they are 60 at the very latest. Around a quarter of respondents felt that people should be able to retire before they are 50 and a similar proportion said that the age should be no more than 55 years.

Such findings are highly significant in the context of debates pressing for an upward revision of pension ages (to be discussed on page 11). They also raise issues for governments attempting to encourage new approaches to productive ageing, including:

- promoting a switch from an 'early exit' to a 'late exit' culture (de Vroom and Guillemard, 2002);
- adopting strategies encouraging 'active ageing' (PIU, 2000);
- promoting 'age diversity' (DfEE, 1999);
- developing flexible retirement (DWP/EFA, 2002);
- removing incentives to leave the labour force (Taylor et al, 2000).

However, if such strategies are to succeed they will need to take account of some of the broader changes affecting transitions after 50. The next section reviews these at a conceptual level before examining key changes within the workplace and in retirement.

Understanding transitions

This section addresses two main questions:

- What do we mean by the term 'transition'?
- What is the scope of transitions affecting people after age 50?

The idea of 'transition' refers to changes or 'turning points' at key points of an individual's life. Transitions may themselves be simple or complex, depending on the range of social and cultural institutions involved. They may be clearly marked with formal rites of passage, or, as is the case with most adult transitions, they may be left ambiguous and informal in respect of their management at individual and societal levels (Pillemer et al, 2000). In some cases they may be relatively insulated from social and economic change, while in others they may be driven and largely constructed by external forces. More generally, transitions may be placed within a life course perspective, with those occurring after 50 related to previous phases of the life span. As a theoretical orientation, the life course perspective makes an important distinction between *trajectories* on the one side and *transitions* on the other. Elder and Johnson summarise this as follows:

A long view of the life course takes the perspective of trajectories with sequences of family and work roles, among others. A shorter view focuses on life transitions that represent a change in state(s), such as when

children leave home. Some transitions involve multiple changes in a multi-phasic process. Disillusionment in marriage may lead to separation and then divorce ... or birth control may be used to prevent unwanted pregnancies. At each stage of the process, the selection of certain options over others results in a different course. Transitions are embedded within larger trajectories. (2003: forthcoming, pp 54-5)

In the case of transitions after age 50, the larger trajectory may involve changing orientations to employment and growing awareness about impending retirement. Alternatively, new responsibilities in relation to care work for parents and/or grandchildren may merge with changes at a personal and developmental level. What is clear is that transitions after 50 are increasingly complex in respect of the range of statuses and institutions involved (see Figure 1). Moreover, transitions may overlap in a variety of ways, with a range of outcomes or activities involving paid work, care work and leisure. For example:

- Family transitions associated with divorce in midlife may foster a desire to maintain a presence within the labour force.
- An expansion of care tasks may lead to an individual withdrawing from work.
- New leisure interests may lead to a reassessment of the priority accorded to paid work.

The complexity of transitions after 50 is reinforced by the 'negotiated' and increasingly 'de-institutionalised' form that they take. Although the transitions identified in Figure 1 are influenced by social institutions of various kinds, many of these (most obviously in areas such as pension provision) are now more dependent on individual responsibility and action (Phillipson, 1998). In this context, we should note the opposing trends operating at the present time.

On the one hand, midlife is becoming more 'crowded' in relation to demographic and occupational change (divorce, earlier retirement and new caring responsibilities are three examples). On the other hand, the range of support available is more vulnerable to economic pressures of different kinds.

One response to these developments has been to argue for a return to a more traditional life course and for a switch from earlier to later retirement. This is justified on economic grounds and because of the social ambiguities and stresses facing many of those displaced from work ahead of state pension age. We now consider this view, first, by examining changing patterns of work and retirement and their implications for transitions after 50 in more detail.

Employment transitions after 50

The trends in labour force participation, outlined at the beginning of this chapter, have produced significant changes in transitions after 50. Retirement (defined as being in receipt of a state pension) and withdrawal or 'exit' from the workforce, no longer coincide for increasing numbers of people over 50 (Kohli et al, 1991). In this sense, it is misleading to view the fall in male participation rates as part of a general trend toward retirement. Retirement, as traditionally defined, is seen to come at a predictable point, accompanied (for men at least) by a pension provided from the state (Laczko and Phillipson, 1991). In contrast, the type of retirement that developed from the 1970s did not come at a fixed point in the life course and was usually developed in isolation from the system of state pensions.

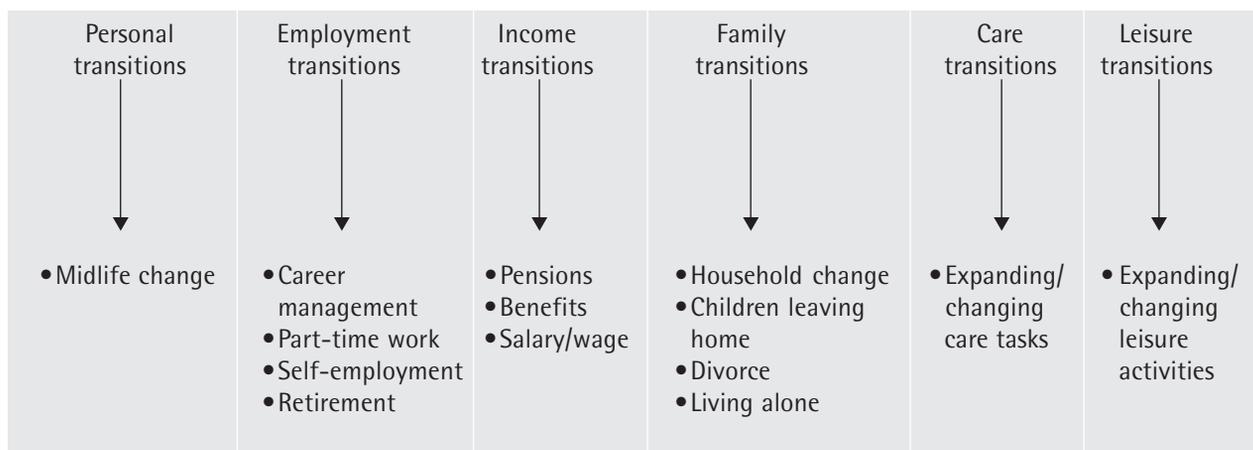
Such developments reflect the emergence of a new phase in the history of retirement. In general terms it is possible to distinguish between:

- first, the gradual consolidation of retirement from the 1950s through to the late-1960s;
- second, the acceleration of early exit and complete cessation of work after 60/65 in the period after 1970.

The contrast between these periods is illustrated by the change from the middle to the end of the 20th century. In 1951-60 the annualised labour force participation rate for 65-69 year old men was 50%, for men aged 70 plus the figure was 20%; the equivalent figures for the period 1971-80 were 24 and 8%, and for 1981-90 14 and 5%.

The first period can best be described in terms of the steady growth of retirement as a social and

Figure 1: Transitions after 50



economic institution (Graebner, 1980; Macnicol, 1998), with the expansion in occupational pensions (Hannah, 1986) and the gradual acceptance of retirement as a major stage in the life course. Sociologically, this period can be identified as one in which retirement was viewed as a (mostly) male phenomenon (and problem) – a phase subordinate in length and status to that of paid employment. Henretta summarises this aspect as follows:

The decline in the role of traditional institutions, such as the family, in determining the pattern of individual lives, the growth of the welfare state, and the growing bureaucratization of the workplace created an ‘institutionalized’ life course with rules based on age or its correlate, time. In the institutionalized life course, the age at which events occur became more predictable because their timing is strongly influenced by institutional rules. (2003: forthcoming, p 87)

The second phase of retirement, beginning from the late-1960s onwards, was marked by a number of critical changes, arising from the development of more flexible patterns of work and the emergence of high levels of unemployment. These produced what may be termed the reconstruction of middle and old age, with the identification of a ‘third age’ in between the period of work (the second age) and the period of physical and mental decline (often referred to as the fourth age) (Gilleard and Higgs, 2000). A characteristic feature of this new period of life is the ambiguity and flexibility of the boundaries between work at the lower end, and the period

of late old age at the upper end of the life course. Both had more complex periods of transition, with the ambiguity of ‘work-ending’ in the first period and the blurring of dependence and independence in the second (Schuller, 1989).

In the case of the retirement transition, the template of long work–short retirement has been steadily eroded. For many (mostly male) workers, the predictability of continuous employment has been replaced by insecurity in middle and late working life – an experience shared with the majority of women workers (Itzin and Phillipson, 1993; Ginn et al, 2001). Older workers may find themselves on the margins of the labour market but with a number of years ahead of them before they have reached the relative safety of retirement. Reflecting this, the retirement transition has increased in length and complexity, especially in respect of pathways out of the labour force. From the 1970s, there was an increase in the range of pre-retirement categories and statuses as well as an increase in the number of people entering these positions (Kohli et al, 1991; and see Chapter 3). The transition came to be organised on a more flexible basis with a number of different pathways that people could follow before becoming ‘wholly retired’, defined either by their self-assessment of their status or by the social security system.

This structural transformation was further reinforced (during the 1980s and 1990s) by changes in attitudes and behaviours within the workplace. Scales and Scase (2001), in a report for the Economic and Social Research Council (ESRC), identified a changing work culture in

which younger employees are planning careers of 25 to 30 years' instead of 40 years' duration. This development is related to greater pressures within the workplace – increased job dissatisfaction, longer working hours, greater stress – and lifestyle choices that value personal autonomy over higher material living standards. Both these factors strengthen (and themselves cause) moves out of the labour market, generating a new focus on early retirement lifestyles, especially among those from white-collar, managerial and professional occupations.

The 'push' factor relating to stresses in the workplace appears to have become an influential factor in shaping transitions after age 50. Another ESRC study, comparing changes in worker attitudes over an eight-year period, found a sharp fall in job satisfaction in respect of working hours among employees over the age of 50. Summarising the findings, Taylor notes that:

The proportion in that age group who said they were completely or very satisfied with their working hours declined from 54 to 26 per cent between 1992 and 2000. The largest falls in job satisfaction over the number of hours worked was the most pronounced at both ends of the occupational grading – among senior managers and professionals and the unskilled and semi-skilled. It is also clear that people who hold university degrees or the educational equivalent experienced a sharper decline in their satisfaction with hours worked than those with fewer educational qualifications. Such facts point to a particular malaise among highly educated males. The disgruntled manager has joined the disgruntled manual worker, at least in complaints about the long hours culture. (2002, p 10)

Discontent with work may itself be expressed in life course terms, especially in relation to the individual's trajectory through large-scale organisations. Dannefer, for example, has put forward the hypothesis that the midlife crisis – in relation to work and other aspects of life – may be attributed in part to the nature of age-graded movement through bureaucratic hierarchies (cited in Elder and Johnson, 2003: forthcoming). The hierarchical nature of many organisations creates inequality, as members of the same entering cohort either are promoted or reach the

limits of their career. Such events may create dissatisfaction with work as well as foster a desire for early retirement.

The range of factors influencing moves out of the workplace has prompted a variety of responses from government and non-governmental bodies. With a few exceptions, most have tended to view the developments described as creating a mix of social as well as economic problems. The Cabinet Office report *Winning the generation game* (PIU, 2000) summarises both these aspects as follows:

People who leave work early often experience growing disillusionment and exclusion. They are not in general replacing paid work with community activities such as volunteering. The total economic cost is high. The drop in work rates among the over-50s since 1979 cost the economy about £16 billion a year in lost GDP and costs the public purse £3-5 billion in extra benefits and lost taxes. (Section 1)

These arguments are used to support a number of changes, most stressing a lengthened period of working life and/or an upward revision of pension ages. The Foresight Ageing Population Panel called for 'rescinding retirement age', advocating a more general overhaul of how retirement is approached:

With many people over 50 facing potentially long periods of inactivity, we came to the conclusion that the current concept of retirement was no longer tenable. Financial commitments, particularly those in later life (for example, the demands of second or later families or caring for elderly relatives) means that a larger proportion of the population are unlikely to be able to build up sufficient savings, through either pensions or other savings, to ensure an adequate period of comfortable retirement. This, coupled with a shrinking younger population, a requirement to draw upon older people's experience and a need for older people to continue to make a valuable contribution to society led us to the view that the existing concept of formal retirement, particularly at a specific age, was archaic. (Foresight Ageing Population Panel, 2000, p 5)

On the other hand, the Institute for Public Policy Research (IPPR) suggest raising retirement age to 67 in order to maintain the living standards of pensioners (Brooks et al, 2002). Others go further, arguing that people now in their twenties and thirties may need to plan to work on into their seventies to build sufficient income for old age (PPI, 2002). In any event, the government view (as set out in *Winning the generation game*) is that most who leave work between age 50 and state pension age do so unwillingly, and that a policy of ‘age integration’ in the labour market meets a range of objectives.

Yet, for a variety of reasons (see pages 13-14), there are difficulties associated with increasing the retirement age beyond 65 or indeed expecting that the trend towards early retirement will be easily reversed. Both these positions may underestimate the strength of the changes affecting transitions after 50. The next section of this chapter reviews a key aspect of these changes before using the example discussed as a basis for developing a different approach to understanding them.

Reversing retirement

Can the forward march of retirement really be halted? Is it possible simply to reverse the transitions after 50 that have unfolded from the 1970s onwards? These questions will be answered here by examining the various historical, sociological and economic dimensions associated with retirement.

The historical evidence suggests that *retirement trends may be difficult to reverse, especially among the cohorts born after 1940*. What are the grounds for suggesting this? Taking the examples of the UK and the US, historical evidence from these countries confirms that retirement is now firmly embedded within the life course (Graebner, 1980; Costa, 1998; Macnicol, 1998). Retirement started to take off in the 1880s and 1890s in both countries, preceding social security in the US and non-contributory old age pensions in the UK. It was accelerated by the economic depression of the 1930s (fuelled by the concentration of older men in declining industries), was slowed to a limited extent by the economic boom of the 1950s and 1960s, and picked up speed again in the 1970s and 1980s.

From being the privilege of elite civil servants in earlier centuries, retirement had become extended to a broad range of social groups. This process was accelerated, as already noted, by the surge of early exit/retirement in the 1970s and 1980s: labour force participation for men aged 60-64, for example, dropped 30 percentage points over this period. This has received much attention in economic reviews, but its more general impact has been neglected in social research. In sociological terms, the ‘respectability’ of early retirement greatly raised the profile of retirement more generally (now termed ‘the third age’). During the 1950s and 1960s retirement was seen as an appendage to the ‘work society’, but it re-emerged with an enhanced status in the 1980s and 1990s. By the end of the 1990s, an “expectation for early retirement [had] become entrenched”, notably for professional and managerial groups, but now spreading down the socioeconomic ladder (Scales and Scase, 2001, p 5).

Essentially, retirement is an institution that began in the period defined by Lash and Urry (1987) as ‘organised capitalism’ (with the development of mass production and large-scale bureaucracies), becoming crucial to balancing the demand and supply for labour (Kreps, 1977). It has subsequently been transformed in the period known as ‘disorganised capitalism’, with the rise of flexible forms of employment and the decline of the manufacturing sector. This has contributed to the construction of a variety of pathways leading people out of the labour force, and the move towards what has been described as a ‘destandardised life course’ (Guillemard, 1989).

These historical roots have, then, generated expectations and aspirations that may prove hard to reverse. Moreover, from a sociological perspective, retirement (after a difficult period in the 1950s) is now welcomed as a valued addition to the life course. Costa’s (1998) American study, *The evolution of retirement*, expresses it thus:

Since the 1950s, a much more positive view of retirement has emerged, far removed from early reformers’ conception of retirement as protection against the insecurities of an industrialized economy. Retirement is now viewed as a period of enjoyment and creative experience and as a

reward for a lifetime of labour, [one which is] increasingly shorter. (1998, p 27)

In Britain, Gilleard and Higgs argue that:

... in Britain as in many other countries increasing numbers of people aged 55 and over are choosing to retire. The break between ages 64 and 65 for men and 59 and 60 for women, has become a less distinct transition within what amounts to a continuum of 'ages at retirement'.... What evidence there is suggests that a combination of state benefits and occupational private pensions have enabled more people to withdraw themselves from the market, rather than continuing to sell their labour and mortgage their lifetime. (2000, p 34)

Similar points are made by Scales and Scase (2001) in their report for the ESRC, but with the observation that a polarisation has emerged between affluent early retirees and disadvantaged older workers. The latter, it is argued, are often forced, through financial necessity, to continue in low paid employment, despite the wish to retire from work. On the other hand, the authors make the more general point that, for many people, attitudes are working against the idea of extending working life:

Life after work is seen to offer a period of at least 30 years when personal talents and skills can be developed free from the demands of work. Those who are released from financial commitments – mortgages paid, children left home, and so on – are likely to exit the labour market in their 50s on either a full- or part-time basis, even in the face of a likelihood of a decline in living standards. The search for personal autonomy – a cultural feature of the information age – will be seen to offer greater benefits than higher material living standards. (Scales and Scase, 2001, p 5)

Costa (1998) suggests from her American data that, over time, men's retirement decisions have become less sensitive to increases or decreases in income. She concludes from this that retirement has become much more attractive because the retired are no longer dependent on family and friends for support. They can now afford to maintain their autonomy even when no longer

working. This point needs further investigation, but it is a reminder that the expectations surrounding retirement as an 'earned right' are now strongly held and may be difficult to change, notwithstanding a climate of crisis in respect of pensions and the funding of retirement.

Finally, will economic pressures dictate a reversal of retirement trends? The argument here might be that an ageing population will produce shortages of labour unless the trend towards earlier retirement is reversed. Again, a number of inferences may be drawn from the available data – not all of which would support such a view. Clearly, older workers are a priority group in terms of implementing a 'workplace strategy for all age groups' (OECD, 2001, p 97). By 2020 one in four workers will be aged 50 or over, compared with one in five in 1990. In response to this, attempts at promoting 'age diversity' (via government campaigns and those from organisations such as the Employers Forum on Age) are to be welcomed – especially in the light of evidence of continued discrimination against older workers (Taylor and Walker, 1998).

On the other hand, the next two decades will see a continued expansion in the population of working age – from 36.9 million in 2000 to 40.8 million in 2021 (the expansion from 2010 driven by the increase in women's state retirement age from 60 to 65). Britain is actually in a better position than most OECD countries in respect of key measures such as the share of the population employed (that is, the proportion of the population producing goods and services for consumption by the entire population). On this measure about 46% of the UK population was employed in 2002. That figure is estimated to rise slightly up to around 2010 and then show a modest decline to 43% by 2030 (which will also be the OECD average at this point).

An equally important question is whether there will be a sufficient number of paid jobs to accommodate additional older workers. Jonathan Scales (1999) has raised some doubts on this issue, arguing that the future supply of paid work in Britain, at a level that will ensure that most adults are able to support themselves through employment, cannot be guaranteed. He concludes that "... despite recent reductions in unemployment rates in Britain, it is plausible that technological innovation, productivity increases,

global competition and sectoral change will continue to erode the number of full-time jobs over the long term” (1999, p 39).

More effective utilisation of older workers is certainly one response to labour shortages, where these occur. Other strategies are, however, equally possible. Schultz (2001) lists these as follows:

- invest in more physical capital that reduces labour needs;
- encourage liberalisation of immigration policies;
- encourage more women with children to remain in the labour force.

Schultz concludes his analysis with the view that:

The design of retirement age policy is not as easy as some make it out to be. At the heart of the matter is the extent to which a nation (and its people) wish to use their increasing growth potential to produce a higher standard of living (more goods and services per capita) or, alternatively, whether they wish to allow workers to spend more time out of the formal workforce to pursue other activities (travel, grandparenting, community service, and so on). Given a choice for more leisure, the issue then becomes one of deciding how to take it – more retirement, more vacations, a shorter workweek, and so on – and what to do with the free time. (2001, p 149)

The argument about choice is especially relevant to transitions after 50. The last column of Table 3 (page 7) gives figures for life expectancy at the median age of withdrawal from the labour force. In the case of the UK this is around 16.8 years for men and 22.3 years for women. On the surface this would seem to provide a strong case for extending working life well into people’s sixties and even seventies. But, of course, only a proportion of these years will be free of a disability that could create significant difficulties within a working environment (for example hearing impairment, heart disease, osteoarthritis). We might assume, say, an average of eight disability-free years in the case of men and ten for women. Clearly, some of this could be spent in paid employment. However, the idea of spending a large proportion of remaining life in

this way would certainly be unattractive for some and unrealistic for others given responsibilities such as caring for grandchildren, partners or elderly relatives. While if people were to continue to work with a significant degree of disability, changes such as job redesign and enhanced safety standards would almost certainly be necessary.

Conclusion

The period over the 1980s and 1990s was a time of reconstruction in respect of transitions from work to retirement. The second half of life has always been marked by a range of transitions in areas such as health, income and work, but the changes in this period were ones of instability and uncertainty, for institutions as well as individuals. However, this is only part of the story. Retirement became less secure while at the same time occupying more space within the life course. This was apparent both in terms of the balance of years spent in and out of paid employment, but also in how people viewed their own life course. Having established the extent of change, we now consider in more detail the new transitions that have emerged for people in their fifties.

Social integration and midlife transitions

This chapter considers the nature of transitions after 50, drawing on an analysis of data from the British Household Panel Survey (BHPS). The analysis focuses on the main types of employment-based transitions characteristic of this period. The chapter concludes with a discussion of the implication of these changes for social as well as personal integration.

Life course change

The period from the late 1950s to the late 1970s has been viewed as a time when ‘retirement came of age’ and when the partitioning of the life course into three phases – pre-work, work and post-work – was firmly established (Atchley, 1971). Alongside this came a redefinition of the post-work period, with retirement being separated from the phase of late old age (Hepworth and Featherstone, 1989). From the 1980s there was the emergence of what has been described as an ‘early exit culture’, driven by a combination of restructuring within the manufacturing industry and economic recession (Phillipson, 1998; de Vroom and Guillemard, 2002). Twenty years on, the period of early exit is also being transformed, but with its core features being maintained in a way that provides some pointers about the future of life after 50.

To summarise the argument, the evidence suggests that the apparent stability of work–retirement transitions in the 1950s and 1960s (limited in any event to men in secure occupations), was almost certainly an interlude in what has always been an unsettled period of the life course. What came briefly to be seen as the norm in this period was the idea of a ‘crisp’ transition from employment to retirement at a

standard age (for example 60 or 65).

Increasingly, however, departure from work is ‘blurred’ rather than ‘crisp’ and may involve a number of moves in and out of paid work (Marshall, 1999). Evidence for this is especially strong in the US, particularly in relation to the significance of part-time employment. Reviewing the research evidence, Knapp and Muller find that:

Complete retirement – that is, permanent and total withdrawal from the labour force – is much less prevalent among older Americans than commonly supposed. It has been estimated that 50 per cent or more of all workers ‘partially retire’ by taking part-time jobs towards the end of their working lives, and the chance that an individual will re-enter the labour force after ‘retirement’ is about one in four. (2000, p v)

Marshall (1999) (again in relation to the US) notes that about one third of all career jobs have ended by the time the incumbent is aged 55, and that earlier departure from career jobs is increasingly followed by one or more additional jobs that ‘bridge’ the period to full retirement. Marshall also makes the point that:

The instability inherent in this emerging pattern is evident in American data showing that three-quarters of all *bridge jobs* for older male workers involve a change in occupation or industry, and more than half lead to pay cuts of 25 per cent or more. (1999, p 7, emphasis in original)

This last finding has been reported in British data presented by Campbell (1999), which also confirmed that the ‘pay gap’ appears especially large for older workers.

These observations from the US and UK point to the problems associated with expanding the ‘part-time work pathway’ as a bridge into retirement. Nonetheless, the importance of this route, and the variety of movements through the work–retirement transition, is confirmed in analysis of data from the BHPS. The BHPS includes around 9,500 individuals, living in 5,500 households, who are interviewed each year on a variety of topics. Because the BHPS is a longitudinal survey it provides unique insights into the ways in which people’s lives change over the years.

The analysis was based on samples from waves A-H of the BHPS (covering 1990-98) and examined any changes in occupational status at the yearly interview. Table 4 reports average rates for various occupational categories over this period. What is noteworthy in this table is the importance of statuses other than full-time working, especially part-time work, unemployment and those categorised as ‘other’ (mainly those who have exited from work because of illness or disability). Of greater interest are the results gained from using the longitudinal data to look at the combination of occupational statuses that respondents have over the period covered (Tables 5 and 6). To organise the figures in these tables there is a crude division between three transition types:

- *a stable group*, in which there is no change in category over the period covered;
- *a bridging group*, in which there has been at least one spell of part-time work following full-time work;
- *an unemployed or inactive group*, in which the move from full-time work or unemployment does not involve part-time work.

The columns in Tables 5 and 6 represent the ages of respondents at wave A and then subsequently at wave H. The rows represent respondents who have experienced either a unique occupational status during the period 1990-98 or a combination of statuses. For example, for men who were aged between 45 and 49 at wave A and between 52 and 56 at wave H, 57.4% remained in full-time employment for the whole of the period – in other words they had seven years of unbroken full employment. Put another way, 43% of men were *not* in full-time employment for the whole of this period. Among women in the same age groups, only 22.1% were working full time throughout, with periods of part-time employment a prominent feature of this group. Just over half the women in the group moving from their late forties to early fifties had experienced at least one spell of part-time employment.

As age increases, the likelihood of economic inactivity also increases (with men leaving full-time work and women withdrawing from part-time work). Although moves from inactivity to employment are possible, in practice the evidence suggests that spells of inactivity and unemployment invariably weaken attachment to the labour market. The tables also suggest that, for men, the possibility of a spell of part-time work is quite high for those moving through their fifties – this was experienced by one in five of those aged 50-54 at wave A and 57-61 at wave H. The extent to which these are post-career ‘bridging’ jobs of some kind is an important area for further research. For women, the move from full-time to part-time work starts earlier, and almost certainly reflects the increase in care responsibilities facing women in their fifties.

Table 4: Occupational status of men and women across waves A-H, 1990-98 (average %)

Men	45-49	50-54	55-59	60-64
Full-time	83.2	75.1	62.1	33.4
Part-time	2.5	3.6	4.7	7.9
Unemployed	5.1	7.3	6.4	7.0
Retired	0.3	2.4	10.6	33.3
Family care	1.3	0.8	0.5	0.3
Other	7.5	10.8	14.0	18.1
Women	45-49	50-54	55-59	60-64
Full-time	44.9	38.8	21.1	9.6
Part-time	28.3	28.1	24.9	17.7
Unemployed	3.2	3.5	6.5	0.4
Retired	0.6	3.4	14.6	54.7
Family care	14.8	17.1	20.2	14.2
Other	8.2	9.1	11.5	2.9

Source: British Household Panel Survey Cross-Section (base = 2,398)

Table 5: Occupational status of cohorts of men, 1990-98 (%)

Transition type	45-49 (52-56)	50-54 (57-61)	55-59 (62-66)	60-64 (67-71)
Stable				
Full-time throughout	57.4	33.5	18.0	3.1
Part-time throughout	0.0	0.7	0.8	0.9
Unemployed throughout	0.0	0.4	0.9	0.0
Inactive throughout	3.8	8.0	19.7	39.5
	61.2	42.6	39.4	43.5
Bridging				
Full-time + part-time	4.3	11.9	5.3	2.5
Full-time + part-time + unemployed	2.0	2.9	2.3	0.0
Full-time + part-time + inactive	1.5	5.0	7.2	4.7
Full-time + part-time + unemployed + inactive	0.9	1.1	1.0	2.0
	8.7	20.9	15.8	9.2
Unemployed/inactive				
Full-time + unemployed	11.3	6.3	0.5	0.0
Full-time + inactive	8.2	16.1	28.8	23.7
Unemployed + inactive	4.8	5.2	6.4	12.1
Full-time + unemployed + inactive	4.8	8.3	5.8	2.7
Other	1.0	0.6	2.3	8.7
	30.1	36.5	43.8	47.2

Note: Percentages may exceed 100 due to rounding.

Source: British Household Panel Survey (base = 1,132)

Table 6: Occupational status of cohorts of women, 1990-98 (%)

Transition type	45-49 (52-56)	50-54 (57-61)	55-59 (62-66)	60-64 (67-71)
Stable				
Full-time throughout	22.1	11.3	3.6	1.8
Part-time throughout	13.5	10.1	4.8	1.5
Inactive throughout	11.6	21.9	34.6	63.9
	47.2	43.3	43.0	67.2
Bridging				
Full-time + part-time	14.2	9.3	4.4	1.2
Full-time + part-time + unemployed	3.2	2.5	9.8	0.0
Full-time + part-time + inactive	6.0	6.7	0.0	3.4
Full-time + part-time + unemployed + inactive	2.2	1.3	0.0	0.0
	25.6	19.8	14.2	4.6
Unemployed/inactive				
Full-time + unemployed	1.2	1.0	0.5	0.0
Full-time + inactive	7.3	9.9	9.7	4.9
Part-time + unemployed	0.7	0.0	0.0	0.0
Part-time + inactive	9.8	15.2	25.5	22.7
Unemployed + inactive	2.8	3.6	6.1	0.0
Full-time + unemployed + inactive	2.1	2.3	0.0	0.6
Part-time + unemployed + inactive	3.3	4.9	1.1	0.0
	27.2	36.9	42.9	28.2

Note: Percentages may exceed 100 due to rounding.

Source: British Household Panel Survey (base = 1,266)

The empirical data confirms, then, a paradox of contemporary retirement:

- withdrawal from work has become an absolute certainty for men and women – an event experienced sooner rather than later in the life course;
- the timing of retirement and the routes taken towards it (from age 50 onwards) are variable and, for many people, unpredictable.

On this last point, Disney and Tanner (1999), analysing panel data from the UK Retirement Survey, found 15% of men and 30% of women to *not* know when they expected to retire. For this group, drawn disproportionately from those in non-career and part-time jobs, the passage through the fifties and sixties may be experienced as a time of great uncertainty. Disney and Tanner's figures, which refer to data from the early 1990s, may be an underestimate given the current problems affecting occupational and private pension schemes, which may force large numbers of workers (men in particular) to reconsider their plans about the age at which they are able to retire.

Conceptualising transitions after 50

Building on the findings discussed earlier, what is the most appropriate way of conceptualising transitions after 50? The evidence suggests three main elements running through the changes affecting this period:

- issues about social integration;
- issues about personal development;
- issues about existing roles and responsibilities.

These themes, although not exhaustive, can be used to highlight major developments at midlife and assist in the formulation of policy.

Social integration

Social integration is an important area and has long been a concern for social scientists interested in how individuals adapt to social change. Durkheim's (1897) exploration of how social integration might insulate people from different kinds of stress has been investigated in

different ways by sociologists, especially those concerned with the supportive role of family and friends (Cohen and Syme, 1985). In the field of gerontology, exploring the benefits of various social roles and activities has also been a major interest (Pillemer et al, 2000).

From a sociological perspective, the new transitions after 50 are especially interesting because, for many people, the usual means of integration – through work and the family – have lower visibility in comparison with 10 or 20 years ago. Employment is a less stable experience, with the rise of what has been described as 'contingent work' and the decline of the old model of the working career (Beck, 2000). Family experiences are also changing, with an increasing proportion of 50-year-olds living alone (around 13% of men), and an increase in those who have experienced a divorce.

The implication of these developments are likely to be at least twofold:

- New types of social integration will emerge for men and women moving through their fifties: work may become less important but involvement in personal networks, leisure experiences and voluntary activities may matter more.
- Midlife will almost certainly become more varied, with new forms of social exclusion as well as inclusion.

This last point is summarised by Scales and Scase as follows:

As a result of changes in family forms, as well as broader patterns of social and economic restructuring, a socially homogeneous 50s age group has become fragmented into a number of diverse age groupings driven by different employment and other biographical experiences. The reconstitution of family forms and the more temporary nature of personal relationships is leading to an increase in the number of 50-year-old men and women living alone. The outcome is personal lifestyles ranging from high degrees of social isolation and loneliness to a rich intensity of personal networks. (2001, p 7)

Personal development

Issues concerning personal development are also central to life after age 50. Traditionally, this period has been viewed as largely driven by work and work-related objectives and priorities. These continue to be important for many but the changes identified in this report are offering a different viewpoint that also deserves recognition. In essence this builds on the insight that people in late middle age: "...work with retirement in mind" (Ekerdt, 1998, p 102). Ekerdt, drawing on perspectives from developmental psychology, argues that people organise their conception of life's time differently from around age 50: "Rather than calculating personal-time-since-birth, people come to focus on time-left-to-live. The worker's variant of this projection is time-left-to-work" (1998, p 102). But the new transition makes this a more fluid and uncertain forecast than once was the case, partly because of decreased job security, partly because of uncertainty over the future of pensions.

In response to this last point, the new transition might be better approached, less in terms of fixed options of work or retirement, but through the notion of a *gradual broadening in social engagement through the second half of life*. Hayward et al, in their analysis of career trajectories among older men, hint at this kind of approach when they argue that:

It is tempting to surmise that retirement is becoming 'deinstitutionalized'. However, this may not be the case. As yet, though the character of the traditional social contracts may be changing, none of the key institutional actors appears to have abandoned retirement as a reward for a lifetime of work commitment or a means of social control. Instead, the diversity of the work-retirement transition may represent a broadening of the institution of retirement. Increasingly, the institution is reflective of the assortment of pathways forged and contested by the key institutional actors, the state, employers and workers themselves. (1998, pp S91-S104)

Building on this argument, the debate that needs to be had is precisely how different social actors might wish to define and construct transitions after 50 and what kind of consensus might be

developed from among them. The underlying principle must be to minimise coercion in decision making affecting older workers:

If employment were less dependent and promoted development in mature adults, then retirement might be seen as a more optional life stage than is currently the case. The [key] issue ... is to look at the process of retirement in terms of coercion, to point us towards policies through which older people might voluntarily remain in the labour force for developmental reasons or voluntarily retire for developmental reasons. People feel that they earn the right to retire, so coercing people to remain in the labour force is politically dangerous. Likewise, coercing capable people to retire deprives organisations of needed human resources. Too often, coercive retirements are misguided efforts to handle issues such as downsizing when a selective employment policy designed to identify the best people for the reorganised work effort might well be the best approach and one that could be age neutral. (Atchley, 1993, p 11)

Roles and responsibilities

Arguing for a broadening in the institution of retirement may entail new social roles for people in midlife (notably in areas such as education and learning). However, it is just as likely to mean greater recognition of existing responsibilities (in areas such as informal care) and also realism about the range of activities people may wish to engage with in the transitional years. On the former, *Winning the generation game* (PIU, 2000) made much of the fact that a large proportion of inactive 50- to 64-year-olds appear uninvolved in community activities such as volunteering. Yet, while headlining this point, the report reminds the reader that people in this age group were *more likely* to be doing *informal* volunteering. Surveys record nearly 80% of this age group involved in activities such as helping family, friends or neighbours, or work to improve the environment.

Finally, we might also need to be more realistic about the additional activities people over 50 might wish to take up. Among the economically

inactive, few express interest in paid work (although low pay and poor conditions serve as major disincentives). Some may become self-employed, but surveys suggest that this will attract relatively small numbers (Curran and Blackburn, 2001). Schemes such as New Deal 50plus are likely to prove more appealing to those at the lower rather than the upper end of the age range (Atkinson, 2001). None of this is to argue against ambitious social goals for transitions after 50, but for many men and women, support for existing responsibilities (as volunteers, carers, learners and workers) may be equally important.

Conclusion

This chapter has argued that life after 50 is influenced by various changes affecting the economy and society more generally. Many people will stay in the same jobs and in the same relationships throughout the period leading into early old age. Equally, even where change in these areas is experienced, continuity with the past will still be a key element of daily living (Atchley, 1999). However, transitions after 50 now have a degree of complexity and uncertainty that needs more recognition within the field of social policy.

Occupational instability appears increasingly likely, as the data from the BHPS suggests. Retirement comes earlier in the life course but its timing may be uncertain and unpredictable. Both these aspects highlight the need for fresh thinking about the best means of achieving social integration as well as personal development in the second half of life.

The next chapter places this argument in the context of an alternative model of the life course, and addresses the policy implications of the changes discussed in this report.

Social policy and transitions after 50

The previous chapters have demonstrated various types of change influencing life after 50. In this chapter the different elements are brought together in two ways. First, we consider the implications of the changes for models of the life course. The traditional three-stage model is being undermined by the developments analysed in this report, but an alternative approach remains unclear. This is especially significant for many people entering their fifties, who may feel neither fully in work nor fully engaged as retirees. Second, there are the policy issues that need to be considered. What are the key changes that will need to be made in areas such as training, work and preparation for retirement? This chapter provides the basis for a new perspective and considers a number of proposals for developing a social policy for the 50 plus age group.

Reshaping the life course

The argument of this report is that transitions through the fifties have become more fluid and indeterminate in direction and status. From a sociological perspective, this reflects the emergence of what Giddens (1991) has defined as a 'post-traditional life course', one in which self-development is a more individualised (and deinstitutionalised) process. The new transitions at 50 plus are at the leading edge of these changes.

Life after 50, it can be argued, has become more open, with a greater range of opportunities as well as risks. At the same time, transitions through the fifties still bear hallmarks of the unease associated with those who move beyond the conventional labour market. What kind of

economic support should they receive? How are their services and activities best recognised?

One response to such questions has come from Ulrich Beck (2000) who suggests that:

The counter-model to the work society is based not upon leisure but upon political freedom; it is a multi-activity society in which housework, family work, club work and voluntary work are prized alongside paid work and returned to the centre of public and academic attention. (2000, p 125)

In Beck's terms, the prime objective for transitions after 50 would be to strengthen people's engagement in civil society, and to support a broader range of activities and relationships. Drawing on this perspective, the argument of this report is that we should acknowledge at least three overlapping transitions running through the lives of people in their fifties. These can be summarised as follows:

- *citizenship transitions*: constructed around closer involvement with family, friends and community-based networks;
- *consumer and leisure transitions*: constructed around the development of more individualised lifestyles;
- *work transitions*: constructed around new types of engagement with paid work.

These transitions provide the basis for redefining the scope of midlife and for building new institutions and relationships in the space that connects work on the one side and retirement on the other. The reality is that during the 1980s and 1990s, life after 50 became more 'crowded' in

respect of relationships and responsibilities when compared with previous cohorts. We now appear to be far from the old model of the ‘empty nest’ affecting people in midlife. That image was never satisfactory for large numbers of women (and some men) juggling paid as well as care work and seems even less applicable now given the changes outlined in this report. In any event, transitions after 50 (especially for the first and second wave of ‘baby boomers’) are more appropriately viewed as a ‘stepping across’ (rather than a ‘stepping down’) into new activities and responsibilities.

In terms of the structure of the life course, this represents a rather different model than that which evolved through the 20th century, in particular with the front-loading of education and training at the beginning of life. Fred Best (1980) defined this arrangement as the ‘education–work–retirement lockstep’, and he argued the case for a loosening in the divisions between these areas. Figure 2 is an adaptation of the model he proposed, with the ‘linear life plan’ replaced by a flexible (or ‘cyclical’ in Best’s terminology) approach in which the individual moves in and out of different types of activities. This is represented by the breaks in the vertical lines and the horizontal band running through the bottom half of the figure.

This kind of model or construct has the features of what Max Weber (1949) defined as an ‘ideal type’. That is to say it is an ‘idealisation’ that brings out certain interesting (although not necessarily desirable) features (in this instance about the development of the life course).

There are in fact a number of reasons why following the model that Best proposed may cause difficulties. Platman (2002), for example, makes the point that flexibility may have perverse consequences. Extended breaks from the labour market can create problems unless supported by work-related training and refresher courses. The issue of low pay is also a key concern for those ‘stepping down’ from full-time to part-time work. However, Best’s model aims to show that ‘flexibility’ is already a feature of how people experience life in the 21st century – individuals may find themselves under pressure to alter their working hours, to take earlier retirement, or to work beyond their expected retirement date. The difficulty is that this type of flexibility is often externally directed rather than

something that individuals are able to determine for themselves.

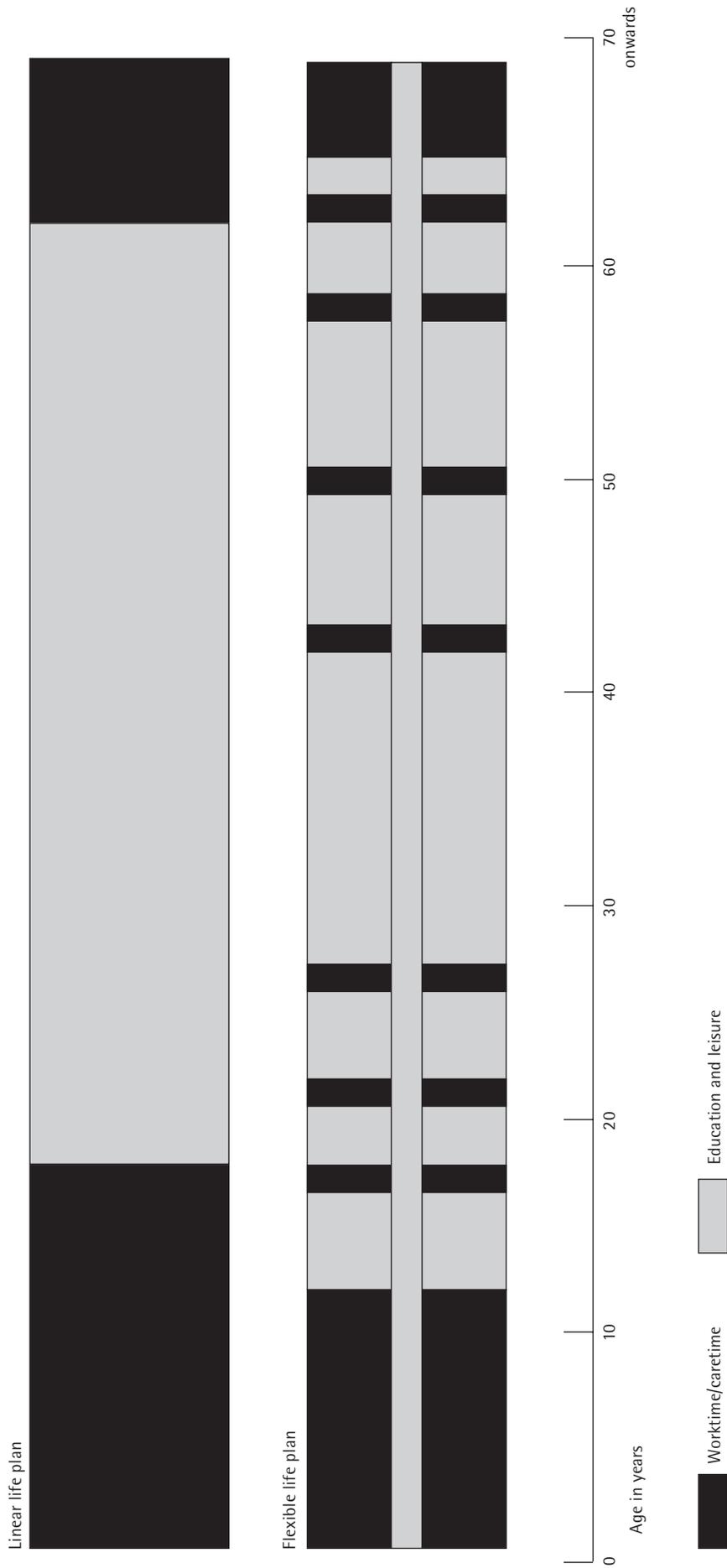
The policy issue, therefore, involves, first, ensuring that significant numbers of people are not excluded from the benefits of more flexible lifestyles; and, second, helping people secure greater control over transitions after 50. The basis for this must be the development of a new kind of social contract that acknowledges people’s engagement in a variety of roles, while fostering new policies that can extend and enhance such activities. Box 1 identifies some of the key developments that will be required to support this objective. The policies identified are essentially of four types:

- those designed to create greater choice and flexibility about moves in and out of work (such as career breaks and time credit systems), with the possibility of spreading paid work more evenly across the life course;
- those which enhance the capacity of older workers as a group – through training, improvements to the work environment, lifelong learning, the development of antidiscrimination policies;
- those which encourage support towards the end of the working life, with the promotion of gradual retirement and preparation for retirement;
- those which acknowledge the need for new values to sustain the various transitions encountered beyond age 50.

All of these areas suggest the need for skills that can help in the management of key points of transition, through midlife into early old age. Clearly, these skills will be varied – for example financial, social and occupational – and all will need to be placed within a framework of lifelong learning.

Achieving this, however, will require reversing the current situation, which sees participation in adult education and training falling precisely at the point (when people are in their forties) when this area could play an influential role in helping people ‘step up’ into new roles and activities. This decline is a feature of virtually all industrialised countries, with Finland, Sweden and Norway notable exceptions (OECD, 2001). Platman (1999) points to the ‘cycle of de-skilling’ affecting older workers, as a result of limited educational opportunities and

Figure 2: Alternative lifetime plans



Source: Adapted from Best (1980)

restricted job-related training. The consequences of such 'de-skilling' may spill over into other areas relevant to life after 50.

The deficiencies in training and education reinforce the case for change at a macro-sociological level. Crucially, this will need to be driven by what Harry Moody (1993) refers to as a 'wider vision' of later-life productivity, embracing themes such as altruism, citizenship, stewardship and creativity. A framework of this kind is essential if transitions after 50 are to find a secure base from which to develop.

Over the last 20 years there has been a radical questioning of the traditional life course:

The ideal of a society legitimately ordered by the divisions of a human lifetime is now under siege in large part because its view of old age is neither socially nor spiritually adequate and because the meanings of life's stages are in flux. (Cole, 1992, p 241)

Resolving the dilemma of what happens in the period after age 50 involves recognition that the old model of the life course has been found wanting and cannot be restored. The response is to accept that there will be considerable diversity of experiences in the second half of life, with

multiple transitions and varied outcomes. The result will be a very different kind of life after 50 than the one that characterised much of the 20th century.

Conclusion

This chapter has highlighted the need to redefine the scope of midlife, given the major changes affecting the traditional life course. The challenge for social policy is to create the conditions for greater choice within the transitions encountered after age 50. This needs to be done in ways that maximise social inclusion in respect of the more flexible lifestyles characteristic of life in the 21st century. The danger is that inaction will lead to large numbers of people experiencing new forms of insecurity given the transformation in the institutions of work and retirement. Life after 50 appears to be a problem because of the apparent lack of substance to the roles that supersede or run alongside those associated with paid employment. Conducting a debate about the future of these roles will be an essential starting point for resolving dilemmas in a crucial area for economic and social policy.

Box 1: Policies for transitions after 50

- *Career break policies:* These have been introduced in a number of countries in the European Union including Belgium, Sweden, Finland and Denmark. The system introduced in Belgium provides the opportunity for individuals to take a temporary break from employment for a period of up to 60 months. Other lengths of leave – of 12, 15, 20, or 30 months – are also permitted. The individual receives a monthly income during the break; their replacement is drawn from the unemployment register.
- *Development of time credit systems:* These build on existing career break/paid educational leave systems. Simeons and Denys (2001, p 372) describe this policy as follows: "... at the beginning of his or her career each employee would receive a certain credit of free time that can be used, within certain limits and certain modalities, during the career. It can be used for professional training, long holidays, care for children or parents, or early retirement. The basic legislative provisions would be supplemented by sectoral labour agreements".
- *New work-based retirement pathways:* Various countries are experimenting with different models of gradual or partial retirement. In many cases these may encourage people to stay in paid work at least up to state pension age. In Germany there are employer–employee agreements which allow employees over 55 to work half time, with wage supplements for employers to compensate both wages and pension contributions. In Spain, part-time employment is encouraged in the years prior to retirement age; this allows for a combination of part-time employment and receipt of a portion of the retirement pension that an individual could receive at 65 years of age.

Box 1: contd.../

- *Improving the work environment:* A strategy of 'promoting a workforce for all ages' has been formulated by the OECD. The British government has developed a code of practice on age diversity that offers guidance to employers on how to implement best practice policies that do not discriminate on the basis of age. Organisations such as the Employers Forum on Age (EFA) are active in pressing the business case for age diversity.
- *Integrating older worker issues with broader economic and social policy objectives:* Regeneration initiatives and employment assistance programmes could emphasise the importance of measures to combat discrimination against older workers. Regional Development Agencies should include achieving age diversity as a priority issue in regional employment action plans.
- *Training and continuing education for older workers:* Access to training remains a crucial issue for older workers. Current evidence suggests that those aged 50 plus often miss out on courses provided by their employer (Platman, 1999). A major initiative is needed which focuses the activity of the different agencies and government departments involved in training. Funding should be made available to higher and further education institutions to develop new programmes or adapt existing ones to the needs of 'third age employees'. Higher education summer schools for the 'third age' should run parallel to those being run for people in the 'first age'. A higher profile to third age employment issues needs to be adopted by the Learning and Skills Council. Voluntary organisations working to promote the skills of older workers should be given long-term core funding.
- *Expanding provision for retirement planning and preparation:* While pension arrangements have increased hugely in their complexity, only a minority of workers are likely to receive guidance to help plan for retirement. With the trend towards privatising pension provision for old age, a radical programme of pension education is overdue. An urgent next step must be to expand the existing network of providers of pre-retirement education, set targets for increasing the uptake on courses (especially among manual workers), and clarify the responsibilities of employers to provide effective support and advice. Leisure and education provision should also be enhanced for those seeking an active third age beyond the period of paid employment.
- *Reconstructing human development in the second half of life:* Policy formation must itself be embedded in a wider framework that considers issues of meaning and values for life after 50. Presently these tend to be work- or consumer-bound, neither of which respond to some of the existential concerns raised by a more open-ended life course. Supporting a broader range of values, activities and relationships is an essential starting-point for a new vision of human development in this period.

5

Summary and conclusions

The introduction to this report identified a number of objectives in reviewing transitions after age 50. In particular, the aim was to establish some of the meanings associated with the idea of transition, how transitions were themselves changing and some of the policy implications of our findings. In this final chapter, some of the main themes of the report are highlighted and some questions are identified for further research.

New lives, new transitions

People over 50 have a higher profile in society for some obvious as well as some less obvious reasons. The demographic factor is striking enough: around 20 million people in the UK are over 50 – approximately one in three of the population. As a group, 50-year-olds are influential in various roles and activities: as consumers, as employees, as carers and as voluntary workers within the community. But the present cohort of 50-year-olds has also been at the leading edge of a major set of transitions relating to work and retirement. Employment rates are declining at earlier ages, although the trend appears to have levelled out (as noted in Chapter 2) after a period of sharp falls in labour force participation. Equally striking is that expectations about retirement are also rising, as a reflection of pressures within the workplace and the desire for increased leisure time.

Both of these aspects have transformed the shape of the life course at the beginning of the 21st century. The period of ages 50-65 (for men as well as women) is now marked by complex social and demographic changes. It was suggested on page 9 that this time of life has

become more ‘crowded’ for existing cohorts. Midlife is no longer a plateau in this respect; people may in fact feel they are being pushed in a variety of directions, driven by changes in family life, earlier retirement, the work environment and personal relationships. There is, however, a paradox to this development: more uncertainty, more possibilities and more potential on the one hand, but less intervention in respect of social and public policy on the other.

An important argument of this report is that the implications of complex life course transitions need greater recognition than they currently receive. It was suggested at the outset that the debate so far has been narrow in scope, preoccupied with either raising retirement age or with providing more incentives (mainly financial) for people to stay in work. But neither of these suggestions takes the discussion very far. Increasing retirement age beyond 65 is probably unrealistic given the high levels of unemployment that still exist in many European countries and with public hostility to working longer. Incentives to help people delay retirement will almost certainly fail unless they are linked to major improvements in the work environment itself.

This report suggests a number of reasons for extending the discussion about work and retirement transitions. First, as was argued in Chapter 3, transitions after 50 raise major issues because traditional sources of integration (especially in relation to work and the family) have declined in prominence over the past two decades. Working and family lives have run in parallel in this regard, raising distinctive challenges to people in midlife. One response is to move away from the traditional perspective that focuses on fixed options of work or

retirement, instead, adopting a more constructive approach of moving towards a gradual broadening in social engagement through the second half of life. As a broad statement of principles, the argument from Robert Atchley (1993) (see page 19) is relevant here: older people might wish to remain voluntarily in the workforce for developmental reasons, or they might wish to retire voluntarily for developmental reasons. Crucially, we need to avoid policies that suggest coercion in either respect.

Second, we also need to acknowledge that there are now a variety of transitions running through life after 50. Work-related transitions are certainly one important dimension, but these exist alongside the development of citizenship, consumerism and leisure activities. In the future, people will almost certainly be looking for a balance between these areas, and it seems unlikely that employment alone will take precedence in the organisation of daily life. However, the ‘juggling’ and ‘flexibility’ implied in this approach will bring its own pressures. The urgency for policy reform and initiatives is precisely to ensure that flexibility does not translate into insecurity and uncertainty for a large number of people.

Arising from this last point, the policy suggestions outlined in Chapter 4 reflect the need for creative thinking about how best to organise work and retirement in a changing demographic context. Career breaks and time credit systems offer the possibility of spreading work more evenly across the life course. At the same time, we need to be aware of potential difficulties such as loss of pay and disrupted promotion. Improving the capacity of people to stay in employment through their fifties and beyond is important but raises challenging issues for the work environment itself. Will older workers be suited to the types of jobs that are available? Will employers be responsive to the age-associated changes in relation to disability and health? Higher priority to planning and preparation for the second half of life is also essential. However, the balance of responsibilities remains unclear in this area and the crisis in the funding of pensions has contributed to public uncertainty about the value of long-term financial planning.

Finally, recognising the need for a wider set of values and goals for life after 50 is certainly a primary rather than a secondary issue. Work-related objectives and priorities will form only one part of this period of the life course. The ‘loosening’ of the traditional three stages of work, education and retirement offer an opportunity for rethinking relationships across generations and social networks of various kinds, but it also provides scope for reassessing the values within which these ties are embedded. The starting point must be a refocusing on the nature of human development and the distinctive tasks that must be developed to fulfil the potential of the second half of life. Implicit in this will be the need to forge a new social contract that balances individual and collective responsibilities in the various transitions running through the lives of people in their fifties.

Research implications

This report has identified a substantial agenda for change but one that is certainly achievable in the context of existing economic and social resources. The discussion has also raised a number of themes about which further research is urgently needed. Some of the key questions that require investigation include:

- What are the social and economic implications of rising aspirations and expectations about retirement? How are these likely to vary within and across cohorts? To what extent do these aspirations reflect and reinforce existing patterns of social inequality?
- What are the likely obstacles (and potential solutions) to achieving ‘age diversity’ within the workplace? What forms of job redesign might be appropriate to assist those willing to continue in work into their sixties?
- What are the problems that might be encountered (by organisations and individuals) in implementing flexible employment policies such as gradual retirement, time credit systems and career breaks? If considered desirable and appropriate, what sort of incentives would be needed to introduce such policies?
- If transitions are becoming more ‘crowded’, what are the social policy implications for supporting people combining differing transitions associated with family, working and

retirement lives? What is the balance of individual and government responsibility in this area?

Conclusion

The beginning of this report noted the observation by Donald Hirsch (2000) that the period of life after age 50 had only recently begun to receive proper attention from academics, policy analysts and social commentators. This report has attempted to highlight the range of issues that need further exploration and debate. The themes identified, notably in relation to shifts in the nature of the life course, raise a number of practical issues about the organisation of daily life and the changing balance between areas such as family life, leisure and working life. We have clearly only started to explore the range of options appropriate for the second half of life. This report should be viewed as a contribution to what promises to be a lively and significant debate.

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Appendix:

Workshop participants

Workshop participants: 'Transitions after 50: developing a new conceptual map', London, 19 April 2002.

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