

Voluntary retirement motivations and views on changes to State Pension age

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Abstract

Broad ranging legislative developments in the UK since the turn of the century, designed to prolong working lives, amount to a new regulatory framework within which decisions to work or retire are made. Yet, by 2014, it remained the case that less than 50 per cent of older workers were still in employment in the year before their state pension age.

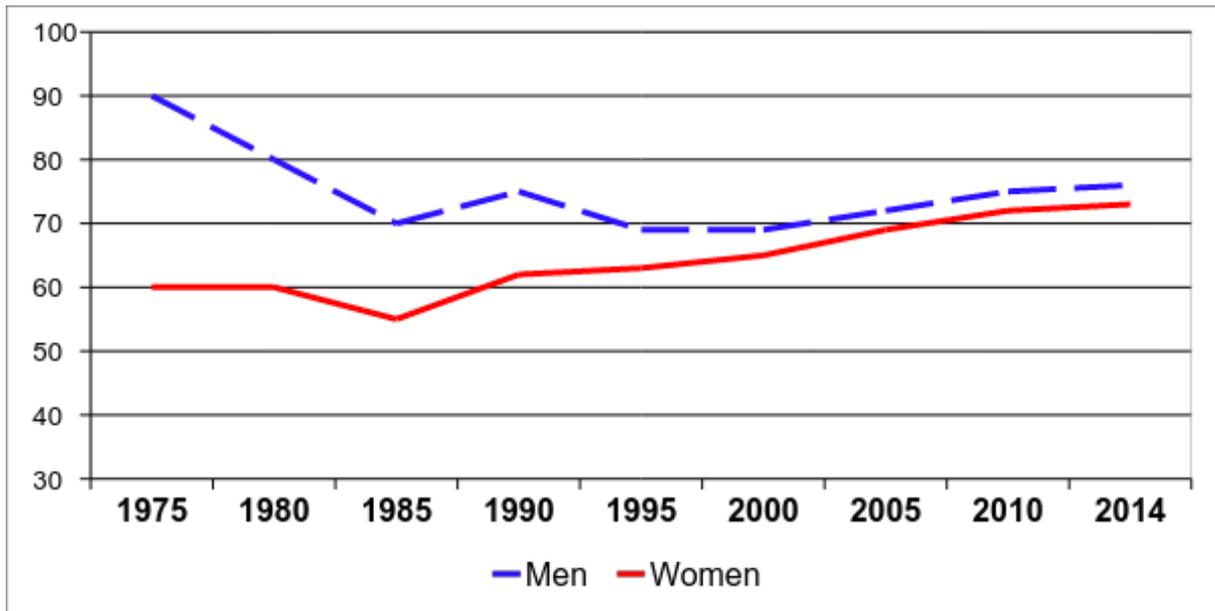
This qualitative study of 55 employees aged 55-69 seeks to: flesh out evidence from survey data by examining in-depth motivations to stop working voluntarily; examine views on returning to work; and explore attitudes toward a State Pension age of 68. Insights from these retirees can shed light on what more can be done to facilitate longer working lives and the extent to which such a goal is consistent with preferences.

General fatigue and expectations of diminished health were a central backdrop against which decisions were taken. An early retirement culture was evident with the attractions of retirement, i.e. 'pull factors', dominating motivational accounts and negative views expressed in relation to increasing State Pension age, primarily due to health and productivity related concerns. Tensions between the extended working life (EWL) agenda and ongoing changes to working conditions associated with the so called 'new capitalism' were found; as was the need for both a more flexible State Pension age and greater mobility in older worker labour markets.

1. Introduction

This article explores labour market participation among older workers and their decisions relating to retirement within evolving societal and organizational contexts. These issues are high on the UK policy agenda in the face of population ageing; widespread skills shortages; a feared pensions crisis; and pensioner poverty (UKCES, 2014; Giarini, 2009; DWP, 2014a; CIPD, 2012). With national economic performance at stake, trends in employment have given cause for concern, with a dramatic decline in the labour market participation of men during the 1970s, 1980s and 1990s and the emergence of an 'early retirement' culture; although the employment rates of women did not experience the same precipitous drop. These gender differences and the scale of decline affecting men, were largely associated with deindustrialisation and deep rooted economic restructuring (Hofacker, 2010). Employment levels started to pick up again from the mid-90s, but, for men, have not returned to levels seen in the past (Figure 1).

Figure 1: Employment Participation Rates Men and Women UK age 50-SPA



Source: OECD

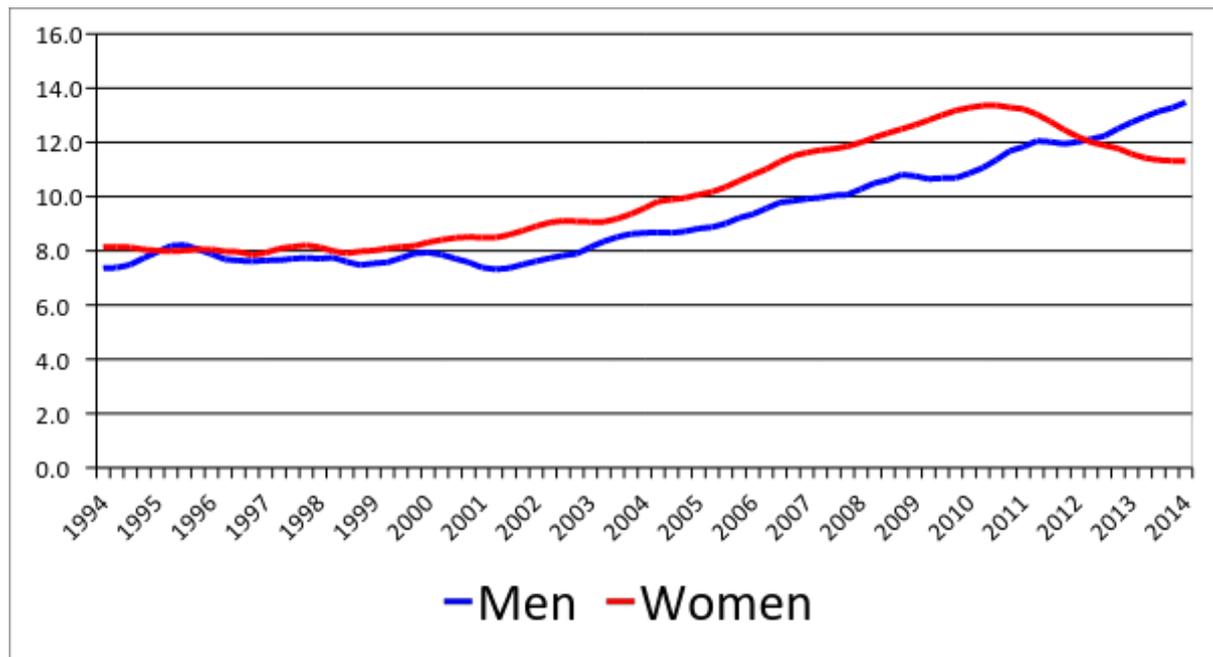
In response, extending working life (EWL) has become a policy priority (DWP 2014) in order to prevent premature labour market exit before SPA. Working beyond state pension age (SPA) is also being encouraged as part of an 'active ageing' agenda (Foster and Walker, 2015; DWP 2015).

There is a considerable body of evidence which highlights the complexity of retirement decision making, with a range of interacting macro (government policy; pension and benefit dis/incentives regime; social norms), meso (employer demand; workplace terms and conditions) and micro (health, wealth and family) level determinants (Stoney and Roberts, 2003; Wang, 2009; Smeaton et al, 2009, 2010). Key interdependent factors which have been highlighted include: financial status, health, partners' employment status, caring obligations, and job satisfaction (Hasselhorn and Apt, 2015; DWP, 2014b; Brown and Vickerstaff, 2011).

In response to this complexity, a wide ranging programme of reform has been implemented over the past two decades to promote EWL. Key demand and supply side measures include: an age positive campaign; age discrimination legislation; flexible working regulations; pension and welfare reforms (Smeaton et al 2010; DWP 2014a). Women's state pension age (SPA) is increasing from 60 to 65 between 2010 and 2020; and SPA for both men and women is being increased to age 68 by 2046 and is likely to be raised further, in line with increased life expectancy

projections¹. In addition, nearly thirty years after the United States abolished compulsory retirement age (CRA), the UK has followed suit. Since April 2011, employers can no longer enforce retirement on the basis of age (usually age 65) unless it can be objectively justified².

Figure 2: Employment Participation Rates Men and Women UK age SPA+



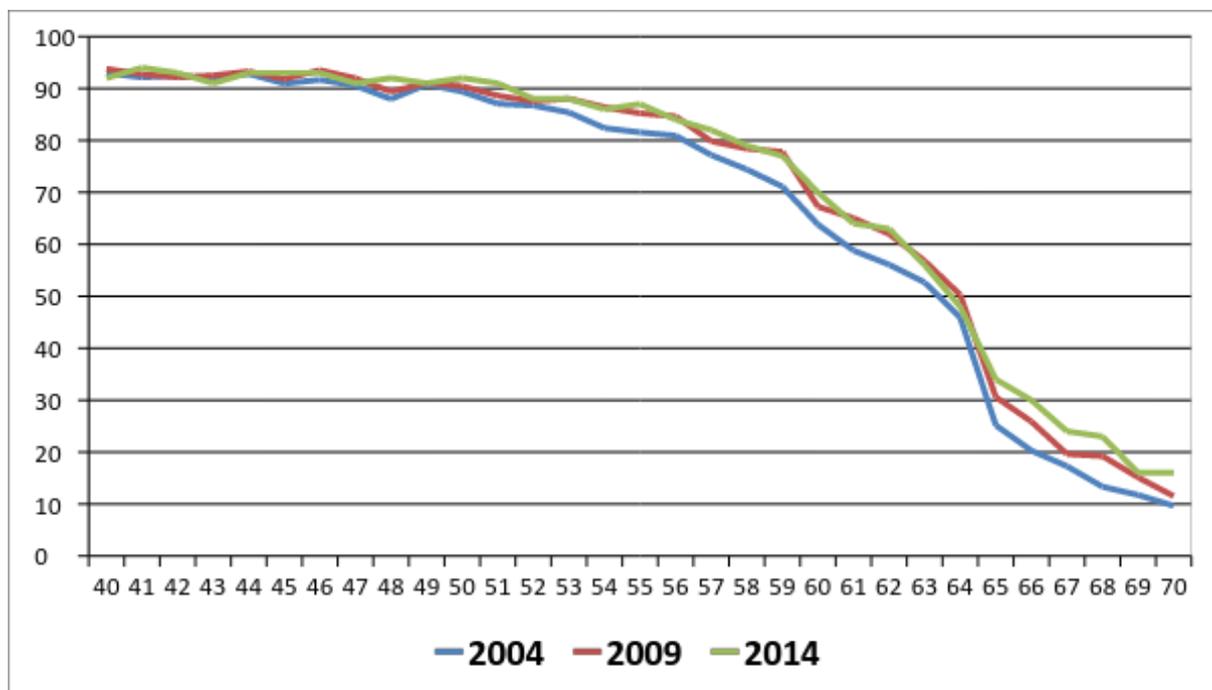
Source: OECD data. Note: For men data refer to those employed age 65+; for women data refer to age 60+ until 2010. As women’s pension age subsequently increased, in 2012 the data point shows the proportion of women aged 61+ in employment and in 2014 the proportion of women aged 62+. Hence the trend for women has been falling since 2010

¹ A review, currently underway in 2016 and due to complete by May 2017, will reappraise the timetable for the increase in SPA from 67 to 68 and consider whether the target age of 68 should be revised.

² In 2010, one third of establishments operated with a CRA (affecting 45% of employees) – down from 37% of establishments (affecting 50% of employees in 2006) (Metcalf and Meadows, 2010).

Progress has been made, with strong upward trends in employment among older workers (Figure 1), including growing participation rates above SPA (Figure 2). Figure 3 shows employment rates among men aged 40-70 at three points in time – 2004 (pre- financial crash), 2009 (post- crash) and 2014. Of interest is whether there is evidence that men are delaying employment exit in 2014, three years after the abolition of CRA, compared with 2004 and 2009. Firstly, the same broad pattern can be seen in each of the three years, with employment starting to tail off from around the age of 52. However, between the age of 64 and 65 a 20 percentage point decline in participation rates can be seen both in 2004 and 2009 as men reach SPA. By 2014 this drop at state pension age, has fallen by 6 percentage points to 14 per cent – a less abrupt drop at SPA. After 65, the downward trajectory takes up a similar slope gradient once again when comparing the 3 years.

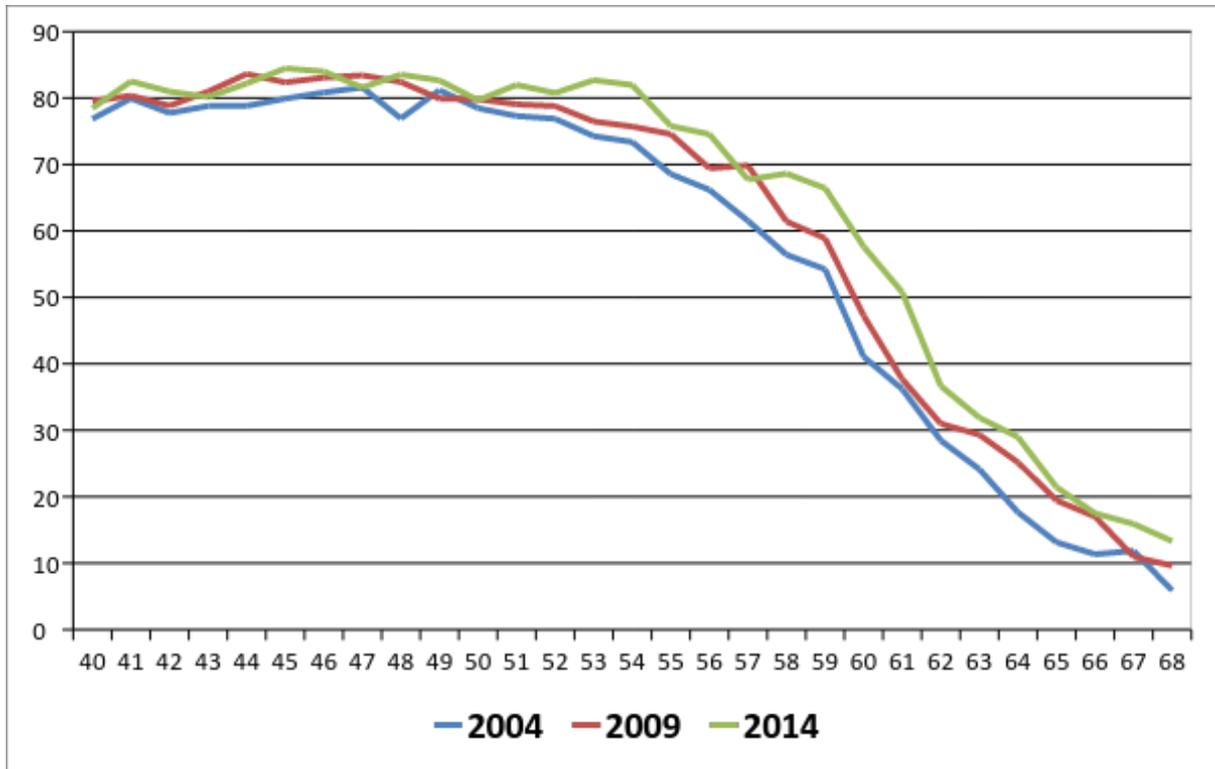
Figure 3 Employment participation rates: Men



The impact of abolishing the compulsory retirement age for women (Figure 4) is far less clear due to the conflation of the impact of two policies: the abolition of CRA and the increasing SPA for women. In 2004 and 2009 women’s SPA was 60 but by 2014 it was 62. Between age 59-60 employment rates dropped by 12-13% in 2009 and 2004. By 2014 the decline is 3-4 per cent lower, at just 9%. The biggest single drop in 2014 can be seen instead between the ages of 61 and 62 at 14%, double the rate of decline seen in the previous years. After 62 we see once again downward gradients which are similar in each of the 3 years. So, for women there is no strong

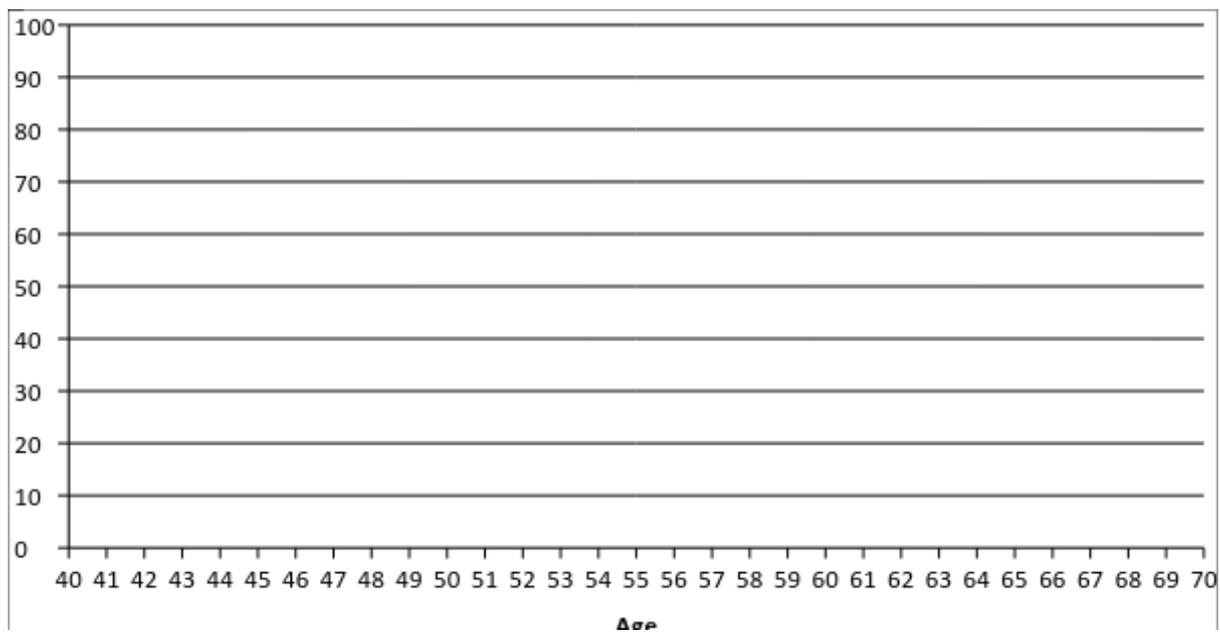
evidence that they are taking advantage of the right to continue working beyond SPA. This perhaps is not a surprising finding, however, given that women have, on average, been retiring at an age above their SPA – in 2000 women’s average retirement age was 61 and in 2008 this had increased to 61.9 (Brown and Vickerstaff, 2011).

Figure 4 Employment participation rates: Women



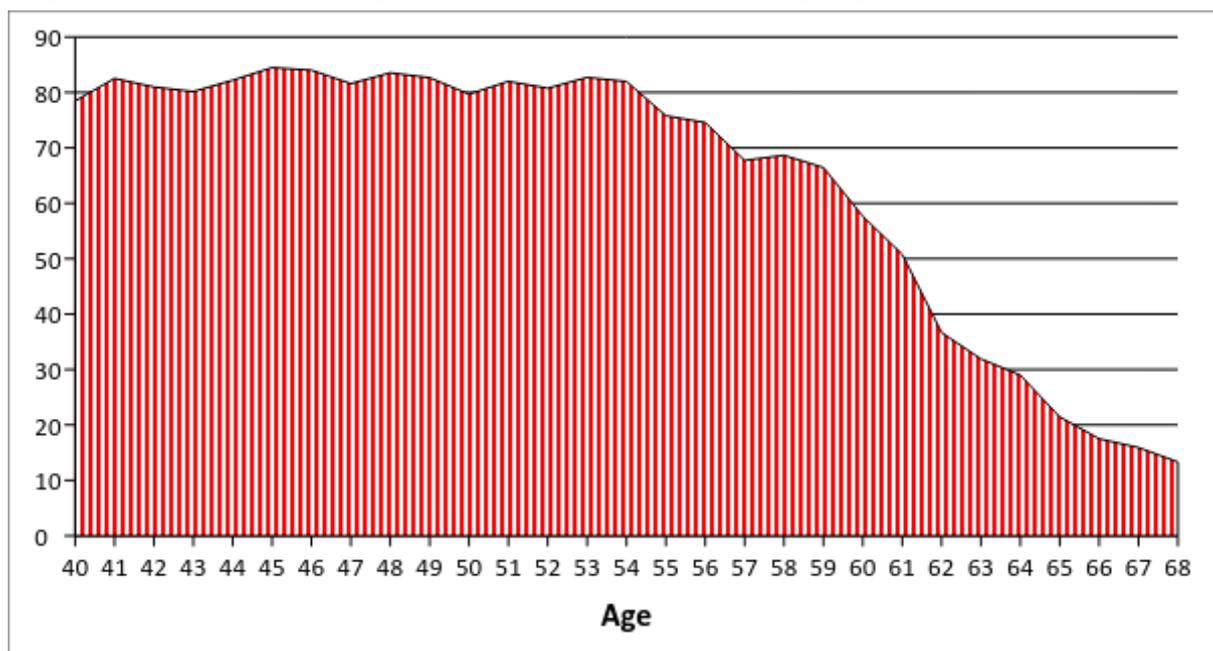
It remains the case, however, that participation starts to decline steeply from the age of 55 for men and 53 for women (Figures 5 and 6). In 2014, just 40 per cent of men and 50 per cent of women were still employed one year before SPA; and it is clear that there is a long way to travel to meet an increased SPA of 68.

Figure 5: Male Employment Participation Rates by Age, UK 2014



Source: OECD

Figure 6: Female Employment Participation Rates by Age, UK 2014



Source: OECD

The broad ranging legislative developments implemented since the turn of the century amount to a new regulatory framework within which the decision to work or retire is made, with fewer institutionalised retirement triggers. Against this background, the study draws on qualitative interviews with 55 older workers about to retire voluntarily; they were asked about their motivations for retirement, attitudes

toward returning to work, and their more general views on raising the state pension age to 68 or beyond. Insights from these retirees can shed light on what more can be done to facilitate longer working lives, the extent to which such a goal is consistent with preferences and what obstacles remain. The challenges and policy solutions associated with health, redundancy and caring related involuntary retirement are well understood, with a range of initiatives designed to retain such groups or help their re-entry (DWP, 2014b). Voluntary retirement understandably has a lower priority: *“if someone has planned adequately and is financially secure, no-one should begrudge them an early retirement”* (DWP 2014a). However, as discussed below, not all voluntary retirement is associated with financial security; there is evidence of constrained choice; and it is worth noting that from the perspective of national economic performance, their departure is a cost to the economy in terms of lost tax revenue; while employers with staff and skills shortages are also disadvantaged by the loss of corporate memory and expertise.

As noted by Van Dyk (2015: 289), the EWL and active ageing agenda is largely driven by policy makers, service planners and researchers but with *“little information so far on what older people think themselves – at least beyond standardised answers to questionnaires”*. This study therefore contributes to the literature, drawing on the voices of people at this distinct life stage. Most workers leaving the labour market before SPA do so voluntarily according to survey evidence (see below) – either while still young and fit, to be with family, or dissatisfied with their jobs. Qualitative interviews provide greater detail and allow us to flesh out these broad narratives of ‘job dissatisfaction’ and ‘retiring while young and fit’ in particular, insights which may lead to a better understanding of what motivates people to stop working, despite, in some instances, modest anticipated retirement income levels.³

The paper is structured as follows: initially the research methods are set out, followed by a presentation of findings from the in-depth qualitative interviews looking at reasons for retiring voluntarily (section 3.1), views on returning to work (section 3.2), and general views on changes to State Pension age (section 3.3). Finally, insights are discussed, with policy implications drawn out.

³ Older workers on middle incomes are the most likely to remain in work in the period leading to SPA. Higher earners, often with defined benefit or valuable personal pensions, exercise choice to a greater extent than other groups and leave the labour market earlier than average. The poor also retire earlier than middle income older workers, but for reasons of ill health and disability (Banks et al, 2006; Banks and Tetlow, 2008).

2. Methods

Participants were selected on the basis that they planned to retire (i.e. to leave their job and claim a pension – private, occupational or state) within 12 months. Purposive sampling techniques were deployed to achieve diversity in terms of: relationship status; income group; age; gender; and occupational background (in relation to sedentary, stressful and physically challenging job characteristics). Participants were screened through a recruitment agency and selected on the basis that they were employed, working full-time (30 hours or more, or at least 4 days per week) and they were not retiring as a direct result of a health problem (as voluntary retirement was the focus of study).

Qualitative, semi-structured depth interviews were conducted in summer-autumn 2014, to explore a range of issues including: current job attitudes; motivations for retiring; plans for activities in retirement, including orientation toward working in the future; and expected changes to lifestyles.

Analysis

Interviews were digitally recorded, transcribed and anonymised. Data management and analysis was initially conducted using NVivo and coded thematically according to interview topics. Broader themes were identified at this preliminary stage, such as: “job attributes”; “retirement motives”; “views on raised state pension age” and “plans”. During subsequent stages of analysis the data were reduced and compiled in a framework matrix (Ritchie 2013), using a spreadsheet to display data themes across columns and respondents by rows. A summary of respondent data for a theme was entered into each cell. The matrix display enabled systematic comparisons across respondents.

Although based on small samples, and therefore not representative of the wider English population, the findings can provide insights into the employment to retirement transition and key associated influences.

Sample profile

Study participants ranged in age from 55-69, over half (56 per cent) were retiring before SPA, and one quarter (27 per cent) at SPA. One quarter of the sample were single, two fifths were women, The sample was fairly evenly split between those with sedentary jobs and those in jobs that were either physically demanding (eg. engineer / carpet fitter) or involved a lot of standing (eg. nurse / teacher). One fifth of the sample described their jobs as highly stressful (scoring 6 or 7 on a scale of 1-7).

One fifth of the sample had a household net income of less than £25,000; 29 per cent had an income of £25-£30,000 and the remainder over £30,000.

Table 1: Sample profile

Men	60%
Women	40%
Live alone	25%
Planned retirement age	
Before SPA	56%
At SPA	27%
After SPA	16%
Type of job	
Sedentary	53%
Standing or physical	47%
High job stress	20%
Base	55
Net household income before retirement	
<£20,000	11%

£20,000-24,999	11%
£25,000-29,999	29%
£30,000 +	44%
missing	5%

During the discussion to follow, when quoting interviewees an indicator is provided showing their sex, age, occupational type (sedentary, standing or physical), whether they were employed in the private or public sector and their stress score on a scale of 1-7. These demographic and job characteristics are provided as potentially important contexts for the views expressed.

3. Findings

3.1 Reasons for retiring within the next 12 months

Receiving some financial support whether a state, private or occupational pension (or income from other investments, most commonly property) was a pre-requisite for retiring for all but two of those interviewed. Perceptions of the adequacy of retirement incomes varied greatly, however, reflecting different sources and values of expected pensions. At one extreme, retiree's income would change little and a very comfortable retirement was anticipated. At the other extreme, anxieties were expressed about how people would cope financially, but they intended to retire nevertheless, believing they would get by provided there were no surprises, as they were 'not materialistic', would be 'careful spenders' or would make a point of seeking out free activities; awareness of returning to work as an option also influenced some of these decisions. This diversity in the perceived centrality of financial adequacy was also observed by Hirsch (2003) who noted that finance is not as critical a factor in retirement decisions as sometimes assumed: some individuals actively choose a lower retirement income rather than continuing to work. Sass (2016) similarly notes that financial factors have a statistically significant, but small, impact on retirement decisions; and retirement motives are more strongly influenced by the pull of a desire for other activities than the push of negative job attributes.

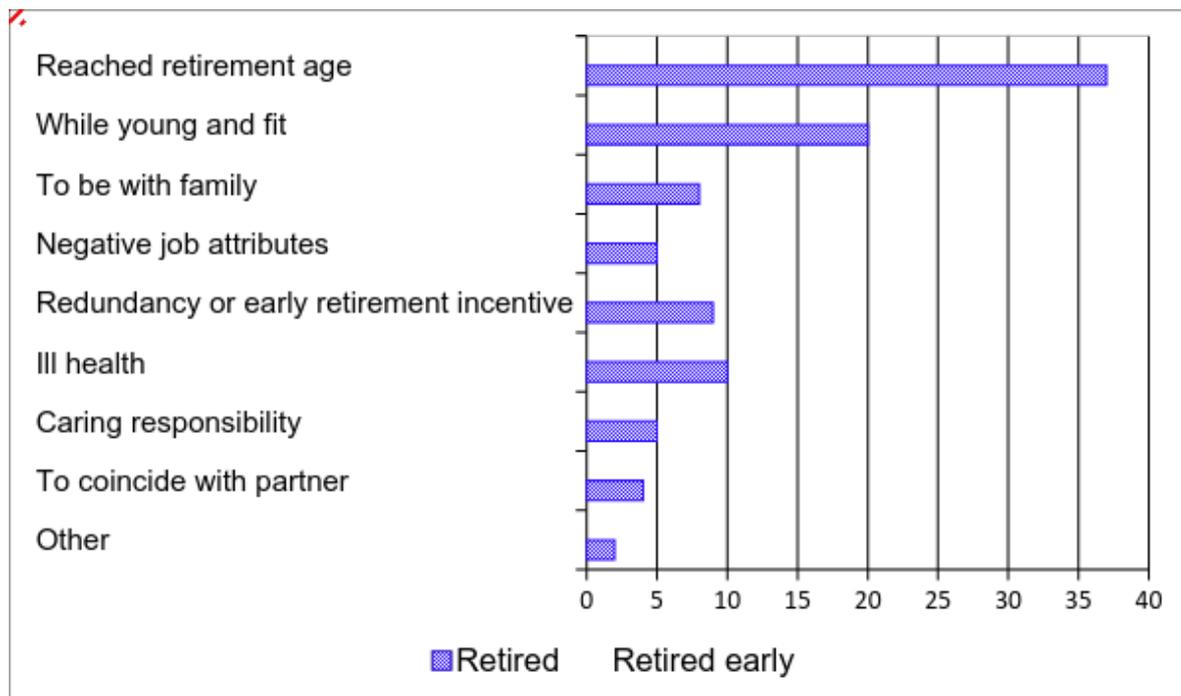
In conceptualising voluntary retirement motives, three broad overlapping categories of thinking were identifiable: normative; the attractions of time sovereignty (pull); and negative aspects of working (push); discussed in turn below. It should be noted that these groupings are not mutually exclusive, with interviewees sometimes describing their decision to retire with reference to each, intermingling both positive and negative freedom motivations i.e. the desire both to be free from the demands of work and to be free to pursue specific goals and interests. Given that over half the sample were planning to retire before SPA, 'normative' accounts were the least often voiced.

Figure 7 presents data from the 2012 English Longitudinal Study of Ageing, in order to highlight how common are the three categories of retirement motivation which emerged from the qualitative data analysis. Two bars for each reason are shown, the first is the reason given by individuals who had retired at or after state pension age;

the second by those who had retired early, before SPA. Among those retiring at SPA, 'normative' motivations were the most common i.e. having reached 'retirement age' (37 per cent); this is followed by 'pull' factors such as to be with family, and to enjoy retirement while still young and fit enough (28 per cent combined). Retiring due to negative job attributes was uncommon at just 5 per cent. Also relatively uncommon was retiring due to caring (5 per cent), to coincide retirement with a partner (4 per cent), due to ill health (10 per cent) or due to redundancy (including having received a financial incentive to retire) (9 per cent).

A somewhat different picture emerges from the early retirees. Gone are normative accounts of retirement; instead the pull of quality time with family and the attraction of pursuing other activities while young and fit dominates (37 per cent combined). Leaving work due to negative job characteristics was also commonly cited – by nearly one fifth of early retirees (17 per cent); as was involuntary retirement due to redundancy or the offer of an early retirement package (25 per cent)⁴. Once again, ill health (7 per cent), caring responsibilities (4 per cent) and to coincide retirement with a partner (4 per cent) were less common as primary motivations.

Figure 7: Primary reason for retiring 2012



Source: ELSA, 2012

⁴ Interestingly, between 2002-2012, the proportion being made redundant was quite stable at 11% and 7% respectively; while the proportion incentivised to retire early by means of a 'reasonable' financial package decreased notably – from 27% to 18%, reflecting policy trends designed to remove early retirement pathways and incentives.

The qualitative interviews provide a more nuanced account of voluntary motivations in relation to 'negative job attributes' and 'retiring while young and fit' in particular, with implications for labour market policymaking designed to extend working lives.

Normative accounts

For some, their retirement timing was not questioned, it was described as normal and therefore did not need any further justification. In these instances, retirement, typically prompted by pension eligibility, is culturally normal and although this group may not actively dislike their work nor be stressed, their job does not have a sufficient hold over them to over-ride what is seen as a 'natural' course of events. Despite significant legislative change, including the abolition of CRA, older workers who are currently in their 50s and 60s have lived with the expectation of retiring at a set time. Regulatory developments have not yet changed that normative expectation, and SPA remains a powerful signal as can be seen from the following quotes:

“Because I’m 60 and I can. It is difficult for me to really put my finger on it, because I was always intending to.” (ID55: F, 60, standing, public sector, stress 4)

“When I hit sixty I think I started thinking about it, you do don’t you ... it’s always been like a ... that’s the time to go really isn’t it?” (ID56: F, 63, standing, public)

The extent to which retirement is, for some, a culturally taken for granted process, not always subjected to lengthy and deliberative thought processes is highlighted in the following quote from a man who did not have ready answers to many of the questions relating to his retirement decision:

“It’s a difficult subject. Talking like this it makes you think “Oh God, I haven’t really thought about this a great deal” because somebody else seems to think perhaps I should have been thinking about it more than I have.” (ID75, M, 62, sedentary, private sector)

Attractions of retirement

Time sovereignty, i.e. self-determined time use, was the most dominant attraction of retirement. Pull factors therefore featured prominently in interviewee accounts of retiring, whether to devote more time to friends and family; to pursue creative interests; to travel; or simply to rest. Even in instances where people liked their jobs and felt their identities were bound to their work, the pleasure and structure they gained from employment was not sufficient to outweigh the draw of retirement. Above all was a desire to live a more spontaneous life.

In discussions of the pull of retirement, uncertainty relating to the future combined with a desire to be able to experience a fun and active period of retirement before health declines was a common theme; joining clubs, having a more active social life and travelling more frequently were key aspirations for these third agers. The desire to follow creative impulses also emerged as an inducement to retire as did the perceived need to reprioritise relationships. In discussing these drives below, it is clear that retirement is largely anticipated in terms of positive freedom to lead an active life while there is still time rather than perceived as a period of withdrawal or simply in terms of negative freedom (from work duties); a period, for some, for self-expression; or for devoting time to others, where once work had been the priority.

Health considerations

While health factors had been excluded from the study as a primary reason for retirement, health concerns were nevertheless at the forefront of people's minds, through first-hand experience or through observations of family and friends. Some respondents already had a chronic health condition e.g. diabetes, high blood pressure, arthritis; and had friends, acquaintances or family who had died relatively young. Fear of an imminent and unpredictable decline in health was therefore a common rationale for retirement, i.e. the desire to retire while still in good health. A health / wealth trade-off was explicit in some accounts of retiring. There was acknowledgement that there were more important things than money:

"I've had a lot of deaths in a couple of years and it did change my outlook. Money, although we need it and it is important, to me I don't crave it; it's not the be all and end all of anything. It costs me nothing to go out and have a walk and as I said, £1million won't buy me a minute of time." (ID33: M, 61, physical, private, stress 5)

Recognising the challenges to health, some participants chose to enter retirement before they felt financially comfortable – retiring could therefore be described as a financial risk – but they suggested they would 'get by', and talked of being 'frugal' and having 'modest needs'. But in weighing financial welfare against longer term health maintenance they placed greater importance on the latter. One man complained of his sedentary lifestyle and having gained weight in recent years and reasoned that retirement would bring health benefits despite a drop in income:

Q: You've got a private pension? Has that gone reasonably?

R: No, it hasn't ...it will be a bit tight.

Q: What do you think you'll get in return for having less money in terms of when you think about being retired? What do you see as the benefits?

R: Fitness and hopefully health because of it.

(ID22: M, 59, sedentary, private sector, stress 4)

The active ageing and EWL agendas promote work as a means for staying healthy (2014a:16), this was not a view held among interviewees who saw work as keeping them from doing other things while they were still fit and healthy, including a range of pro-health activities such as sport and active leisure.

Creative interests

Another theme among interviewees was the urge to use retirement to pursue a range of creative activities, which may have been marginalised due to work commitments. Creative interests included: music, writing, photography, theatre, painting, gardening and crafts. These interests should not be trivialised as casual hobbies or simply time fillers, pursued to while away time, they were often real passions and a vehicle for self-expression which previous jobs had perhaps not provided.

In the following example, a 58 year old woman had been made redundant from a managerial position and immediately offered a new post elsewhere which she declined in order to pursue her interest in art which she had left behind years ago to earn a living:

"I was a ward sister when I was twenty-four [but] there were other things I wanted to do and I was very good at art and we had a school reunion about five years ago and they said 'All we can remember about you is how fantastic you were at art' and I thought 'You know, I was'. But nobody in that pit village would say to you 'Do you not fancy going to college to do art or design or anything like that.' So I'm going to enrol and start looking at that art again.... because the lack of opportunity I had when I was younger." (ID43: F, 58, sedentary, stress 5)

Reprioritising relationships

Another common theme was the extent to which working lives had squeezed the time available to spend with family and friends; retirement was seen as finally providing the opportunity to re-prioritise relationships:

“Retirement, it gives the opportunity to do all those things that you’ve not had the time to do previously, in terms of socialising, spending more time with relatives who lives miles away. More time with the immediate family. Not spending all the time in the study upstairs working all hours, and really just a sort of hopefully re-adjustment in lifestyle... and to try and, I know it’s a cliché, but to enjoy life while I’ve still got the good health. Nobody really knows what’s in store health wise.” (ID63: M, 65, standing, private, stress 6)

None of the interviewees had left work directly because of caring responsibilities; several did perform a caring role for parents, but were able to effectively juggle their work commitments and caring tasks. Grand-parenting was widely foreseen as an integral component of the retirement experience, although not typically as formal carers, with interviewees expressing the view that they had ‘done their bit’. Instead, retirement was seen as allowing people to enjoy their grandchildren on an ad hoc basis more readily, although one 62 year old woman was partly motivated to retire in order to help her daughter return to the labour market by caring for the grandchildren 2 days a week. Eldercare roles were less squeezed and rushed.

Push Factors

In the literature, push factors typically refer to redundancy, ill health, or caring responsibilities which can lead to involuntary retirement. These factors are not addressed in this article as the interviewees were retiring voluntarily. Nevertheless, the decision to retire by one group could be described as a constrained choice insofar as their decision was driven by workplace or job characteristics they felt they could no longer endure. As was seen in Figure 2, in the preceding section, negative job attributes are a common determinant of early retirement and in the discussion to follow it can be seen that these attributes are wide ranging and diverse with quite distinct policy implications.

Around half the interviewed sample expressed the desire to retire on account of some aspect of their job. The interviews therefore highlighted the importance of job quality for the EWL agenda, indicating compromised work ability due to psychosocial and organizational factors at work. These negative attributes were not minor irritations; they were described as primary reasons for retiring. Six job dimensions emerged as problematic: feeling worn out; stress and deterioration of working conditions; bureaucratic overload; discomfort / physical difficulties; and subjective age perceptions.

Feeling worn out

There were many examples of interviewees expressing the need for a complete break from work, some commented on having worked continuously for 40 to 45+ years. There was a pervasive sense of just having had enough of working or feeling overwhelmed. In these instances even the possibility of a reduction in hours or responsibilities did not help:

“I just want a complete break. You do it so long, I want a complete break”.
(ID40: M, age 59, physical, private, stress 5)

Feeling profoundly tired was a common refrain, with fatigue encountered at quite young chronological ages and among people whose jobs were not physically challenging:

“And to be honest, it’s just tiring. That’s really the main reason I want to finish... I’m just worn out. (ID34, M, 60, sedentary, private, stress 5)

“I’m exhausted most of the time, to be honest.” (ID15, M, 60, sedentary, private, stress 7)

Fatigue associated with natural ageing processes raises the prospect of a significant obstacle to raising SPA to 68 and above. While longevity has increased, there is little evidence that slowing down or the onset of feeling tired or less able to cope with stresses at work have declined commensurately. An administrator and a travel agent, both in sedentary jobs, felt that age 60 was around the time they started to feel age related fatigue.

In some occupations, a sense of fatigue can arise due emotional labour demands rather than long hours or physically challenging work. One man described why he would not consider phasing his retirement by means of part-time working:

“I have thought about it but I’ve been doing hospice work now, as I said sixteen years and I think I’ve pretty much got to the end of how much more I can give in terms of emotional and spiritual investment in the work.” (ID71: M, 64, sedentary, third sector, stress 5)

In the face of fatigue and exhaustion, the attractions of retirement become very strong. In these instances a long cessation of work in the form of a sabbatical or

career break, perhaps tied to long service, might be an effective means to retain workers who would otherwise leave permanently. In this way employees have the opportunity to recharge their energy levels; have a taste of 'retirement'; and have time to reflect on their future with the option of returning to the same job, thereby preserving their pay, terms and conditions.

Stress and deteriorating working conditions

For some individuals, the need to stop working completely arose from stressful working environments. Having been exposed to stress and suffered some of the harmful effects, these individuals felt the need to completely retire rather than find another less stressful job or reduce their hours; the experience appeared to carry an enduring impact. For others it was not simply poor working conditions that triggered the desire to retire, instead it was a sense of contract violation associated with changes in the workplace they had not signed up for. Many of these changes are characteristic of what has come to be termed the 'new capitalism' (Sennett, 2006; Doogan, 2009), associated with internationalised and deregulated market competition and short term profit maximisation (McGovern et al, 2007); and giving rise to new forms of work organization and widespread work intensification (Green, 2006) as employers seek to reduce labour costs, gain competitive advantage, and achieve higher levels of productivity.

The following quotes capture some of the frustrations, and experiences of work intensification which amount to a resented deterioration of terms and conditions over time. Changes were sometimes attributed to takeovers, other times to technological advances or cost related pressures to 'rationalise' working practices which often translated into downsizing. The impact of public sector austerity measures are also evident from several interviewees, with more increasingly being squeezed from less. With a lifetime of work behind them, these individuals had frontline seats, observing and experiencing continuous organisational change and the myriad adjustments to workplace practices implemented over the past few decades:

"I used to love my job but it's changed now, they've moved the goalposts and are making it harder and harder. (ID18: M, 61, physical, private, stress 5)

The work obviously has got, people want a lot more from you, in that, there's sort of, it's constantly being pushed, pushed, pushed, extra work, extra work" (ID34: M, 60, sedentary, private sector, stress 5)

“Stressful in a sense that now there’s expected more of you.” (ID09: F, 58, standing, public sector, stress 3)

“you’re always working to a deadline that’s being shortened all the time”
(ID75: M, 62, sedentary, private sector)

Staff shortages, whether by design to reduce labour costs, or due to an inability to recruit were directly responsible for early retirement in the following examples:

“jobs are getting, becoming more stressful because, there’s more pressure put on people now. You know there used to be more staff...years ago, there used to be so many people in our office. Now one guy is doing two or three things.” (ID40: M, 60, physical, private sector)

“Last year I went off with stress because I didn’t have enough staff and I just couldn’t cope with it all and I just needed time out. I suppose really we’ve gone through so many changes at work, both with systems and takeovers and trying to live without staff and what have you.” (ID27: F, 56, sedentary, private sector, stress 6)

The day to day experience of the job had changed for one 60 year old nurse whose job had become increasingly process driven, losing sight of the nature of the work which originally drew her – the human contact and sense of involvement. Increasing bureaucratic control has emptied the job of meaning for her:

“So, yes, just frustrations about the health service...because when I was a staff nurse and a junior sister ... in those days we were very task orientated and then it changed and I think in the past ten, fifteen years or so we’ve lost sight of the patient and the empathy with patients, there isn’t the time to talk, it’s just a process and it’s, you know, in, out ... how much does this cost and let’s hope there’s no return, you know, it’s a different ball game.” (ID61: F, 60, standing, public sector, stress 6)

The experience of intensified working conditions can also be accompanied by a strong sense of unfairness, of poorly aligned effort and reward and a lack of reciprocated loyalty, as in the following example:

“The whole work situation’s changed now and there’s nobody to back the working man up now and he’s really being screwed...I think if you do a good job and you’re skilled, you should be paid for it....the scenario’s changed and they expect you to work like a 21 year old and have the experience of a 62 year old and it’s just impossible. It’s all about money, it’s all about cost cutting and get somebody in cheaper to do it...it makes you wonder ‘is it worth it, is it worth being loyal like that?’” (ID18: M, 61, physical, private sector, stress 5)

In the following example, organisational change and a reduction in staff numbers has meant that mutually supportive mixed age teams, which once enabled older workers to continue in the workplace, no longer operate:

“If you’ve been with the company long enough, you just say ‘I’ve got a bad fault up in a loft space, you’d better give us one of the young ones because I’m not going up.’ They’ll give you a young one and you’ll say ‘Get up there and make your way along and when you get there knock on the ceiling and I’ll tell you what to do.’ ... but ...they’ve just laid all the labourers off at our place, there’s no labourers anymore which means whereas before ‘go down and bring that’, you have to go down because there’s no labourers.” (ID36: M, 64, physical, private, stress 5)

Bureaucratic overload

Linked to the above arguments, bureaucratic overload can also precipitate premature labour market exit. Many respondents talked of increased bureaucratic burdens, excessive paperwork and the imposition on time, with greater proportions of the working day being taken up by monitoring and transparency related tasks. These additional requirements often extend the working day without additional recompense. The following quotes exemplify some of the negative attitudes toward increased bureaucracy:

“There’s a lot of paperwork involved in this job, people don’t realise it, and these people don’t think the paperwork’s part of the job. That’s how they’ve changed, they think you can do that in your own time and you can work until ten o’clock at night and I think to myself no way, no way”. (ID18, M, 61, physical, private sector, stress 5)

“I believe the organisation itself is rightly demanding more accountability but ... in some ways that can interfere with the autonomy ...I’m being

detrimtally affected by the changes.” (ID41, M, 60, sedentary, public sector, stress 5)

“... paperwork and everything, just the bureaucracy side of it they’re just expecting more from you.” (ID56, F, 63, standing, public)

Bureaucracy is particularly resented when there is a sense that it is not needed, when imposed from above and when bureaucratic tasks compromise the ability to perform what are seen as more important core tasks, such as teaching, as in the following example:

“...the requirement for data constantly, proving things. We’ve seriously lost the plot...the endless quest for accurate data...which means assessing until the cows go home. There isn’t time to do it properly and no-one knows how to do it properly, it’s completely ridiculous and hugely time consuming and people get terribly worried about it.” (ID55: F, 60, standing, public sector, stress 4)

These findings mirror evidence from other sources which highlight the challenges for morale and staff retention associated with burgeoning paperwork and bureaucratic demands which are often perceived as unnecessary. In relation to teaching, for example, a 2014 Department for Education survey (DfE, 2014) found that primary teachers often work a 60 hour week, attributed partly to excessive form-filling and other paperwork requirements.⁵

Discomfort / Physical difficulties

Physical challenges in the workplace have long been recognised as a key determinant of premature retirement. In the following examples, however, it is not only hard physical work or standing jobs but also sedentary roles that can trigger physical health problems:

“I don’t enjoy sitting, because it does my back in. That’s why I wanted to retire in the summer ...You can be stuck on the phone for an hour with a customer, so, you know, you can’t say ‘Hold on a minute, I’ve got to get up and walk around’. You can’t do that!” (ID02: F, 65, sedentary, private sector, stress 4)

⁵ <http://www.theguardian.com/education/2014/feb/28/primary-school-teachers-work-60-hour-week>

While there may be solutions to some of these difficulties (such as longer or more regular breaks), a key challenge arises when they interact with the intensified working environments set out graphically above. Combined with pressures to work longer and/or harder, to achieve higher levels of productivity however measured; it is evident that solutions to cited problems are not seen as readily available:

“Just being on your feet a lot, it’s tiring that way...Five hours a day...You get an hour lunch and that’s it really, you don’t get tea breaks and things”. (ID48: F, 66, standing, private sector, stress 1)

“I work in an environment where some people are doing manual physical jobs and you can look at them, it’s hard, they wouldn’t catch their breath. Some of these physical jobs, you just can’t do when you’re 61 and 62, it’s becoming too hard. And they expect it, it’s alright if you’re young but if you’re getting a bit older it’s not.” (ID18: M, 61, physical, private sector, stress 4)

Subjective age perceptions

For one group of women, considerations of retirement were triggered by a subjective sense of feeling old relative to other staff or a little out of place. Their comments reflect the extent to which some occupations are age and gender ‘typed’ (Duncan 2003) with interactive service occupations, reliant on ascribed rather than technical skills and based on physical attributes (Weller, 2007) potentially more problematic to age within. In some instances this was related to being unable to relate to peers inter-personally, or worrying about how one is perceived physically. Psychosocial or subjective age emphasises social and subjective perceptions in relation to how old people feel, look and act (Kooij et al, 2008). The following examples highlight how the women felt about themselves, feeling a little uncomfortable and having to make an effort to fit in:

“I don’t actually realise how old I am until we get more staff joining and I think to myself they’re old enough to be my daughter, I can’t believe it..... when I listen to their chat, I’ve got to come down to their level....They will make fun of me, they call me Barbie’s mother because I wear like pink lipstick and I dress very casual for my age... We joke about it, I bring out my age card sort of thing, most of the time it’s been fine but you do notice it.” (ID01: F, 61, sedentary, public sector, stress 7)

“You can’t go on forever ... I think at the moment I look kind of okay when I’ve got make-up on ... but I think there comes a stage when you’re not going to look right doing that really if you’re wrinkly “ (ID48: F, 66, standing, private sector, stress 1)

“I get a bit fed up sometimes, because I’m the eldest one there” (ID16: F, 59, sedentary, public, stress 2)

3.2 Views on returning to work

The majority (three fifths) of sampled interviewees were clear that they intended to bring their paid working lives to a close. In recognition that most jobs would not be sufficiently flexible to allow them to come and go as they please, taking holidays whenever they wished, many indicated that they would not be looking to return to work. The remaining sample was fairly evenly split between those who would appreciate opportunities to return to work in the future and those who had more ambivalent attitudes.

Among those with plans to return to work, either in a new job or with their old employers under new arrangements this was either due to financial anxieties associated with an inadequate pension income; or motivated by a desire to maintain social contacts or for self-fulfilment; but a shift in orientation toward working life was apparent: *“things have got to fit around me, now, rather than me fitting around them”*. A future employment orientation was most evident among those on lower household incomes while employed and among those who expressed money worries when discussing their future retirement. In these instances employment opportunities for older workers are critical.

Type of work preferred

As found in previous studies (Smeaton et al, 2009; 2010), spatial and temporal flexibility - such as working from home or reduced hours (i.e phased retirement) - are especially welcomed by older workers and are key facilitators of EWL. In the

example below a project manager in the banking sector successfully negotiated greater time flexibility in order to delay his retirement:

“I would have retired if I was in 9-5, Monday to Friday, in London, I don’t think I would have made 60, to be honest ... because I just don’t think I would have been able to do that sort of commute...so the fact that my employer has been flexible over my working time has meant that I’ve been able to work on for longer”. (ID26: M, 61, sedentary, private sector, stress 5)

Opportunities to downshift in terms of responsibility level can also be effective. The first quote is from a teacher who was permitted to shed bureaucratic responsibilities and focus on the core task of teaching; while the second quote comes from a man who changed his occupational role within the company he had long worked for:

“I won’t miss the pressure that teachers are put under. It’s immense and the stress, I look at my colleagues and I’ve managed to get off very lightly in these last two terms. I did a favour to the school coming back and they’ve left me alone. Effectively they’ve said ‘Go and do what you do best which is teach and we won’t hassle you with other stuff’ but that’s not the case for my colleagues and I can see them buckling under the stress of it all.” (ID55: F, 60, standing, public sector, stress 4)

“but the big difference is because I’m on this cold calling sales side, I don’t get involved in any of the operational work so if I find business and it’s pushed back to them and that takes all of the aggravation and stress away from me and that’s how it’s continued... It’s not as much as I earned when I was there as a director and so on but I’m far more relaxed and that doesn’t half count for a lot.” (ID23: M, 61, sedentary, private sector, stress 3)

In each of the examples above ‘phased retirement’ was used to delay employment exit and retain workers with their same employer for longer. In other instances, once retired, and where the prime attraction of retirement is time sovereignty and the ability to be spontaneous, considerable flexibility is preferred. Part time hours may not provide the degree of flexibility desired as they still require a regular commitment. In the following example it is evident that leisure is prioritised over work, and it is unclear whether stated employment preferences are realistic or readily available:

“I don’t really want to be tied down to anything too rigid because I do want to travel, it might be that I can find something that I could do one day a week for six months and then have six months off to then travel on and off during that

time or...do a couple of months at the beginning and then have a block off and then a couple of months ... so I will look around and see what there is” (ID42: F, 54, public sector, stress 5)

Zero hours contracts could meet the flexibility needs of these retirees. Although widely criticised as depriving people of employment rights, security and financial stability, these are not the job characteristics which older workers are necessarily searching for. One 56 year old man had found a highly flexible zero hours opportunity which he felt would work well and allow him the spontaneity he strives for:

“...if there’s no work then I don’t go, simple as that, you know, if they want me they ring me and I go up there. That’s great, that’s how I want it, I just want a couple of days of work helping out and that will suit me down to the ground... very flexible. They have a bank of people so they’re ring me up and say ‘Do you want to come up Monday help out?’ and I’ll say ‘Sorry, no, I’m going shopping with the wife’ ... ‘Okay no worries’ and they’ll ring somebody else so it’s quite easy going..” (ID67, M, 56, physical, private, stress 3)

For some older people, therefore, their orientation toward work had shifted; they see themselves primarily as retired but would appreciate and benefit from opportunities to work intermittently.

3.3 General views on changes to State Pension age

Quoting a Eurobarometer survey of 2003, Esser (2005) reported that the average preferred age for retirement is 58, and that on the whole people would prefer to pay more in contributions than work longer. More recent survey evidence from 2011 suggests little has changed and that despite significant growth in labour market participation rates, an early retirement culture remains throughout Europe with continued tensions between policy reforms and retirement age preferences - in the UK, average preferred retirement age among men was 61.5; for women, age 60.7 (Hofäcker, 2015: 1546).

The qualitative interviews provide insights into why resistance to EWL beyond age 65 remains entrenched, and which aspects of EWL are perceived as most problematic. Having discussed why individuals had chosen to retire, the following discussion takes a broader perspective. Interviewees were asked in general terms what they thought of government plans to extend SPA to 68.

Overall, views expressed were generally quite negative about the changes to SPA in principle. There was some acknowledgement of the financial imperatives associated with people living longer and spending longer in retirement compared with previous generations, leading to pressures on government budgets. Most interviewees, however, felt that the system was not flexible enough and that having a single pensionable age was unrealistic, failing to acknowledge the accumulated impact of a lifetime in physically challenging jobs in particular. Other occupations such as teaching, regarded as particularly stressful, were also singled out as presenting challenges later in life. Some respondents raised concerns about the difficulty of coping in jobs in their late 60s given their experience of slowing mental responses and feeling more tired. The view that people continuing to work well into their 60s prevents younger workers from getting jobs or progressing within organisations was also voiced.

Despite being upbeat about the prospect of working longer, seeing the abolition of CRA as a welcome opportunity, one man nevertheless expressed reservations in relation to raised pension ages insofar as the freedom to continue working was seen as a hollow freedom in the face of financial necessity:

“I think those who wish to and are able to should have the freedom to work longer if they want and defer their pension... [but] I disagree with the raising of the pension age which compels people ... a lot of people work longer as in my

situation - I can't afford to finish until I am of state pension age.” (ID71: M, 64, sedentary, third sector, stress 5)

Objections to an SPA of 68 revolved primarily around two key concerns - health and productivity.

Health concerns

One major and common objection to later pensionable ages was the possibility of not surviving long enough to reach SPA. This anxiety or ‘health pessimism’ (Brown and Vickerstaff, 2011; van Doorn 1999) is consistent with the widespread motive for retiring early while still young and healthy enough as discussed above. Not only were people concerned that they would not get the opportunity to enjoy a sufficiently long retirement, but they were particularly aggrieved at the prospect of having paid into a system all their lives they may not receive fair returns.

In addition to fears of unexpected declines in health, it was also noted that continuing for too long in physical jobs was a risk to health. Earlier retirement was seen as vital to prevent the onset or deterioration of physical ailments. Working in blue collar occupations such as the building trades and in specific occupations such as teaching and firefighting were singled out as being particularly challenging and unlikely to be sustainable until age 68. These were not, however, the only jobs perceived as problematic, sedentary work can also become harder to endure:

“I think I'd be struggling because I've got a bit of arthritis and I think I'd be struggling sat down a lot all day long.” (ID22: M, 59, sedentary, private, stress 4)

As discussed above, working conditions associated with the ‘new capitalism’ – constant change, pressures to achieve more with less, and work intensification are key determinants of employment exit and, in the context of raised SPA, are described as a significant problem in terms of employment sustainability and maintenance of health:

“the nature of work for so many people, so much more is required ... more and more is demanded. Maybe when you're young you can work at that level of intensity but I think you can't do that forever without it destroying people, destroying their health” (ID55: F, 60, standing, public)

Exploitative, monotonous, or alienating jobs were also recognised as posing challenges in terms of social justice, leading to polarised experiences later in life with the risk that 'retirement' will become the preserve of an affluent minority and a status of privilege:

"I can't see how people who are in manual jobs can actually do that and people who are in stressful jobs can do it. I think only the fat white man sitting in a desk in Whitehall can make that decision that you've got to keep working forever. I'm not happy with it at all...and now we've got people who have got monotonous low paid jobs...doing soul destroying jobs and working for a pittance really, you know, and they're the people who can't really keep going..." (ID43: F, 58, sedentary, stress 6)

Productivity concerns

While productivity implications might be regarded as a concern for employers primarily, rather than for ageing employees, in fact several interviewees raised such issues as problematic. Older workers do not wish to feel that they are not contributing as well as other employees or compared with their own performance when younger. Perceptions of under-performance are a threat to self-esteem and dignity. Once again, the context of new forms of working is relevant. With performance related pay and performance appraisals widespread (McGovern et al, 2007), older workers find themselves exposed to the pressure of bureaucratic control and a hardening of the employment relationship (White and Smeaton, 2015) which may compromise wellbeing if contributions are slowing. The following quote highlights the extent to which older workers are anxious about their energy levels, ability to perform and maintain creativity:

"I disagree with it because I don't think you have the energy, and ...how the hell am I going to come up with ideas and have the thought process when I'm 70. ...I have got to that point, I haven't got the drive and energy that at my level I should have" (ID27, F, 56, sedentary, private, stress 6)

While age tailored management practices might be one solution, these too can cause problems - older workers often do not wish to be singled out with age group specific policies for fear of being stigmatized and devalued as an 'oldie' (Hennekam and Herrbach, 2014).

4. Discussion

Employment participation has been increasing over the past decade or so, reflecting shifts in the pensions, benefits and employment relations policy landscape; with fewer institutionalised financial incentives to retire early and improved rights to remain employed. Nevertheless, in the lead up to SPA, participation rates remain below 50 per cent. It would therefore appear that more needs to be done in response to health, caring and redundancy related involuntary retirement (DWP, 2014a); but voluntary retirees also warrant attention. The siren call of retirement⁶ grows louder as people pass through their 50s, with the attractions of a wide range of interests and a desire for spontaneity acting as a strong pull. These aspirations are both self-oriented (for example, wishing to improve personal wellbeing or physical health; to try something new in life; travel; or pursue creative ambitions) and other-oriented (for example, devoting more time to friends and family; or volunteering); and are set against a backdrop of health considerations and a sense that time is running out. However, retirement may not live up to expectations and evidence from this study would suggest that some voluntary early retirees are taking a significant financial risk in their retirement timing. Moreover, others are leaving work overwhelmed, in a state of existential fatigue, with a compromised ability to think the choice through carefully. It is also the case that some voluntary retirement reflects constrained choice in the face of negative job attributes. In each of these instances, although interviewees were resistant to the idea of delaying their retirement, even with the offer of reduced hours, opportunities to 'reverse retire' at a later stage would be welcomed. The findings raise three key issues; the need for greater flexibility in older worker job markets; fundamental tensions between the EWL agenda and new capitalist modes of production; and the need to consider the introduction of a flexible SPA.

Given the large numbers of older workers who do exit the labour market prematurely, voluntarily or otherwise, it is essential that recruitment rates are improved to facilitate employment re-entry later in life. Of concern is the extent to which increased participation rates over the past ten years have primarily been a retention phenomenon (Smeaton, 2015)⁷. Increased employment participation at older ages

⁶ With potential associated risks for cognitive and physical health, (DWP 2014: 16)

⁷ Since the year 2000, long term employment tenure of 10 years or more has been on a largely downward trend among male prime age workers aged 25-54 (from 38% to 35%); while for men aged

is associated with older workers remaining in their jobs for longer. Evidence suggests that while employers are now more willing to retain older workers and will take steps to maintain their employment, the impetus to recruit older workers has not increased to the same extent (Kidd et al, 2012); with a number studies emphasising the continued significance of discrimination in the labour market leading to recruitment problems among the 50+ (Smeaton et al, 2009; Porcellato et al., 2010; TAEN, 2013). A more dynamic, non-discriminatory labour market would: enable 'reverse retirement'; and improve opportunities for job change thereby benefitting national economic performance by allowing a better match between people and jobs in terms of skills, productivity and preferences. As suggested by Euwals (2009), government policy might now benefit the wider economy by shifting focus from participation rates to better job-matching among older workers. More flexible working arrangements are in demand later in life, including spatiotemporal flexibility but also flexible contractual arrangements such annualised or zero hours.

A notable emergent theme related not simply to the challenges of cognitively and physically demanding jobs; but more specifically to a sense of *deteriorating* working conditions with many instances of increasing demands, cultures of continuous change, bureaucratic overload, more intensified working environments and the experience of other changes in the workplace which amounted to jobs feeling qualitatively different from those entered years ago. A tension between the 'new capitalism' and the EWL agenda was therefore evident. While 'continuous change' has been a characteristic of workplaces for many years now, the pressure to continue on a path of improved efficiency is unlikely to have run out of steam, and will remain a feature of public and private sector working practices given current concerns with low productivity and weak growth in the UK (Bank of England 2015; OECD, 2013).

With expectations of enhanced effort, less tolerance for poorly aligned performance and rewards (Smeaton and Haile, 2016) and fewer 'safe havens' in late career (Vickerstaff, 2015), older employees are exposed to work demands which, according to workplace psychological contract theory (Robinson and Rousseau, 1994), contravene expectations of favourable treatment in late career (Lazear, 1981). Insofar as private sector commercial pressures and a tighter fiscal environment in the public sector have triggered a 'hardening' of the employment relationship

55-64 the trend has been largely upward since around 2005 (from 48% to 56%) and with steeper increases among those over state pension age (from 34% in 2000 to 53% in 2013). Among women, increased tenure below SPA has been slight – with an increase from 30-33% among women aged 25-54 and an increase from 55-57% among women aged 55-59. A notably stronger trend was evident among women aged 60-64, up from 59% to 65% (Smeaton, 2015).

(Roberts, 2006; White and Smeaton 2015) older workers will perceive their expectations as being unmet, potentially precipitating labour market exit. Studies have repeatedly shown that older workers are generally more committed to their organisations and have higher job satisfaction than younger workers (Ng and Feldman, 2008, 2010). This satisfaction premium, however, has been slipping - older employees' organizational commitment has been declining, relative to younger employees, since the early 1990s (Felstead, 2010) with job satisfaction similarly declining between 1992-2012 (White and Smeaton 2016; Smeaton and White, 2015). Explanations for these trends can be seen from interviewees' detailed descriptions of how their working conditions have been changing, of increased bureaucratic requirements, shrinking staff numbers, intensification of work and poorer quality of interaction with customers and patients. Whether younger cohorts come to experience these new working conditions as 'normal' remains to be seen.

More generally, with very negative attitudes toward raised State Pension age, a preferences lag was observed in this study. While the right to work as long as desired is valued, this freedom to choose is perceived as a hollow right insofar as financial necessity is the key determinant; a situation which will be exacerbated as state pension ages continue their march upwards (Macnicol 2010). The policy shift toward EWL carries the risk of insufficient protection for older people, exclusionary outcomes and the exacerbation of inequalities in old age; thereby undermining retirement as a 'social right'. On the other hand, EWL and 'active ageing' policies promote employment as a 'civil right' which enables older people to fulfil their potential, exercise choice and, contrary to stereotype, treats them as 'capable', rather than on a trajectory of decline (van Dyk, 2015). As noted by Hagemann and Scherger (2015), getting the balance between these two perspectives right, is a key challenge for policy makers. A more flexible SPA is one solution, as found in the US and elsewhere in Europe (such as Germany, Sweden and Norway). In the US, for example, SPA is 66 for men and women but early access to social security is available from age 62 with actuarial reductions of up to 30 percent⁸. In the UK there are options to defer receipt of state pension but no early access opportunities. The case for some flexibility is stronger as SPA rises. As the study has highlighted, some occupational backgrounds are particularly challenging to sustain; and there is considerable individual level heterogeneity in terms of health and fatigue levels. The opportunity to access a reduced state pension at an earlier age is a more dignified end of working life than prolonged receipt of health benefits or of no income where continued employment is not possible. A particularly compelling case for a flexible SPA arises in relation to longevity differentials and unequal healthy life expectancy

⁸ https://www.ssa.gov/oact/quickcalc/early_late.html

(Marmot, 2010). Many interviewees expressed concern that they would not reach an SPA of 68, or would not survive long thereafter. Describing these fears with reference to the concept of 'health pessimism' is misleading for some social groups for whom such concerns are rational and realistic. Recent evidence (Bennett et al, 2015) points to an increasing life expectancy gap and a class based 'grand divergence' in health and longevity. A flexible SPA would be more responsive to these differences in life expectancy and morbidity and, arguably therefore, more socially just.

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