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Jane Parry
Rebecca F. Taylor

Policy Studies Institute

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Orientation, opportunity and autonomy: why people work after state pension age in three areas of England

JANE PARRY* and REBECCA F. TAYLOR*

ABSTRACT

With the central players in the United Kingdom policy debate on pensions schemes and funding advocating an extension to the average working life (or, more precisely, a rise in the age of ceasing work), this paper reports the findings of qualitative interviews with men and women at or approaching state pension age that examined what motivated some people to continue to work after that age. By exploring their work histories and orientations to work, the paper shows that people from different social and occupational backgrounds not only conceive work and retirement in different ways but also have contrasting opportunities to continue in occupations after retirement age. Their attitudes and the opportunities they encounter shape the decisions they make at state pension age. Distinctions are drawn between those who articulated an identity as a ‘worker’ and those who defined themselves as ‘professionals and creatives’, and within those categories, between the employed and self-employed. The paper elucidates the tensions between individuals’ normative expectations of retirement, their desire for autonomy and flexibility in later life, and the financial and occupational reality of life after state pension age. We argue that understanding the different cultural meanings of work and retirement for different types of worker has implications for the design and implementation of policies to extend working life.

KEY WORDS – autonomy, class, orientations to work, portfolio work, retirement, self-employment, state pension age, voluntary work.

Introduction

In the United Kingdom (UK), the ‘state pension age’ (currently 65 years for men and 60 for women) has for many years provided a normative framework for the beginning of retirement. For several reasons, however, it has recently come under intense scrutiny by policy makers. The

* Policy Studies Institute, London.

well-documented ageing of the population has seen a steady rise in the number of people aged over the state pension age which, coupled with the substantial decline from the 1950s to the mid-1990s in the rates of employment among older people, has increased the length of time people spend in retirement. Questions have recently been raised as to the effectiveness of the current combination of private and state-funded pension schemes, and many have concluded that a change in the normal working ages is a necessary constituent of pension reform (Pensions Commission 2005). A recent UK government white paper proposed a gradual rise in the state pension age, in line with gains in average life expectancy, alongside measures to support longer working (Department for Work and Pensions 2006). Reducing early retirement and encouraging phased retirement are on the policy agenda across Europe (Kohli and Rein 1991; Mares 2001). Whilst employment rates in the UK for those aged between 50 and 60/65 years are now increasing (Hotopp 2005), they nonetheless remain historically low (Phillipson and Smith 2005). The employment participation rate among those of state pension age in the UK is very low indeed (around 10 per cent of both men and women) (Summerfield and Gill 2005). It is not yet clear whether the recent rises reflect changes in normative expectations or simply full employment – in which case they will be lost if growth in the economy slows.

The sharp change in the activity rate around the pension ages indicates that many constraints (including a dearth of opportunities) impede working at older ages, and prompts important questions about the factors that affect people's choices and decisions at retirement. Whilst research on older workers has highlighted the importance of housing tenure and the needs of partners and family in retirement decision-making (Smeaton and McKay 2003; Gustman and Steinmeier 2000), and demonstrated the role of the push/pull factors exerted by the workplace (Soidre 2005) and of particular employment practices (Vickerstaff, Cox and Keen 2003), there has been little qualitative exploration of the different meanings that work, and by extension retirement, have for those in different sectors of the workforce. This paper explores the ways in which individuals' working lives are imbued with meaning through class-based dispositions and normative ideas about work and retirement. Following Pettinger *et al.* (2005), who called for a more inclusive conceptualisation of work, we examine individuals' work and careers in their widest senses, including engagement in unpaid voluntary work and community work as well as paid employment (Taylor 2004; Parry 2003). We argue that orientations to work shape and organise people's practices, the work that they perform, and how they understand the options available to them in the labour market and in their communities. The aim is to understand how these cultural expectations

shape not only the kinds of work that people do over the course of their lives, but also how they view their options at retirement.

The paper builds upon research for the Department for Work and Pensions (DWP) that examined why some people work after state pension age (Barnes, Parry and Taylor 2004).¹ Twenty-four in-depth interviews were conducted with men and women living in three contrasting areas of England: an inner city area of London; a semi-rural area of South-West England, and a former industrial city in the north. The three areas have distinctive job markets and working patterns in later life. Inner London has the most diverse labour market; the semi-rural area has a relatively affluent and older population and an above-average prevalence of working in retirement; while, in contrast, in the northern city incomes and numbers working after state pension age are relatively low.

The interviewees were purposively sampled to capture a broad range of older people's experiences and socio-economic characteristics. The recruitment was by means of a screening tool mailed to a random selection of individuals identified from DWP and Inland Revenue records. Seventeen of those interviewed were working after state pension age. Six were approaching retirement age and thinking through their future working patterns, and one had recently retired from working after state pension age. The sample had equal numbers of men and women, who were working in diverse occupations including: manufacturing, health-care, legal and consultancy work, finance, civil service, hotels and catering, engineering and construction, retail, personal services, the arts and education. Thirteen were currently involved in some form of self-employment, and roughly equal numbers were employed at workplaces with few (1–10 people), medium (11–50) and large (50+) numbers of employees. The sample included people working from a few hours (<10) a week to full-time (>35 hours), and under permanent, fixed-term and seasonal contracts. On the basis of their former and current occupations, their partner's occupational history, and their personal finances and housing, seven were considered 'working class', and the remainder were categorised as 'middle class' (Table 1).

To gain insight into the ways in which people in different occupational groups felt about work and retirement, the interviewees were asked to give accounts of their work history, orientations to work, activities outside paid work, plans for and experiences of retirement, feelings about working after state pension age, health and wellbeing, finances, and hopes and plans for the future. All the interviews were fully transcribed, and the texts were analysed using the QSR Nvivo 2 qualitative software package (see www.qsrinternational.com). To analyse the data, a grounded-theory approach was used, which entailed devising a coding frame that

TABLE I. *Key characteristics of the interview sample*

Attribute	Category	N	Category	N	Category	N
Location	Inner city	8	Semi-rural area	8	Former industrial area	8
Gender	Male	12	Female	12		
Age group	50–59 years	3	60–69 years	17	70+ years	4
Employment	Self-employed	13	Part-time	18	Full-time	6
Housing tenure	Rented from council	4	Owned outright	11	Paying mortgage	9
Ethnicity	White British	22	Caribbean	1	Chinese	1
Socio-economic class	Working class	7	Middle class	17		
Economic activity status	Over state pension age and working	17	Under state pension age	6	Over state pension age and not working	1

incorporated the broad questions from the topic guide and the cross-cutting themes and issues that emerged during readings of the transcripts and the initial coding. Throughout the analysis, the research team worked closely together, double coding and cross-checking transcripts, and later keeping detailed coding diaries and holding regular research meetings to consider the emerging themes and patterns. As we explored the interviewees' narratives, it became apparent that their hopes and expectations for retirement had been strongly shaped by their different cultural and class-based values and orientations to work.

The first part of this paper examines the two distinctive orientations to work and career that emerged, one from those who saw themselves as 'workers', and the other from those in 'creative and professional' occupations. In both groups, those who were partly or solely self-employed had views that distinguished them from pay-roll employees. The paper then goes on to explore how the priorities and expectations of these individuals about their work and career also shaped the way they saw their options at retirement, in particular their decisions to continue working. Whilst notions of orientation to work facilitate an understanding of people's expectations about their working lives and state pension age, focusing upon their actual *practices* around this time reveals how these often have to be reworked given the particular circumstances. The final section explores how people's priorities and expectations at this stage in their lives may have to be revised, not least in relation to rapid change in employment practices (including the intensification of work, the decline in manual occupations, and the rise of the service sector), and personal circumstances, such as financial position, divorce, separation and caring responsibilities.

Orientations to work

Much of the literature on orientations to work has been on gender differences in labour-market participation and variations in time preferences and availability (Hakim 1991; Crompton and Harris 1998; Fagan 2001). For our interviewees, whilst there were important gendered components of the 'worker' and 'creative and professional' orientations, they provided nuances rather than primary definitions. Another productive strand of research in the identity literature has been the elucidation of cultural and class-defined differences in the meaning of work (Willis 1977; Goldthorpe *et al.* 1969), as among young working-class men (Connell 1991; McDowell 2003). These highlight the way in which orientations to work are shaped by class-based beliefs and practices, and suggest that manual workers are more likely to hold instrumental as opposed to 'expressive' orientations. A recent study has found that instrumental orientations to work, which focus primarily on the financial rewards, are more common amongst men and among women of lower skills (Gallie *et al.* 1998). Whilst a degree of instrumentalism characterised the narratives of the 'workers' in our sample, it was not the defining factor and it was mediated by notions of the importance of the intrinsic value of hard work and of sociability at the workplace. Importantly, these orientations were articulated in different ways and with different degrees of emphasis by the individuals interviewed. For many, their orientations to work embodied strongly held beliefs that they felt had been handed down by their parents; others were less reflexive about the origins of their motivations to work, but nonetheless articulated strong assumptions and expectations about their working life.

The workers' attitudes

The 'worker' ethos was articulated mainly by those in traditional working-class jobs, such as auxiliary nurse, secretary, baker, stockman, wood-turner, milkman and hairdresser, the majority of whom lived in the northern city. This group tended to see themselves as hard workers who had laboured all their lives, and as active people who liked 'to be doing' and who were happier working than sitting at home. Fred Bourne, who had spent his life working in textile mills as an engineer and stockman, echoed the words of several in this group when he reflected upon his working life, 'I've always worked and I've worked damned hard'.² Several emphasised their work ethic by stressing that they had rarely taken time off for illness or been unemployed for more than a few days or weeks. In evaluating this claim, it must be remembered that they were working in occupations

characterised by instability and poor working conditions, and that many had indeed experienced unemployment. Tom Crossly, a baker, explained that the longest he had been unemployed was a month, and that 'I've usually walked from one [job] to another'. In a similar vein, several women in the workers' group used the phrase, 'I've always worked', to signify that they had not taken much time out of work when their children were born.

The members of this group tended to regard paid employment primarily as a means to an end, a way to earn enough to get by and to support their families. As an activity, work was quite separate from their home and family life, and they made a clear distinction between work and leisure, or between 'working' and 'not working'. The nature of the work they performed was less important or highly valued than the fact that it paid a wage and they worked hard for that wage. Few of the 'workers' engaged in any form of voluntary work. Many were open about the fact that, despite their 'hard work', they had been constrained by low income, and that many of their decisions about work had been influenced by their financial situation. Throughout their working lives, few in this group had been able to choose their type of work or vary their hours. Nonetheless, despite low wages and, for many, poor employment conditions, most felt happy at work and attached high value to enjoying the workplace, seeing it as a sociable space. Sue Reade, who had worked as a secretary for a firm of solicitors for 20 years, described the blurred boundaries between friendship and workplace relationships. She felt that the latter offered an important personal resource: 'the people we work with, as well, they're good friends. I mean, I had a wall full of birthday cards, everyone from work, I mean, you're talking 30 cards'.

Not all of those who articulated a 'worker' orientation were in long-established working-class occupations, although many of them came from working-class families. Roger Corbin, an accountant who had signed up for articles when he left school at the age of 16 years, had been 'in and out of practice', and had worked in various finance roles whilst living abroad. Nonetheless, his orientation to work was instrumental, and his primary motivation for working in later life was to survive financially. Gender also complicated the characteristics of the group. Several female interviewees' husbands had worked in established middle-class occupations, but the women's own narratives placed them firmly in the 'worker' category. For example, Isobel Black, who had an administrative job with the police, was married to a former manager and was relatively affluent, but her narrative resonated strongly with the 'worker ethos'. She emphasised her strong work ethic and trades union membership.

Self-employed workers' attitudes

Self-employment provided an extra dimension to the 'worker' ethos and orientation. The self-employed interviewees displayed the same hard-work ethic, but also expressed a strong desire for independence – they preferred to work for themselves and to be their own boss. As a young man, John Allington had been employed in a textile mill, but he quickly worked his way up to become a partner in the business, and then spent his working life running a succession of successful businesses. His priority was less what he actually did than the independence provided by self-employment. As he explained: 'I've been a mill owner; I've been a publican; I've been a newsagent; I've been a salesman [and] sales director'.

For several in this group, several generations of their family had owned and run businesses. Some had inherited a business from the preceding generation, and many explicitly said that their normative views echoed their parents' values of both independence and self-sufficiency. For Shirley Hope, who owned and ran a boutique, running retail businesses was 'in [my] blood'. She had always been self-employed and, prior to running the boutique that she inherited from her mother (and that originally belonged to her grandmother), she had run a flower shop. Many of the self-employed 'workers' described running a business as a family affair, in which husband, wife and other family members participated. For these families, the sharp separation of home and work seen in the 'worker' narrative did not apply or was ambiguous. Tina and Bill Johnson started a milk-round business so that they could see more of each other and be independent of employers: 'we're our own gaffers ... we're us own boss, and we're doing it together'. Despite having had only two weeks' holiday in over 10 years and earning less than they had done as employees, they had no regrets about becoming self-employed.

Professional and creative workers' attitudes

The interviewees working in professional and creative occupations included a concert pianist, a film editor and writer, an architect, a textile designer, and a higher-education lecturer. All had received extended training, and their careers had been characterised by high levels of choice, flexibility and autonomy. Few had ever been made redundant. This group mapped on to those defined as 'middle class', but also displayed a broad spectrum of standards of living, and there were some interesting anomalies. For this group, work was not just a job or a means to an end, but an activity that was central to their personal identity, a 'vocation' and something they would do 'until they dropped', or at least as long as their employers or commissioners engaged them. Work was rooted in their

identity and they did not define a boundary between work and other aspects of their lives. Distinctions between home and work, and between work and leisure, were less clear than for the ‘workers’. Such a blurring of boundaries was greatest among the self-employed. Neil Cooper, who had set up and was running an engineering consultancy, noted that he had ‘always taken work home’, and he found it difficult to ‘cut myself off from the office when I leave work’.

On the whole, this group’s professional training and skills enabled them to earn more than an adequate income, and several talked about having enough for their needs, but financial rewards were not the prime motivation for their work and career. Lizzie Miles, who worked at a hospital as a rehabilitation technician, fitting prosthetics for patients who had undergone surgery, explained her feelings about money: ‘I don’t think it worries me. At the end of the day we’ll get through’. For the ‘professionals and creatives’, the nature of their work was more important than the remuneration and, unlike the ‘workers’, several of them engaged in unpaid work alongside their paid work, in many cases with substantial time demands.

Self-employed professionals and portfolio workers’ attitudes

The relatively high levels of work and workplace autonomy for the ‘creatives and professionals’ meant that these attributes did not differentiate the employees from the self-employed, as was the case for ‘workers’. On the other hand, a critical difference emerged between the ‘professional’ and the ‘creative’ self-employed interviewees, in the way in which they organised their work. Although most of the ‘professionals’ were employees, some had set up their own businesses. Neil Cooper and Albert Baumel, an architect, shared the drives for independence and autonomy with the self-employed ‘workers’, but in other ways their priorities were quite different. For them, practising their skills and developing their knowledge were the key motivations. Neil, in particular, was disappointed that over the years his role had become increasingly managerial, which meant that he used his professional skills and training less and less. Moreover, unlike the self-employed ‘workers’, who saw their businesses as something in which the family could share, for self-employed ‘professionals’, work was a more personal endeavour, and several were acutely aware that it took time away from being with their families. For Stacey Myers, the pressures of running a company meant that at times she had felt that she neglected her family:

If the pressure’s great here, then you have to concentrate on getting the work right, probably to the extent that the family have suffered, you know. I’ve come in

on Saturdays and Sundays, and my husband's said, 'You might as well take your bed down there'.

In contrast, the 'creatives' tended to pursue the imaginative or artistic element of their work by freelancing, which they combined with part-time posts that provided some financial security. We have termed these interviewees 'portfolio workers', a term used by Handy (1991, 1995), although in the sense used here, the critical characteristic is an explicit *mixture* of self-employment and employment. Their working arrangements involved flexible working that provided time for the creative (but often poorly remunerated) work that they most enjoyed, whilst ensuring financial stability and benefiting from the organisational aspects of professional jobs. Kate Armitage had worked as a freelance textile-designer all her life, producing and selling fabric collections. She also taught at an art college, and greatly enjoyed both these forms of work: 'it is what I like doing and what I've always done, and I couldn't imagine not doing it'. For some interviewees, this kind of 'portfolio working' replicated their families' non-traditional working patterns, which had accustomed them to different types and sources of work that others regarded as unstable and unattractive. Liang Zhao had gone to art school, worked as a film editor, and written cookery books. He explained that he was used to the instability of a writer's income: 'My father was a writer ... so it's in the family and there was never [a] regular salary'.

Most of the 'portfolio workers' had spent a substantial proportion of their working lives engaged in such arrangements. One exception was William Lewis, who moved into 'portfolio work' late in life after taking voluntary redundancy. He had developed a flexible and evolving work strategy, which combined part-time work for a college with various freelance jobs, including private tuition, composing and writing. He explained that his new work strategy had felt 'natural' and he had been 'comfortable' with these changes, which he attributed to his family background: 'it was very much a personality thing, I think. I hadn't realised how far this came from my father especially, who was always like that cast-of-mind and actually started his own shop; he had various businesses during his life. I think that's where it came from'.

The narratives of the interviewees on the boundaries of the two groups provided insights into the tensions that surround traditional class categories. For example, Harry Waters, who had been self-employed all his life, straddled the 'professional' and 'self-employed worker' categories. A former farmer, in one sense he regarded himself as a professional with strong occupational skills that he employed with great capability and flexibility, and from which he drew deep intrinsic satisfaction. These satisfactions made up for the insecure financial returns. He was, however,

a self-employed tenant farmer and he had set up a co-operative with neighbouring farmers. Both attributes chimed with his strong ethos of self-reliance, which made him comparable to the ‘self-employed workers’, and like this group, the whole family had been involved in his business. Harry’s experience indicates that some occupations, like farming, have a unique work ethos that cuts across social-class attitudes and boundaries (Parry *et al.* 2005).

Orientations to work and the state pension age

People’s different work priorities were also visible in the interviewees’ expectations about retirement and attitudes towards working after state pension age. Many in the ‘professional and creative’ group identified strongly with their work, which fulfilled what they perceived as fundamental aspects of their personality and skills, and they derived a sense of deep satisfaction and enjoyment from their employment. They found it hard to envisage not working. Consequently, many of the ‘professionals and creatives’ found it difficult to imagine an appropriate cut-off point at which to retire. Liang Zhao commented, ‘I can never visualise myself not working, no. Even, let’s say, I won the lottery, I would be lost [without work]’. For some in this group, like Lizzie Miles, the prospect of giving up work at retirement seemed illogical or even frightening: ‘It just feels natural in the sense that I’ve worked with these people for so long, and I know I’m going to miss it so much. I just can’t think of what I’m going to do’.

For many of the interviewees who worked in creative fields, their work was an integral component of their lives, and they did not see reaching the state pension age as a meaningful event in their career. Lisabeta Sperling, a concert pianist and music teacher, continued to work into her seventies because she loved it, because the opportunities were still there, and because she saw no reason to stop. As she pointed out, this was a normal trajectory in her profession: ‘I’m not at all unusual in that, that way, you know, because that’s what all my friends do, keep on working’. For Lisabeta, her work was a way of life and consequently the state pension age had little personal significance or value:

I mean that’s my life, I can’t really say much about it. I would find life regrettably dull, flavourless and unexciting and unbeautiful without music, so it’s, if you’re a musician, you’re a musician whatever age you are, you don’t stop being a musician because you’ve reached 70.

Lisabeta, like other ‘portfolio’ workers, benefited from the increased flexibility provided by combining different forms of work. This echoes

Platman's findings on portfolio workers in the media industry, for whom freelancing 'offered a means by which creative professionals hoped to extend their working lives for as long as they wished. It was also the instrument by which they could tailor the components of their final phase of work' (Platman 2003: 289). Platman observed that none of her interviewees 'strived for a moment when they ceased work altogether' (2003: 290). Instead, they regarded retirement as a time to engage primarily in the type of work that they found enjoyable, a perspective reflected amongst our own 'portfolio workers'.

Returning to our informants, Kate Armitage, the textile designer and teacher, planned to continue working after state pension age. She said, 'in a way I'm retired now, you know, because I do what I want when I want'. For several of those who were juggling paid and unpaid work, retirement was seen as a chance to do less paid and more unpaid work. Peter Harrison was looking forward to concentrating on his unpaid community work: 'I'd like not to have to work part-time, because I'd quite like to have all the time in the world to do the things that I'm interested in'. Albert Baumel continued to run his architectural practice well after state pension age, despite dwindling financial returns, because it was a fundamental part of his life. He said, 'having sort of worked very hard on the professional work, I haven't been building up any hobby. I really enjoy the kind of work I'm doing which is, becomes then, a hobby really.'

Despite their commitment to their work, the 'professionals', particularly those working in the public sector, had recently witnessed workplace changes that had substantially reduced their occupational commitment and changed their views about how long they wished to carry on working after state pension age. While health impinged less upon their physical ability to perform their work than it did for 'workers', they were more likely to talk about occupational stress as a reason for disengaging. Stacey Myers, who had worked her way up the grades of her profession and for long hours as a manager, had planned to retire at the age of 60 years. She explained, 'it has become a lot more pressurised, it's a lot more demanding ... the stress level of my job is very intense, and I don't think stress is a good thing'. For many in this group, their engagement with unpaid work became more important at state pension age. It gave them the opportunity to leave inflexible employment but to maintain a sense of occupational satisfaction. Stacey Myers suffered a cancer scare that compelled her to re-evaluate her priorities. She had planned to reduce her working hours and to sell her share of the business, but when these changes proved problematic, she decided to retire and focus upon her long-standing voluntary involvement in a local musical society.

'Professionals and creatives', for whom work was a vocation, contrasted strongly with 'workers', who perceived their working life as primarily a means to an end, a way to support themselves and their family. The latter were highly conscious of the line drawn by the state pension age, and regarded retirement almost as one of 'the great certainties of life' (Hirsh 2003: 7). Having spent years on a low income, many in this group (particularly the men) viewed retirement as a reward, which they deserved for having 'worked hard' and contributed to the social protection systems through income tax and National Insurance. Retirement at the age of 60 or 65 years was something that they had been 'brought up' or learnt to expect, and to them was a clearly defined marker in a biography structured by a 'traditional' life-course of education, work and retirement (Marshall *et al.* 2001). As interviewee Martin Slater reflected, 'I always just took it for granted that it was 65 and that was retirement age, and that was it, and that would do for me'.

Retirement and 'getting the pension' also signified the beginning of a period of relative freedom and autonomy for 'workers' that had not been a feature of their working lives. Denise Bailey loved her work as an auxiliary nurse, but had also looked forward to retirement, seeing it as a time at which she would be able to relax and enjoy life. She was unconcerned by the associated drop in income; the important thing was that she would be able to decide what she wanted to do with her time. As she said, '[am I] going to stay and kill myself for money? I can't take it with me. I just want to enjoy my retirement, do what I want to do'.

Despite looking forward to their pensions, many 'workers' did not want to give up work entirely or immediately on reaching the state pension age; most were men from manual occupations with a strong work ethic. They contrasted the sense of purpose that work provided with the alternative – retirement – which they regarded as inactivity. Although they wanted not to 'have to' work, they also looked forward to having a choice for the first time in their lives. In contrast to the 'professionals', the nature of their work was less important as a motivating factor than its concomitant, keeping busy. Bert Bryce and Fred Bourne both mentioned the option in retirement of working for a particular retail chain known to employ older workers, partly because they were worried about their retirement income (discussed further below), and partly because they were keen to stay active, and believed that inactivity would be detrimental to their health. Fred explained that, 'it ain't just money, but I just don't want to sit about at home'. As we argue below, normative expectations about the inevitability and 'natural order' of retirement at the state pension age were reinforced in particular occupations and local labour markets: that is, the rigidity of the retirement procedures offered by

particular employers and that were general in the local area strongly influenced people's attitudes and expectations.

Among the 'worker' interviewees, the perspectives on retirement of the self-employed were close to those of the self-employed 'professionals' and 'portfolio workers'. For most, state pension age was an arbitrary point in their occupational biography, and they found it difficult to decide when it would be appropriate to stop working. Perhaps because of the all-consuming nature of self-employment, most had less well-developed external interests, which for others eased the transition to retirement. John Allington admitted that he 'could not resist' accepting new offers of work, which made it hard for him to predict when he would retire. In addition to his public-relations consultancy, he also had a thriving 'sideline' with his wife, selling clothing on market stalls and at car-boot sales, which he could not envisage giving up in the foreseeable future. This group were particularly likely to talk about their plans in an open-ended way, and to argue that they would continue working for as long as their health permitted. Self-employment offered a degree of flexibility and autonomy that was not available to pay-roll 'workers'. In summary, attitudes to the state pension age were not monolithic among the interviewees, but influenced by the individual's particular orientation to work. The state pension age was more or less significant, depending on both subtle and overt class differences among the different sectors of the workforce.

Life after state pension age

We have examined orientations to work and the ways in which these shape people's expectations and plans at state pension age. For some, their expectations became the reality; for others, their pension situation, health-care needs, partners' choices, divorce and other factors influenced their decisions in ways that conflicted with their expectations. Whether their feelings about retirement and about work after state pension age were positive or negative was largely a function of whether they had been able to make desired choices; or in other words, of the congruence between their work orientation and their particular financial, health and family circumstances. A distinction emerged between those who had continued in the same work or retired as planned, and those who had had to change course around state pension age, particularly those who had planned to retire but had either to change jobs or to continue to work.

For the majority, the period leading up to and following state pension age was uneventful and produced few changes to working patterns or expectations. Most of the 'creatives and professionals' had followed this

stable trajectory. Of those working past state pension age, few had plans to retire and several wanted to go on working indefinitely. The majority had at least some self-employed work, suggesting that this kind of arrangement lends itself to an unbroken trajectory through later life, at least for certain occupations. The group displayed a high degree of control over their working patterns, and most had been able to reduce their hours around state pension age. These positive orientations to work were in many cases reinforced by strong financial rewards; this stimulus for continuing in work should not be under-estimated. Lizzie Miles, who was working at the age of 63 years, loved her job but added that her pension situation was compromised by an earlier divorce and that continuing to work made financial sense. All the ‘portfolio workers’ in the sample lived alone and needed, more than most, to maintain their financial independence – only two had paid off their mortgages. For many in this group, self-employment enabled them to sell their creative outputs; they did not own a business that could be sold on and this provided an added impetus to maximise their income while they could.

The majority of the self-employed ‘workers’ and the ‘professionals’ shared a relatively stable trajectory of involvement in work, and continued to run their businesses in some form after the state pension age. Among those still working, few had plans to retire. Rose Franklin, a 68-year-old freelance hairdresser, had had no intention of retiring at 60. She remembered, ‘even the clients used to say, “Now Rose, are you going to retire?”’ [to which she replied] “I haven’t really thought about it”; and I hadn’t, to be honest’. Monica Henderson, a freelance administrator for over 20 years for a marketing company, at the age of 62 years had no plans to retire and enjoyed her work; she had been able to reduce her hours at state pension age. For the majority of the self-employed, the ability to work more flexibly and to reduce their working hours made for a smooth transition across the state pension age.

The picture that emerged of the “workers’” trajectories across state pension age was more complex. The majority had a strong sense that retirement was a logical end to their working life. Although several of those who continued working after state pension age were happy to postpone retirement for a few years, or to wind down gradually by going part-time, they all planned to retire in the near future. Those who continued working enjoyed their jobs and the workplace, and had been supported by employers who valued them and offered flexibility. Most of their employers ran small businesses in the private-sector and valued the employees’ accumulated knowledge and skills; the ‘workers’ enjoyed good relationships with them. Sue Reade continued in her job as a legal secretary in a workplace that she enjoyed. An abortive attempt to recruit a younger

person to her post had alerted her employers to the difficulty of replacing her. Where employers were flexible, 'workers' felt that they had a degree of choice, and were positive about their work. Any health worries or caring responsibilities that cropped up were managed by reducing hours or working more flexibly. However, financial motivations for continuing to work were an important subtext in several cases of 'workers' staying on. Tom Crossly planned to retire from the bakery in five years' time on his 75th birthday. He enjoyed his job and was loyal to his employer, who had allowed him to reduce his working hours following a heart attack. Tom said, 'it is a good firm to work for, they are nice people'. But he was also realistic; his wife was on Incapacity Benefit, and he knew that they would find it very hard to manage without his salary.

Occupational changes at the retirement age

The interviewees whose passage across state pension age was characterised by continuity of working patterns generally expressed satisfaction with their situation at the time of interview. There was, however, a smaller group, whose expectations about whether or not to continue working in their established positions had been disrupted by unexpected circumstances, such as their or their partner's health crises, divorce, redundancy, and workplace disputes. Such circumstances prompted the interviewees to look for alternative employment, which had two distinctive outcomes. For the lucky ones, the result was positive. Katherine Hughes, a home-based craft worker who was paid piecemeal, reconsidered her position following her husband's redundancy. Since his severance income was insufficient to meet their retirement expectations, Katherine took a radical occupational shift, and turned their house into a bed-and-breakfast business. She found this work immensely enjoyable. Martin Slater also radically changed his plans after he retired at the age of 65, for he found himself bored at home and 'under his wife's feet'. He described his initial retirement experience as 'a bit of a roller-coaster and one of the hardest transitions'. His discomposure prompted him after a few months to return to work for his former employer, who offered flexible, part-time work. Work, and in particular, the sociable contacts of the workplace were important to Martin, who jokingly described it as 'occupational therapy'.

For most of the interviewees who had been forced to change their work or their plans in some way around state pension age, the outcome was less satisfactory. They said that they had little choice about continuing to work, and largely did so for financial reasons. They changed jobs at times of constrained opportunities, and many found themselves seeking employment in a labour market with few suitable vacancies following the

collapse of traditional industries. Relatively few had been able to re-negotiate their working hours at state pension age and, reflecting their more problematic experiences of work, most hoped to retire in the near future. In an important sense, this group had not chosen to do something different at the state pension age, but had been forced to respond to a crisis. Many of their experiences conflicted with their expectations about work and ageing.

Two of those in industrial work were approaching the state pension age and knew that they would not be able to stay in their jobs past the age of 65 years, although both were keen to continue. Fred Bourne was aware of the impact of the labour market on his opportunities at state pension age. He said, 'I would continue as I am now if [the] gaffer'd keep me on, sort of thing, but he's wanting to restructure. What he means, he wants somebody a bit younger that'll do two or three jobs'. Roger Corbin, whilst not in an industrial job, had found himself in a difficult financial position after being made redundant at the age of 60 years. His private pension was depleted by the stock-market crash and because overseas investments were hit by unfavourable exchange rates. He accumulated debts at a time when he wanted to support his daughter's higher education. These factors placed him under considerable pressure to go on working full-time, possibly until he was 75 years-old. As he put it, 'I need the money, that's what it boils down to'. He gained little enjoyment from his work and was frustrated by the sequence of events that meant he had to work when he had envisaged enjoying retirement.

Some of those in the 'worker' group who were self-employed also faced uncertainty at retirement. Tina and Bill Johnson dreamed of retiring, but their milk-round business had become almost worthless and had not provided the envisaged nest-egg. Shirley Hope had planned to sell her boutique and retire at the age of 60 years, but her recent divorce meant a substantial decrease in her retirement income and she was forced to continue working despite her deteriorating health. These interviewees were working when they wished to retire; all felt that the situation had been forced on them, and some believed that their health had been compromised as a result.

Involvement in voluntary work

There was a crucial difference between the trajectories followed by the 'workers' and the 'professionals and creatives' at state pension age in their differential involvement in voluntary work. Many of the latter drew considerable satisfaction from such engagement – for some, more than from their paid work. It offered an alternative strategy for continuing to

gain ‘occupational’ satisfaction after state pension age, particularly for those unhappy with their inflexible paid-work arrangements. For the ‘workers’, however, these strategies were less relevant, because of their unfamiliarity with unpaid work (Taylor 2004), and because they lacked the material security that facilitates such work.

Conclusions

This paper has explored the distinctive work and retirement orientations and strategies of ‘workers’ and ‘professionals and creatives’, and within these groups, of employees, of the self-employed and of those who are both. The findings have revealed the disparate priorities and attitudes that shape people’s understanding of retirement and which inform their decisions about whether to work after state pension age. Whilst the ‘workers’ displayed a strong work ethic, they also saw retirement as the time when they could leave the employment treadmill, relax and enjoy life. Retirement was perceived as a reward for a working life and, importantly, a time when they would finally be able to exercise some autonomy in their use of time. For many in this group, ‘retirement’ was a reward, an intrinsically valued and necessary stage in the life course. They were likely to view negatively any policy that diluted or qualified this reward.

Whilst some were happy to continue working after state pension age, this attitude was contingent on it being a chosen not a necessary course, and most saw extended work as a short-term expedient. This group were not only the least likely to want to work after state pension age, but given their positions in declining industries and in low-skilled work, they had the fewest opportunities to continue. The sectors and companies in which they worked had little capability to provide flexible work options after the state pension age. Their situations are important in policy terms, for they are likely to be (and see themselves as) the losers should new measures raise the retirement ages. In any case, the ‘worker’ orientation among the interviewees, all of whom were aged between 50 and 80 years, may well be associated with expectations and practices particular to manual-work industries and to the birth cohort that grew up (during the 1940s and 1950s) with the Beveridgean understanding of work, welfare and social insurance.³ A key question raised by the research is how younger cohorts of men and women in low-skilled work, particularly in the new service industries, view work and, through that, will anticipate retirement.

The ‘professionals and creatives’ were more committed to their work and saw less distinction between work and other aspects of their lives. For many of them, continuing to work after state pension age was not

a problem, and many relished the prospect. Nonetheless workplace issues, such as the progressive intensification of work, labour-force restructuring and age discrimination, were limiting their autonomy and forcing them out of some professional situations in which they would otherwise have been keen to stay. For those whose careers had been spent in a single sector or organisation, there were few alternative work options if their job became untenable. An interesting aspect of the professional and creative occupational experiences, however, was the way that work often transgressed both organisations and the boundaries between paid and unpaid work. By providing themselves with multiple strands of work, paid and unpaid, when 'portfolio workers' and 'professionals' reached the state pension age, they were able to pick and choose the most suitable combination of financial and creative rewards.

Various factors, including financial imperatives and employers' policies and practices, intersect at state pension age to shape people's routes into retirement and their options for continuing in work and in rewarding occupations – whether as an employee or self-employed, full-time or part-time, or paid or unpaid. People approach the retirement transition from very different positions. Understanding people's orientations to work provides an important foundation for understanding the ways in which individuals perceive and make use of work opportunities at state pension age, or negotiate their restricted opportunities. If we are to anticipate the effects of various policy proposals on people's experiences and well-being in later life, it is crucial that we increase our understanding of not only the decisions that they make at the state pension age but also, and more importantly, how they feel about the choices that they have and about what happens to them.

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NOTES

- 1 This qualitative project followed an earlier quantitative project (Smeaton and McKay 2003).
- 2 All names used in this paper are fictitious and identifying individual circumstances have been disguised.

- 3 A reference to William Beveridge (1879–1963), whose 1942 *Report on Social Security* was the template for British post-war social protection, including the National Health Service and the National Insurance scheme that to this day provides unemployment benefits, family (child) allowances and state-funded retirement income.

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Address for correspondence:

Rebecca Taylor, Policy Studies Institute, 50 Hanson Street,
London W1W 6UP.

E-mail: r.taylor@psi.org.uk