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Changing Priorities,
Transformed Opportunities?

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Abstract

In addressing why some people work after state pension age, this paper draws upon recent qualitative research to argue that work decisions reflect long-standing dispositions and priorities, and are critically informed by opportunity structures. Drawing upon a typology distinguishing between 'workers' and 'professionals and creatives', and within these subgroups of 'entrepreneurs' and 'portfolio workers', which reflect particular patterns of self-employment, the paper illustrates that qualitatively different meanings are associated with work, and argues that class distinctions form the basis of particular sets of priorities and practices. Work orientations are considered against the context of opportunity structures, including work intensification, restructuring and the decline of traditional industries, and shifts in health and care responsibilities, which may revise people's options at state pension age. Revisiting the traditional relationship between class and work, examining both cultural and economic factors, new conceptual insight may be gained into the reproduction and persistence of social inequalities over the life course.

1. Introduction

While the UK's state pension ages provide a normalised framework for retirement, they are increasingly in tension with the reality of people's lives. The UK's well-documented aging population has seen a steady rise in the proportion of the population over state pension age, potentially extending the length of retirement. Simultaneously, the pensions market has been through a period of vulnerability in recent years. It seems likely that older people will find themselves under ever more intense pressure to go on working beyond traditional retirement ages. However, paradoxically the rate of older people's employment is in long-term decline. An estimated one-third are economically inactive between the age of 50 and state pension ages (Ashdown, 2002), and only eight per cent of men over 65 and nine per cent of women over 60 are in paid work (Summerfield and Babb, 2003). While a small group of older workers have bucked this trend, carving out extended careers for themselves after state pension age, the majority continue to leave the labour market around or prior to this point.

These trends signal a coexistence of constraints and opportunities around working after state pension age that raise important questions for policy makers about employers' attitudes to older workers and the impact of health and caring roles in later life. They also raise more fundamental questions about the extent to which class shapes these constraints and opportunities, and in the decisions that people make 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), there has been less exploration of the ways that work, and by extension retirement, mean different things for those in different sectors of the workforce. In part this is because class analyses have focused on economic activity prior to state pension age, taking it as read that occupational identity is a constant that continues to inform older people's experiences after traditional retirement ages. This potentially overlooks the dynamics of work around state pension age, and the different meanings and forms it may involve at this time.

A further limitation of traditional class analyses for understanding retirement decisions is the way they conceptualise work monolithically, in terms of engagement in paid employment (Glucksmann, 1995; Taylor, 2004). A focus on broad-brush occupational categories for defining class positioning pre-empts an exploration of the broader cultural factors shaping people's expectations and priorities about employment (Parry, 2003; Taylor 2004). Such approaches do not account for how people's involvement in a range of different forms of work, both within and outside the labour market, fit together and inform one another: the complexity of the context in which occupational decisions are actually made. In response, theorists in the field of 'the new sociology of work' (Pettinger *et al.*, 2005 forthcoming) have drawn attention to the blurred and shifting boundaries between different forms of work, including voluntary work, domestic labour and informal work, that may be part of the portfolio of people's working lives.

This paper explores older people's decisions about work around state pension age, aligning itself with the 'new sociology of work' literature which provides a broader conceptual lens through which to view work decisions. In this, it considers the cultural and social factors that constrain and enable older people's involvement in different forms of work. Given that retirement is time less bounded by assumptions about the primacy of full time paid employment, a perspective that takes other forms of work into account offers particular insight. Our paper also makes the case for looking beyond objective classifications of social positioning to develop a cultural understanding of class incorporates notions of identity and meaning. We invoke Bourdieu's concept of 'habitus' (1979) to explore how the diverse array of work practices engaged in by individuals are imbued meaning through a series of culturally-validated 'rules' and class-based normative ideas about work, often passed down through parents. Class, in Bourdieu's terms, is an embodied lived reality that defines people's priorities, expectations, daily decisions and practices through their habitus; essentially their dispositions, traits and characteristics. Comparably, Eder has described habitus in terms of 'cultural texture' (1993) and Raymond William used the concept 'structure of feeling' (1961). These dispositions shape and organise actors' practice, defining the products they buy, the work they perform, and how they understand the options available to them in the labour market. Our aim in this paper is to understand people's class-based cultural norms and understandings around work,

their orientations to work and the way these shape the kinds of work they do over the course of their lives, and, in particular, how they view their options at retirement.

The paper builds upon research we conducted for the Department for Work and Pensions which looked at why some people work after state pension age (Barnes *et al.*, 2004a). This qualitative project was 'part two' of a broader study; an earlier quantitative element (Smeaton and McKay, 2003) informed the qualitative research. Twenty-four depth interviews were conducted with men and women living in three contrasting areas of the country: Camden (in London), Dorset and Bradford, chosen as representative of areas with distinctive working patterns and/or opportunities for people after state pension age. The London area offered a diverse labour market, Dorset an above average incidence of working after state pension age and a relatively affluent demographic, and Bradford a former industrial area with a less established history of paid work among those over state pension age. Most of those interviewed were working after state pension age, with a subgroup approaching retirement age and in the process of thinking through their future working patterns, whose experiences provided insight on the decision-making process. Interviewees were purposively sampled to capture a broad range of older people's experiences and socio-economic characteristics, including former or current occupations, occupational sectors, hours worked, gender, social class, ethnicity, age, tenure and household composition. All names used in this paper are fictitious to protect interviewees' anonymity, and identifying individual circumstances have been disguised.

Rather than using traditional occupational categories as a starting point for understanding people's experiences and decisions, our initial analysis looked for patterns in normative work understandings: individuals' work ethos or orientation to work. The first section of the paper distinguishes between two distinctive orientations to work and career that emerged strongly at this stage: 'workers' and 'creatives and professionals'. Within these groups, subgroups of 'entrepreneurs' and 'portfolio workers' defined the narratives employed by those in particular forms of self-employment. We explore how individuals' notions about what is important about work are embedded in their everyday beliefs, tastes and practices, a part of their habitus, and in this sense, are shaped by their class positioning. The paper goes on to explore how these distinctive orientations to work, and the resulting priorities and

expectations they produce, affect the way individuals think about and make retirement decisions.

However, whilst notions of habitus and orientation to work facilitate an understanding of people's normative expectations about their working lives and state pension age, focusing upon their actual *practices* around this time reveals how these are revised or reworked in relation to people's experiences. It also promotes an assessment of factors such as financial expectations and rapid changes in employment practices (including the intensification of work, decline in manual occupations, and rise in the service sector). Expectations may also be shaped by changing personal circumstances, such as divorce, separation and caring responsibilities, which narrow people's options or prompt them to revise their priorities at state pension age. Cultural values may no longer fit lived realities. The paper's final section maps patterns in interviewees' practices at state pension age and looks at how these came about, the extent to which people had made choices or were constrained by circumstances, and how happy they were with the course their lives had taken. We argue that people's expectations at this stage in their work biographies may have to be revised in relation to the value of their capital, the intersection of their habitus, and the options available to them. In particular, the differences between the ways that 'working class' and 'middle class' workers understand and make use of the options available to them are explored in terms of the extent to which continuing to engage in paid work is experienced as empowering or disempowering.

2. Orientations to work

Purposeful sampling was conducted to ensure that those interviewed included a range of key characteristics. Our final interview sample of 24 included equal numbers of men and women, the majority of who were working after state pension age. Interviewees covered a range of occupations, including: manufacturing, healthcare, legal and consultancy work, finance, civil service, hotel and catering, engineering and construction, retail, personal services, the arts and education. Half were currently involved in some form of self-employment, and an approximately equal distribution of employees worked in small, medium and large workplaces. The sample included

people working a broad range of hours, from a few hours a week, to full-time, and a range of types of contracts, including permanent, fixed-term and seasonal.

Using a combination of qualitative data on former and current occupation, partner's labour market biography, finances, housing and attitudinal information, interviewees were assigned a class category in terms of the traditional distinction between 'working' and 'middle class'. On this basis, seven of the sample could be considered 'working class'; the remainder were categorised as 'middle class'. At the same time, examined on a standard of living basis, these distinctions were not always meaningful since some of the 'working class' interviewees had greater material assets than the 'middle class' ones.

Our initial analysis focused on understanding people's feelings about work, and uncovered a variety of strongly articulated normative attitudes. These different priorities and expectations about work and career, people's *orientations to work,* reflected their class-based habitus. For some, orientations to work were passed on from their parents, and changed little over their working lives. For others, orientations shifted in relation to their own and their partners' work experiences. In broad terms, interviewees could be divided into two groups, characterised as 'workers', and 'professionals and creatives', each of which displayed a particular set of values in relation to work. Within these groups, a further distinction was visible between those who were employed and those who were self-employed in particular ways. In the 'workers' group, the self-employed displayed a particular 'entrepreneurial' discourse, whilst in the 'professionals and creatives' group, a subgroup of 'portfolio workers' emerged strongly, who were distinctive from lifelong professional business people. These distinctions are explored below.

Workers

One distinct work ethos belonged mainly, although not exclusively, to those defined as working class. This ethos was characteristic of interviewees in positions such as auxiliary nurse, secretary, baker, stockman, wood turner, milkman, hairdresser, receptionist and administrator, the majority of who were drawn from the Bradford sample. This group tended to see themselves as hard workers who had laboured all

their lives, 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, *"I've always worked and I've worked damned hard."*

Not all those articulating a 'worker' orientation were in traditional working class occupations. Roger Corbin was an accountant who had signed up for articles when he left school at 16; he had been *"in and out of practice"*, and had worked in a variety of finance roles whilst living abroad. There were several women in this group whose husbands worked in traditionally middle class occupations, but whose narratives placed them firmly in the 'worker' category, illustrating the problematic positioning of working women within linear class structures, whose relative prioritisation of paid, care and domestic work was often rather different to men's. For example, Isobel Black was married to a former manager and was relatively affluent, but in terms of her own work, regarded herself primarily as a mother, and then a worker, in which capacity she emphasised her strong work ethic and trade union membership.

For the 'workers', occupation was often fallen into after leaving school, sometimes following a family member or friend into a particular line of work. For those in manual jobs, their route into paid work tended to be through apprenticeships or on-the-job training. Once trained or experienced in a particular line of work, most spent the rest of their lives in similar work, a relatively linear career path.

Members of this group tended to regard paid employment as an activity that was separate from their home and family life, and made a clear distinction between work and leisure, working and not working. Several stressed that they had rarely taken time off for illness, as an illustration of their work ethic. In a similar vein, several of women used the phrase *"I've always worked"* to signify that they had not taken much time out of work to have children. This idea of continuous lifelong employment was also articulated by the men in this group in terms of never having been unemployed for more than a few weeks. Tom Crossly, a baker, explained that the longest he had been unemployed was a month, *"I've usually walked from one [job] to another"*. Many had worked in occupations characterised by instability and poor working

conditions. Several had suffered a number of redundancies themselves, yet stressed that signing on was a last resort, and placed significant emphasis on self-sufficiency.

Many of the 'workers' were open about the fact that, despite their hard work, they had been constrained by a low income, and that their decisions had often been limited by their economic position. Fred Bourne was perhaps the most explicit in noting, *"they say hard work never kills anybody, but it kills horses, and I've never … there's not a Rolls Royce out there, you know what I mean."* However, despite low wages and often poor employment conditions, most felt happy at work. In particular, they saw the workplace as a sociable space. Sue Reade, who had worked as a legal secretary in a firm of solicitors for the past 20 years, described a blurring of the boundaries between friendship and collegial relationships. She felt that these offered her 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.'*

Over the course of their working lives few in this group had experienced much choice over what work they did, or their hours. They had regarded work primarily as a means to an end, something they were paid to do, and were unlikely to be involved in voluntary work. Their job was important in enabling them to support their families, and they took pride in doing their job well and attached a strong value to enjoying the work place. The nature of the work they performed was less highly valued that its meaning and context.

A number of occupations emerged in our analysis which sat outside standard occupational structures. These possessed a unique 'habitus' or occupational culture, which governed their structures and practices, although in other important senses, people within them shared work orientations with those in more traditional industries. Farming and the armed services provided the two most obvious examples of this, entry into which often reflected familial dynasties. In some ways these fields were highly structured and provided specialised spheres of interaction, but they also cut across social class boundaries and shaped people's orientations to work in specific ways. Martin Slater's work life history divided fairly neatly; the first half had been

spent in the armed forces, the second as a store man. However, he clearly saw himself in terms of the former, and continued to refer to his *"services mentality"* long after leaving, explaining how the 'rules' of the occupation informed his broader practices and expectations. While his forces work was defined in terms of *"service"* and constant availability, he also regarded it as a *"career"* in contrast to his current *"job"*, and explained that he had left in order to shed the more pressing responsibilities of his role. Farming, which demonstrated aspects of several occupational orientations, is explored later in the paper.

Entrepreneurs

Self-employment provided an extra dimension to the work ethos and orientation of the 'workers'. Entrepreneurs displayed this same hard work ethic, but also expressed a strong desire for independence, preferring to work for themselves, be their own boss and thus increase their autonomy. John Allington had initially worked as an employee, but went on to become a partner in a company, and spent his working life running a succession of successful businesses. For him the priority was independence; it was less important what he actually did. As he explained, *"I've been a mill owner, I've been a publican, I've been a newsagent. I've been a salesman, sales director."*

For several 'entrepreneurs', the practice of owning and running a business was deeply embedded in their habitus, passed on from family, both in concrete terms through inheriting a business, or in taking on parents' attitudes regarding the values of independence and self sufficiency. For Shirley Hope, running retail businesses was *"in [my] blood"*. She had always been self-employed and prior to owning her boutique had run a flower shop. Shirley inherited the boutique from her mother, which had originally belonged to her grandmother.

This group's entrepreneurial work ethos was not only passed on from parents, but was frequently also shared by wider family. Many of those who had been self-employed during the course of their careers saw work in terms of a family business, a joint venture in which husband, wife and other family members participated. Tina and Bill

Johnson had been employees when they started up a milkround business. The benefits of self-employment, however, were not all positive. The couple had only had two weeks' holiday in over ten years, and earned less than they had done previously. As Tina said, *"We don't earn on the milk, nothing nearly like what we earned in two separate wages, and what we could earn now doing them two jobs."* However, starting up a business was a crucial way to avoid the insecurity of redundancy, see more of each other and be independent of employers. What was important to them was their autonomy, *"we're our own gaffers ... we're us own boss, and we're doing it together."*

Professionals and Creatives

A second main group of interviewees ranged from those in professional careers in occupations such as engineering and academia, to those working in more creative fields, who had often undergone extended periods of training. They included a concert pianist, a film editor and writer, an architect, a textile designer, and a higher education lecturer. This group was more typically 'middle class' in cultural disposition, although this belied an extremely broad spectrum of standards of living. For these individuals issues such as sick and maternity leave were not important ways of demonstrating their work commitment. They saw work not a job, but an activity that was central to their personal identity, a vocation, something they would do *"until they dropped"*, or at least as long as organisational structures permitted. Particularly for the 'creatives', a naturalistic narrative was used to explain this in terms like *"a natural gift."*

Although Lizzie Miles was not a 'professional' in the traditional sense, having not undergone an extended period of occupational training and having a relatively fragmented and diverse labour market biography, the way she talked about her work was comparable to this group. She had worked at a hospital for many years fitting breast prosthetics for women who had undergone cancer surgery. Lizzie drew a great deal of her occupational motivation from the help she provided to patients, and in particular, the transformations she observed in their self-esteem following a successful treatment:

'It's the job itself, the job itself. It's the patient contact, and being able to actually do something for these ladies. You know, they walk out of here feeling good, and because of that I feel good. It's the thing that gets me out of bed in the morning, and that's the best part of the day.'

William Lewis, a teacher in HE, had a number of secondary occupations, including taking private music lessons and work as a composer. Like several of the interviewees, he made a direct link between his work ethos and his parents' attitudes. His attitude to work was embedded in an inherited habitus, and, as such, formed a semi-automatic part of his character and dispositions:

'It's partly natural, my father was very energetic and my mother was in a quiet sort of way. And also I was always bred to be a bit ambitious and so forth.'

For 'professionals and creatives', their work was rooted in their self identity and they did not define boundaries between it and other aspects of their lives. Distinctions between home and work, and between work and leisure, were less clear than for them than for the 'workers'. Such distinctions were magnified for those who were self-employed. Neil Cooper, who had set up an engineering consultancy which he continued to run, noted that he'd *"always taken work home"* and found it difficult to *"cut myself off from the office when I leave work"*.

Unlike the 'entrepreneurs', who saw their businesses as something in which the family could share, for self-employed 'professionals' work was more a personal endeavour, and they were often acutely aware of the time this took away from their family. For Stacey Myers, the pressures of running a company meant that at times she neglected her family:

'If the pressure's great here, then you have to concentrate on getting the work right, and 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."'

On the whole, this group's professional training and skills enabled them to earn an income that supported them at least adequately. However, finances were not the driving factor in their notion of work and career, and they talked about having enough for their means. Lizzie Miles explained, "*I don't think it worries me, at the end of the day we'll get through.*" Reflecting these priorities, several of the 'workers' were materially better off than some of the 'professionals and creatives', a characteristic not captured in traditional class categorisations. For 'professionals and creatives' work was not only a job, a means to an end, the nature of their work was more important than remuneration. Unlike the 'workers', several engaged in unpaid work alongside their paid work, often with substantial temporal demands. Few had been made redundant, and their careers were characterised by a fairly high degree of choice, flexibility and autonomy.

Stacey was particularly interesting, having performed jobs in a range of fields before settling in the business she eventually bought into. Correspondingly, she had taken on distinctive orientations to work over the years, from 'worker' to a combination of 'entrepreneur' and 'professional', and back again to 'professional'. In one sense, this flexibility was possible because she had married late in life and had accumulated substantial occupational capital by the point at which she had children. A second factor in her apparent ease in negotiating different occupational roles, was the importance she attached to her long-standing voluntary work in a local musical society. This provided a creative and latterly professional outlet, and which enabled her to draw qualitatively different sorts of satisfactions from work conducted in a range of fields in a flexible way as her circumstances changed.

A critical difference between the 'professionals' and 'creatives' was the way they organised their work. 'Professionals' were attached to organisations as employees or had set up their own businesses. By contrast, 'creatives' pursued the artistic element of their work through freelance work, but combined this with professional posts which provided a degree of security, an arrangement explored in the following section. 'Professionals' were a particularly interesting group in that several of them,

particularly those working in the public sector, had witnessed workplace changes in recent years which substantially impinged upon their occupational commitment and changed their views about how long they would like to carry on working after state pension age. While health impinged less upon the 'professional and creatives'' 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 with work, and in response drew more heavily upon unpaid work to achieve a sense of occupational satisfaction. Stacey, who had worked her way up through her profession explained, *"it's 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."*

By contrast, the self-employed 'professionals', who included Neil Cooper, the structural engineer, and Albert Baumel, an architect, found that their strategy to set up their own businesses making use of their professional expertise, was conducive to an autonomous working life. However, reflecting differential organisational structures, Neil, who ran a large and successful consultancy, noted that his role had become increasingly managerial over the years, while Albert, who practiced alone, was able to continue to use his professional skills on a day-to-day basis. Indeed, Albert was unusual among the sample, transgressing 'professional/creative' distinctions, a feature linked to the rather unusual occupational character of architecture (Barnes *et al.* 2004b; Stevens, 2002), and to the professional freedom he gained from working alone. 'Professionals' who later became self-employed, found that their orientation to work underwent a gradual change. Neil Cooper explained that during his career, he had increasingly moved away from a 'professional' identity and assumed a more 'entrepreneurial' orientation.

Comparably, Harry Waters, another life-long self-employed interviewee, sat on the boundaries between the 'professional' and 'entrepreneurial' categories, but in important ways had more in common with a 'worker' orientation. A former farmer, in one sense he regarded himself as a professional with a strong set of occupational skills, which he employed with great capability and flexibility, and from which he drew deep intrinsic satisfaction. These made up for the insecure financial returns often associated with this type of work:

'I always derived a lot of pleasure from growing crops, rearing animals. I had a sort of affinity to animals as it were, which you sort of have a, what shall we say, a built-in ... to be a farmer you've got to live with all weather conditions, with all types of situations, emergency situations.

However, as a self-employed tenant who set up a cooperative with neighbouring farmers Harry had a strong ethos of self-reliance, which made him comparable to the 'entrepreneurial workers', and like this group, the whole family had been involved in the business. Finances were central to Harry's decisions about working; he also displayed a strong 'service' mentality, although as a self-employed farmer, he framed this in terms of *"serving the* community" rather than an employer. Harry's experience illustrates the point that certain occupations care not captured in traditional occupation-based categories of social class. Farming has a unique work ethos that, in some ways, cross-cuts social class boundaries (Parry *et al.*, 2005 forthcoming).

Portfolio workers

'Creatives and professionals'' relatively high levels of autonomy meant that self-employment was not, of itself, a defining occupational factor, as it had been for the 'entrepreneurs'. However, within the 'creatives and professionals' grouping there was a distinct subgroup who juggled various part-time activities, such as teaching, with freelance 'creative' work. We have termed these interviewees 'portfolio workers', a term also used by Handy (1991, 1995), although in the sense here crucially it involves a more explicit *mixture* of self-employment and employment. Their working arrangements offered a flexible way of working, providing time for the creative, but often poorly remunerated work they most enjoyed, whilst ensuring financial support and benefiting from the organisational aspects of professional jobs. Kate Armitage had worked as a textile designer all her life, working on a freelance basis, producing and selling collections. She also taught at an art college, and greatly enjoyed both these forms of work: *"it's what I like doing and what I've always done, and couldn't imagine not doing it".* This kind of 'portfolio working' was often embedded in a person's habitus; the group referenced their families' non-traditional working patterns, which had fostered their emphasis upon self-reliance and made

them more comfortable with a portfolio of work, which others might regard as unstable and unattractive. Liang Zhao had gone to art school, and worked as a film editor, but had also been writing cookery books for the past twenty years. He explained how the instability of a writer's salary was something he was used to. *"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 the substantial part of their working lives engaged in this kind of arrangement. An exception was William Lewis who moved into 'portfolio work' late in life after taking voluntary redundancy. He subsequently developed a flexible and evolving strategy, which combined part-time work at a college with various freelance jobs, including private tuition, composing and writing. He explained that this strategy had felt natural and he had been very comfortable making these changes, a phenomenon he attributed to his family background: *"it very much was 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."*

These categories then, are not fixed. While the distinctions hold broad theoretical value, people's orientations shifted over the course of their working lives in response to changes in the labour market or their financial situation, and categories were not discrete. People on the boundaries of these groupings provide insight into the tensions in traditional class categories, and tell us a great deal about how people respond to transformed labour market expectations. The distinctions between the 'workers' and the 'professionals and creatives' described above are not fixed or exclusive; what they provide is a tool for exploring the values that shape people's attitudes and priorities in relation to their work. Consequently, they offer value in exploring the differences between people's decision-making processes at state pension age.

3. Orientations to work and state pension age

As the previous section has shown, people have different work priorities, and their distinctive motives were also visible in their expectations about retirement and working around and after state pension age. Many of those interviewed in the

'professional and creative' group identified strongly with their work, which fulfilled what they perceived as some fundamental aspect of their personality and skills, and they derived a sense of deep satisfaction and enjoyment from it. They simply could not envisage not working. Consequently, 'professionals and creatives' often found it difficult to envisage a cut-off point when it would be appropriate for them to retire. Liang Zhao commented, *"I can never visualise myself not working, no. Even, let's say I did win the lottery, I would be lost [without it]".* 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 ladies 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 interviewees working in creative fields, their work was an integral part of their lives and they did not see reaching retirement age as a meaningful event. Lisabeta Sperling continued to work in her 70s 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 normalised trajectory within 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 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 undutiful 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 seventy.'*

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.'*
> (2003: 289)

Platman observed that none of her interviewees *"strived for a moment when they ceased work altogether"* (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'. Kate Armitage, the textile designer and teacher planned to continue working after state pension age, saying *"in a way I'm retired now, you know, because I do what I want when I want"*. For those juggling paid and unpaid work, retirement was often seen as a chance to do less paid and more unpaid work. Peter Harrison was looking forward to cutting down the employed elements of his work and concentrating on his unpaid 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."*

'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 group were strongly aware of the line drawn by state pension age and were often happy to retire. For this group, retirement at 65 was something they had been bought up to expect, a part of their habitus, their understanding about what would happen at particular phases of their life. These normative expectations were reinforced by particular occupations' employment structures and localised opportunities, that is, the retirement procedures offered by particular employers and the degree of formality attached to these. 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.*' Having spent years on a low income, many of this group (particularly the men) articulated retirement as a reward, which they deserved having *"worked hard"* and contributed to the system through paying tax and national insurance.

Despite looking forward to drawing their pensions, many 'workers' did not want to give up work entirely. These tended to be men from manual occupations with a

strong work ethic. They contrasted the sense of purpose that work provided with the alternative of retirement, which they regarded as inactivity. Although they wanted to not "have to" work, they also looked forward to having a choice for the first time. In contrast to the 'professionals', the nature of their work was less important than keeping busy. Bill Bryce and Fred Bourne both mentioned working for a DIY retail chain as an option in 'retirement' and, whilst this was partly because they were worried about their pensions, they were also keen to stay active. Fred Bourne explained that, "it ain't just money, but I just don't want to sit about at home".

'Entrepreneurial workers'' perspective on retirement was closer to that of the self-employed 'professionals' and 'portfolio workers'. State pension age was a rather arbitrary cut-off point in their working biographies. They sometimes found it difficult to demarcate cut-off points when it might be appropriate to stop working, and this tendency was exacerbated where they had less well-developed external interests which might ease the transition to retirement. John Allington admitted that he *"couldn't resist"* taking up new offers of work, which made it hard for him to estimate a time when he would retire. He also had a thriving second occupation selling clothing on market stalls and at boot sales, which he could not see himself giving up in the foreseeable future. This group were particularly likely to talk about their plans in an open-ended way, arguing that they would continue working for as long as their health permitted. Self-employment offered a degree of flexibility which was not available to employed 'workers'.

Not all the 'entrepreneurial workers' rejected state pension age; Tina and Bill Johnson, who owned the milk delivery business were closer to the employed 'workers' in stating that they felt ready to retire. The milkround had not provided the nest egg they had hoped for, and they had remortgaged their house in order to buy a small apartment in Spain, and were looking forward to learning to play golf and gardening.

State pension age then, was not conceptualised monolithically by those interviewed, but was drawn on in relation to the differential kinds of habitus that older workers inhabited and their particular orientations to work. It took on more or less

significance for individuals in ways that reflected subtle and more explicit class differences within different sectors of the workforce.

4. Trajectories around state pension age

The previous sections have focused on orientations to work and the ways in which these shape people's expectations and plans at state pension age. For some, normative expectations became the reality; for others, factors ranging from their pension situation, health care needs, partners' choices and divorce, impacted upon decision-making in unexpected ways. An analysis of interviewees' work trajectories, the paths they followed, and changes in their working patterns in the years leading up to and around state pension age, uncovered three key patterns in the way that they organised their labour. These trajectories, and older people's feelings about whether they had made choices or had been forced into particular routes, were tied to their work orientation and to their unique financial, health and family characteristics. The ways people worked after state pension age, what their work meant to them, and the opportunities they enjoyed to engage in particular forms of work, were fundamentally the product of class structures. Consequently, patterns of working around and after state pension age were articulated differently, in ways that are explored below.

The first of these, comprised 'workers' who continued in the jobs they had been doing prior to state pension age, either as employees or (less often) in a self-employed capacity ('entrepreneurial workers'). Employees in this group were distinctive in that they benefited from employers who valued them and who had flexible ideas about working after state pension age. These tended to be smaller private-sector employers, with whom 'workers' enjoyed good relationships, and who valued their accumulated knowledge and skills. Similarly, a small number of 'entrepreneurs' found that working this way enabled them to carry on working after state pension age and to time retirement to suit them.

The defining characteristic of this group was the degree of choice these 'workers' enjoyed in whether they continued working after state pension age. This was reflected in their relative stability, in that they all lived with partners and all owned, or

were in the process of buying, their own homes. All the employees worked part-time, and several had negotiated reduced hours around state pension age. This was more difficult for 'entrepreneurial workers', whose businesses tended to be labour-intensive one-man-bands. Most of the group anticipated retiring at a pre-destined point in the future, and two were so happy with the flexibility of their current working patterns that they had no plans to retire for some time. The experiences of these 'workers' were characterised by state pension age providing an opportunity to work on their own terms. Following a short-lived initial retirement, Martin Slater returned to work for his old employer, who offered him a relatively flexible contract. Work, and in particular, the sociable contacts of the workplace were important to Martin, who described it as *'occupational therapy'*.

A second distinctive set of trajectories after state pension age were displayed by 'creatives and professionals' (including a subset of most of the 'portfolio workers') who continued working after state pension age on an employed or self-employed basis. Notably, however, all but one of these interviewees conducted at least some of their work on a self-employed basis, suggesting that this kind of arrangement lends itself to an unbroken trajectory in later life for particular types of work. The group displayed a high degree of control over their working patterns, and most had reduced their hours around state pension age. As shown above, 'creatives and professionals' were associated with high levels of intrinsic occupational satisfaction, and they consequently regarded it as logical to continue in their chosen careers for as long as possible. Correspondingly, none of the group planned to retire in the short-term, and several wanted to go on working indefinitely. However, their occupational motivations for working after state pension age should be counter-balanced against the strong financial benefits of such behaviour for this group: all these 'portfolio workers' lived on their own and thus were under a certain amount of pressure to maintain financial independence, and only two had paid off their mortgages.

This group was a distinctively older cohort, reflecting an extended and stable trajectory of working on after state pension age. That the group was associated with living alone also suggests that working late in life fulfils sociability needs, or alternatively, that the absence of a partner's expectations about joint retirement promotes flexible decision-making. This subgroup's self-employment had a strongly

creative capacity, but little resale value, providing an added impetus to for interviewees to maximise their income while they could. Two interviewees in this cohort were life-long businessmen who had set up enterprises around their professional skills, which allowed them to work as long as they wanted. Albert Baumel had run his architectural practice for most of his life, and continued to work well after state pension age. The practice provided an important source of continuity and identity, and the relatively small financial returns on his labour, seemed like an after-thought. He explained:

> *'My wife very kindly agreed that it would be far better for me to keep myself occupied. And 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.'*

The aforementioned two groups were characterised by continuity in their working patterns, and contrasted from a third group, whose expectations about whether or not to continue working in the positions they occupied prior to state pension age were disrupted by unexpected circumstances intervening. These included factors such as interviewees' own or their partners' health crises, redundancy, and internal workplace disputes. Such circumstances prompted interviewees to look for alternative ways of working in order to maintain economic activity, which had two distinctive outcomes: positive and negative occupational satisfaction.

The first of these were interviewees whose enforced occupational changes around state pension age resulted in satisfying ways of working, sometimes even offering an improvement on their previous experiences. Notably, all these interviewees were self-employed, including a number of 'entrepreneurial workers' and one 'portfolio worker'. In other words, this group was distinctive in being comprised of interviewees who, around state pension age, had adopted one of the self-employment orientations outlined above, and had done so in a relatively strategic context, to respond their changing position within the labour market. Indeed, 'entrepreneurialism' appeared particularly well disposed to respond to the changes which 'workers' had experienced around state pension age, which threatened to undermine their occupational value. This strategy was successful both in facilitating

an economic role and in producing a style of working that interviewees were happy with, an aspect reflected in the fact that most of the group had no plans to retire in the near future. That all the 'entrepreneurial workers' in this group were women suggests that gender may be an important factor in explaining occupational trajectories around state pension age, and that women's traditionally more fragmented relationship with the labour market has benefits in later life, enabling women to adapt to circumstances more flexibly. Reflecting the financial impetus underling this strategy, most interviewees had outstanding mortgages, and the only one who did not was a single woman. The rest of the group were married, and two had negotiated an arrangement whereby they worked with their partners, suggesting that increased time spent together was an important pay-off for these kinds of working arrangements.

All this group worked, at least in part, in service-based industries, which made use of their accumulated occupational and organisational skills. In one sense, this reflected an unbroken functional trajectory, although interviewees' work had become organised into another sphere. Katherine Hughes, a home-based craft worker who earned a piecemeal return, reconsidered her position following her husband's redundancy. Since his income was insufficient to meet their retirement expectations, Katherine underwent a fairly dramatic occupational shift, turning their house into a bed and breakfast.

A second subgrouping consisted of interviewees who had been forced to change their work in some way around state pension age (or who anticipated this happening), but for whom the outcome of this was less satisfactory. These interviewees also faced unexpected circumstances in later life, including redundancy, health crises or divorce, but unlike the previous group, they had felt they had little choice in whether they continued to work, and did so largely for financial reasons. This group's movement into different jobs was the result of constrained opportunities, and they often found themselves operating in a restricted labour market, following the collapse of traditional industries. Relatively few were able to renegotiate their working hours around state pension age, and reflecting their more problematic experiences of work, most had or planned to retire in the short-term. In an important sense this group were not choosing to do something different at this point in their life, but responding to crises, which often conflicted with their ideas about work and ageing.

These interviewees were the most disadvantaged of all the groups distinguished here, although they were characterised by strong class distinctions. The first of these was working class and largely consisted of men whose reasons for changing their working patterns were employer-driven, revolving around redundancy and work intensification, which made the workplace increasingly unpleasant for older workers. This group's disadvantage its potential size within he labour force makes it a particularly compelling one for social policy to respond to. By contrast, a second subgrouping was middle class and distinctive in that interviewees had a lifelong involvement in voluntary work, in a capacity that promised to take on the role of an alternative occupation in retirement. Indeed, the satisfactions which this group drew from their voluntary work increasingly contrasted with their experiences in the paid sector. The way in which voluntary work interacted with paid work, moving to centre stage for this group later in life, suggests that Glucksmann's 'total social organisation of labour' (1995) has value in analysing work orientations around state pension age, shedding light upon the interconnections between work performed in different spheres.

While the first of these two subgroupings of disaffected older people equated with the 'worker' orientation outlined earlier, the second was 'professional' in character, illustrating the distinctive ways in which these two main groups deal with work life crises. For 'professionals', dissatisfaction with the workplace in later life was often linked to organisational changes which resulted in time becoming increasingly bureaucratised and fewer opportunities to utilise occupational skills. Notably, among those interviewed, middle class 'professionals' had a greater involvement in formalised voluntary activity (often linked to their paid work), which provided an additional asset around state pension age and offered an alternative work strategy. By contrast, dissatisfied 'workers' tended not to have ready access to alternative sources of fulfilling work, and instead invested more heavily in leisure activities.

Fred Bourne, a manual worker, was approaching retirement age and envisaged finding shop work some time in the near future, as he had insufficient pension contributions to retire comfortably, and it seemed unlikely his current employer would allow him to work on. By contrast, Stacey Myers had worked long hours as a manager until a

cancer scare, which compelled her to re-evaluate her priorities. She subsequently sold her share of the business and attempted to reduce her working hours. When this proved problematic, she decided to retire in the near future, and focus upon her long-standing voluntary involvement.

The above distinctions, of course, are a simplification of working patterns around and after state pension age. Many people's complicated work biographies make them difficult to situate within this framework, or indeed, they are more usefully conceptualised somewhere on the boundaries between categories. An important difference was between people who continued to work in ways similar to those experienced prior to state pension age, since this was largely in work which was chosen and which they found satisfying, and those who had changed their working patterns, as this kind of work tended to have been forced upon people. Furthermore, some people retire around state pension age, whilst others work on for shorter or longer periods of time. Overlaid across these are differences in terms of lifelong occupational trajectories, from those who concentrated upon a single career throughout their lives, to those who moved in and out of a number of occupations, and those who combined a number of different forms of work in different labour market sectors.

5. Conclusions

The typology outlined here draws out a number of class-based dispositions, which are meaningful for the ways that people work after state pension age. In this sense, it provides a lens for overcoming the apparent class mismatch between current working patterns and traditional occupational categories. Our typology also engages with changes in the ways that people work around state pension age; for around half those interviewed, linear progression within a lifelong field had diminishing temporal significance. Self-employment, in particular, provides a central resource which people tap into to promote occupational satisfaction, sometimes in response to changed circumstances.

The development of the 'entrepreneurial worker' and 'portfolio worker' categories to describe particular forms of self-employment reveals that these behaviours represent

distinctive strategies adopted by 'workers' and 'professionals and creatives', at particular times in their lives. Taking an 'entrepreneurial' approach to work was particularly associated with key changes in 'workers'' biographies around state pension age, and represented a strategy which was mobilised in response to constrained workplace opportunities. By contrast, 'portfolio working' was more likely to be a long-standing disposition reflecting the need for 'creatives' to adapt their style of working to labour demands while maximising occupational satisfaction. More broadly, most of the 'creatives and professionals' had experimented with self-employment at some point in their lives, in ways that ranged from a short-term strategy to a life-long disposition. So while the 'entrepreneur' and 'portfolio worker' categories are introduced as a means of distinguishing interviewees who are self-employed in particular ways, when their behaviour around state pension age is taken into account, it emerges that these have analytical value in understanding strategic behaviour and the different temporal and classed planes within which 'workers' and 'creatives and professionals' operate.

Interviewees revised their expectations about working around and after state pension age according to the specific value of their capital. The largely middle class 'creatives' thus mobilised their artistic assets to create a role for themselves in a freelance market. By contrast, this was more difficult for 'workers' to achieve, possessing skillsets that were increasingly devalued in restructured labour markets, and often lacking the material assets to invest in business enterprises. Self-employment was also linked to familial habitus in important ways, and it was thus unsurprising that it was reproduced within particular class structures. Having a parent who had been self-employed increased the likelihood of adopting a strategy of self-employment, and familiarisation shaped attitudes to borrowing, job security, work ethic and occupational satisfaction.

One of the most intriguing aspects of the 'professionals and creatives' group was the relative flexibility of interviewees to perform work that transgressed both public/private boundaries (the employed 'professionals' with their heavy involvement in voluntary work) and organisational spheres (the 'portfolio workers' involvement in multiple forms of paid work). This was a fairly rational strategy, in that they had failed to achieve occupational satisfaction through a single sphere, and consequently

revised their practices over a longer timescale. Correspondingly, work continued to be meaningful and empowering to them, an activity which they sought to sustain after state pension age.

This paper has provided evidence that occupational identity can no longer be assumed to be a constant factor in people's working biographies, and it is necessary to reconsider the ways we think about work. Taking orientation to work as a starting point for understanding retirement decisions provides a foundation for exploring the effects of labour market changes, policy initiatives and pension reforms. Orientations to work have a lasting effect upon working patterns after state pension age, and are strongly classed.

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