

Chapter 4

The last career transition? A gendered perspective on retirement

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Retirement, understood as a process of final disengagement from the labour market and paid employment, forms the last in the sequence of work experiences that constitutes an individual's career (Atkinson et al., 2015). If gender is to be understood as an organising principle that separates the public sphere of paid employment from the personal, domestic sphere, then disengagement from the former cannot be regarded as a gender-neutral process – raising questions concerning contrasts in the retirement experience of women and men and the impact of retirement on gender relations. Retirement is currently the subject of much debate and discussion; the focus of this chapter is issues raised in these debates concerning agency, identity and gender. The first section provides an overview of the broader context in which retirement issues are debated, before exploring how retirement is being rethought and questioned in the light of these developments. The chapter then explores the interplay of retirement with gender, illustrated with reflections from a group of older UK women – revealing how they constructed their experiences and expectations in relation to societal discourses of age and retirement. The chapter concludes by briefly considering the implications of this overview of retirement and gender issues for individuals, for organizations and for institutions more widely.

CONTEXT – PROLONGING WORKING LIVES

The heightened interest in issues surrounding retirement within western industrialised societies arises out of concerns regarding the impact of their rapidly ageing populations on their welfare systems and the adequacy of the resources available to support the 'baby boom'

generation (a term most usually applied to people born between 1946 and 1964) in old age. These concerns have brought about public policy developments encompassing raising the state pension age, shifting financial incentives to retire, and the degradation of final salary pension schemes. These developments are all intended to extend working lives and reverse the trend towards early retirement (Loretto, Lain and Vickerstaff, 2013; Phillipson, 2013; Sargent et al., 2013). Consequently, much of the current debate around retirement concerns employability issues and improving the labour market position of the ‘older worker’.

Employees are assisted to extend their working lives through legislation that prohibits age-discrimination and the imposition by employers of a compulsory retirement age. ‘Age management’ has recently emerged as a distinctive area of employment practice, focused on enabling members of an ageing workforce to optimise their organizational contribution (Fuertes, Egdell and McQuaid, 2013; Phillipson, 2013). Employers are encouraged to introduce flexibility into their working practices to accommodate the needs of older employees, but older workers are also required to be more flexible to keep their jobs, or to find new employment in an increasingly unstable labour market (Sargent et al., 2013). Viewed positively, removing the default retirement age supports the right of individuals to continue working for as long as they want, and are able to do so – yet individual choice is constrained by a multiplicity of factors that include access to occupational pensions (such that individuals may have to work for longer than they would wish), and the physical toll imposed by different jobs (such that they might have to retire earlier than they would wish). The greater difficulty that older workers experience in re-entering the workforce following unemployment reflects the on-going unequal treatment of older workers who are assumed to be less adaptable and more resistant to change.

Partly as a response to their disadvantaged labour market position, attention increasingly focuses on forms of engagement other than continued full-time employment, by

which older people may extend their working lives. These include assuming a self-employed 'olderpreneur' identity, or participating in 'bridge' employment or 'encore' careers. The benefits attached to these activities encompass enhanced income and financial security, improved health and well-being, and opportunities for self-realisation and continuing active engagement (Mallett and Wapshott, 2015; Simpson, Richardson and Zorn, 2012; Tomlinson and Colgan, 2014; Unson and Richardson, 2013). However the universality of the assumed benefits is open to question; thus Unson and Richardson (2013) note that not all employment for older people results in positive health outcomes, while Phillipson (2013, p. 149) argues that policy makers need to 'recognise more clearly the very real limitations [that] people face with respect to labour market, health and caring issues' in accessing opportunities to extend their working lives. Furthermore, studies such as that of Davies and Cartwright (2011), which showed negativity among UK financial workers towards working beyond retirement age, challenge assumptions concerning the widespread appeal of extended working lives. There is also considerable variation across countries; returning to work after retirement is much less common in mainland Europe than in Anglo-Saxon countries (Desmette and Gallard, 2008; Radl, 2012; Zappalà et al., 2008). Although all European countries are under pressure to postpone the age of retirement, the adherence found within Western European countries to social norms that are against working beyond the age of 65 mitigates against this (Radl, 2012).

Positive accounts of prolonged working privilege the right to continue working and to choose when to retire. In contrast, more critical accounts ask whether postponing retirement age is taking away the hard won right to retirement, enforcing extended working on those who cannot afford to retire. Critical commentators argue also that the emphasis on agency and choice reflects the growing influence of norms of individualisation that require individuals to be self-reliant and to take responsibility for their own career development and

retirement paths. Encouraging older workers to carry on working is understood as part of the drive towards shifting responsibility for retirement and the welfare of older people away from the state and on to the individual (Bown-Wilson and Parry, 2013; Davies and Jenkins, 2013; Simpson, Richardson and Zorn, 2012). However although ideas of choice and control permeate public pronouncements about retirement, opportunities are very unevenly distributed amongst the older population (Loretto, Lain and Vickerstaff, 2013).

QUESTIONING RETIREMENT

The pressure to extend working lives and the removal of a default retirement age have led to a questioning and rethinking of the meaning of retirement. The idea of retirement as a separate life stage is relatively recent; but as longevity extended it became one that more and more people could expect to reach (Sargent et al., 2013). The trend towards early retirement was accompanied by the emergence of a 'third age' ideology – conceiving retirement not as a mere appendix to working life, but as a distinctive life stage, characterised by greater freedom and opportunities to participate in new social and leisure activities. Retirement has been conceived as a rite of passage into older age, and as a biographical milestone (Davies and Jenkins, 2013; Radl, 2012); however changes to the age of retirement have led to the individualisation of the life course and a loosening of the connection between chronological age and retirement, thereby blurring the distinction between being 'unemployed' and 'retired'. From being something relatively predictable it is argued that retirement has now become de-institutionalised; that it should be regarded as a social process rather than as a discrete event, and as a reversible state rather than a final destination (Loretto and Vickerstaff, 2015; Phillipson, 2013) Much media attention is devoted to scenarios envisaging the end of retirement as it is currently understood and invoking the prospect of working till age 100 (Slawson, 2015); such scenarios bring into question whether or not people will in

future be allowed to be simply 'old' or retired and invoke the possibility of a return to the days of 'work until you drop' (Simpson, Richardson and Zorn, 2012).

Questions regarding the future of retirement are interwoven with evolving norms and expectations of older age and the popular view that ageing is something that can be accomplished more or less 'successfully' and 'positively'. According to Rudman (2006) discourses of positive ageing differentiate the 'ideal ageing subject', characterised by activity, autonomy and self-reliance, from the non-ideal, dependent 'vulnerable senior'. The ideal ageing subject is a person who defies age and projects youthfulness; the vulnerable senior fails in this regard. Such representations lead to observations such as that of Wilinska (2010, p. 882): that 'new conceptualisations of positive and active ageing are strengthening the distinction between the age categories of old (bad) and young (good)', thereby reinforcing a culture of anti-ageing. Moulaert and Biggs (2013) argue that new forms of ageism are implicit in the way that discourses of active ageing privilege the identity of a person freely participating in continued economic activity over that of the retiree enjoying a good quality of life. Employment, they claim, serves to 'rescue' us from old age. The legitimacy of third age ideology has been undermined by the discrediting of early retirement schemes and the pressure to extend working lives; 'positive' ageing has become less connected to ideas of exploring new possibilities of being and acting in later age, and more connected with continuing employment. This construction supports the agenda of extending individual responsibility for welfare and reducing public expenditure. By implication leaving the world of work and assuming the identity of retiree is indicative of less successful ageing – leading some commentators to suggest that retirement is becoming stigmatised as a disempowering event, negatively defined as a state of 'not working' and increasingly associated with reluctance, loss or failure (Moulaert and Biggs, 2013; Sargent et al., 2013).

FROM THE POINT OF VIEW OF GENDER

Although Sargent et al. (2013) include women's increased participation in the labour force among the major social trends leading to a transformation of retirement pathways, relatively little research has been conducted into women's retirement when compared to men's (Loretto and Vickerstaff, 2015). A gendered perspective does not assume that all women and all men experience retirement in the same way, but rather unearths the masculine norms around which understandings of retirement are constructed. Specifically, the traditional meaning of retirement as a neat ending to working life and a gateway into 'non-work' and leisure, is based on the model of male breadwinner and the entrenched sexual division of labour (Duberley, Carmichael and Szmigin, 2014; Everingham, Warner-Smith and Byles, 2007). 'Retirement' is formulated exclusively in relation to disengagement from paid employment, not from activities in the domestic sphere.

The separation of the domestic from the professional sphere produces gendered life stages and career paths – thus women's careers are typically more 'frayed', in the sense of being less linear and less predictable, than those of men (Sabelis and Schilling, 2013). Women's traditional patterns of unpaid care work are linked to the completion of fewer years of paid employment and to greater participation in part-time work, which, together with their over-representation in low-paid occupations, all contribute to a situation where many women are financially disadvantaged in later life by having had less opportunity to save and contribute to pension schemes (Altmann, 2013; Everingham, et al., 2007; Jefferson, 2009). Traditional age norms defined an earlier retirement age for women as appropriate (Radl, 2012); yet many women find they have a greater financial need than men to extend their working lives (Duncan and Loretto, 2004). Sargent et al (2013:8) link gendered career patterns to the destabilising of assumptions regarding life stages and the life course, arguing that: 'chronological age is losing its predictive power to estimate individuals' activities, needs and wants across the lifespan', using as an example 'women for whom 'late career' is [age]

65-75 in terms of comparable number of years spent working'. Yet accounts of gendered ageism claim that women encounter age-based discrimination at a younger age than men; so that although women may have greater reason to want to prolong their working lives, they may encounter more obstacles than men in doing so.

Exploring accounts of retirement and later-life working from a gendered perspective involves examining how they construct relationships between different spheres of life and fields of engagement. Thus flexible working was originally formulated as a response to the needs of women, to accommodate the demands of their work responsibilities with those in the domestic sphere. However, the idea of flexibility is now extended to older workers, both women and men, as a means for them to carry on working beyond expected retirement age. Yet Loretto and Vickerstaff's (2015) study of older people in the UK confirmed a continuing norm of men anticipating working full-time and then retiring, and that only a minority of men were interested in gradual retirement; its appeal being largely confined to those with more advantaged working histories and life circumstances. Their study associated contrasting narratives of retirement with gender positions – that men were more likely to view retirement as a reward for years of toil, and as offering more time and freedom to pursue hobbies and life-long interests; whereas for many women it offered freedom from having to juggle their paid work with domestic tasks and an escape from unsatisfying, often part-time work. It is apparent also that women's accounts often place more emphasis on social aspects. Unson and Richardson (2013) found that women were more likely than men to identify 'helping others' as a reason to pursue encore careers; Barnes and Parry (2004) found that male retirees associated 'missing work' with a loss of status and activity, and were less likely than women to mention the social aspects. In Loretto and Vickerstaff's (2015) study, women drew on a narrative of 'helping out' in relation to activities at the boundary of paid and unpaid work, encompassing part-time work and caring for others, both within and beyond their immediate

families. Domestic responsibilities do not cease with the exit from employment; moreover later life is often accompanied by the acquisition of new caring responsibilities – for parents, grandchildren, or ill or disabled partners, relatives, neighbours or friends. Their greater commitment to these activities brings into question the meaningfulness of retirement as a distinctive life stage for many women (Barnes and Parry, 2004); on this basis many of the participants in Duberley, Carmichael and Szmigin (2014) study of UK women were unable to decide whether they were, or were not, retired.

The proposition that retirement is experienced differently by men and women, according to their engagements within contrasting life spheres, raises questions concerning the impact of retirement on gendered roles and identities – whether they continue unchanged or are strengthened or transformed. According to Barnes and Parry (2004: 214) ‘gender is... an important influence on the ways in which individuals adapt to retirement and on the achieved quality of life’. Adaptation involves engaging with both change, in the sense of embarking on a new life stage – and continuity, through developing existing networks, interests and activities. The finding that ‘men and women who had a fluid approach to gendered assumptions, amending them to adapt to changes in the lifecycle, were the most successful in achieving satisfying life styles’ (Barnes and Parry, 2004: 231), is echoed by examples found by Loretto and Vickerstaff (2015) of men who explained their choices to retire, or reduce their working hours, as wanting to spend more time with their family, and of women who had taken on a ‘proper job’ at a later age and were thus less interested in retiring or flexible working.

CONTEMPLATING RETIREMENT

In order to examine further the interplay of social policy and societal discourses with the experience and expectations of women at, or approaching, retirement age, this section draws

on findings from a study of UK women over 50 undertaking courses to help them plan for self-employment (Tomlinson and Colgan, 2014). These courses were targeted at women who were not in full-time employment or who were undergoing redundancy or restructuring in their workplace. We interviewed 45 women towards the end of their course and carried out follow-up interviews, three to five years later, with 17 of the original participants. In these latter interviews we asked them not only about the progression of their self-employment plans, but also about their future expectations and aspirations, including their thoughts regarding retirement. At the time of their second interview the women's ages ranged between mid-50s and mid-60s. Five were now in full-time paid employment; the economic engagement of the remainder comprised a mix of self-employment (conducted at different levels of intensity), part-time employment (sometimes combined with freelance work), and continued searching for employment or self-employment opportunities. Although at least six already received state or occupational pensions only one woman identified herself as 'retired'.

The following review focuses on issues of choice, control and constraint found within participant' reflections on retirement. The choices of women in our study were adversely affected by the impact of equalising the UK state pension age between men and women; a development that is taking place at the same time as raising the pension age for all workers. Consequently, women who had expected for decades to retire at 60 are no longer able to do so; furthermore, their specific birth year can have a marked effect on their financial position (Jones, 2016). As one participant explained:

It's not where I expected to be at this time of my life.... I figured that I would run... the [international students] programme that I started... until I decided to retire. And I never thought that I would be made redundant from not one but two positions... I have no idea when I'm actually ever going to be able to do it [retire]. They keep

pushing the pension age further and further away. [Lecturer, currently employed part-time; in her 50s]

The implications of these changes to the retirement age, together with a position as an 'older woman' in a difficult labour market, were poignantly expressed by a former university administrator, made redundant at 50: 'I've applied for jobs, I've never had even an interview... I'm now not going to get my state pension till the age of 66, I'm 55. How do you live for 11, 16 years without earning anything?'

But women who had succeeded in finding full-time employment also found that their choices were constrained when their access to pension schemes was affected by having taken a break from employment: 'I have thought about it [retirement], yes, and that's why I am happy to work full-time... They're [employers] kind of a bit reluctant for me to join the pension scheme but I should be able to... this year' [Returned to employment after a career break; 50s]. 'I'm in quite a vulnerable position really because I don't have a pension. I have a small pension with the company but it's nothing'. [Returned to full-time social work after living abroad; 60s]. For self-employed women however, retirement represented something over which they could exercise some choice and control. A yoga teacher and trainer in her 50s told us: 'I suppose there will probably come a time when I physically might want to do a bit less but I don't think I am ever actually going to completely retire'. Similarly, a woman now in her early 60s who had started a bed and breakfast business in her 50s, explained that: 'with the flexibility that running a bed and breakfast from your home has, which means I can do it more or less. Oh, no, I wouldn't retire, I would be bored'.

Both women rejected the idea of stopping paid work completely; according to Duberley, Carmichael and Szmigin (2014) a reluctance to assume a retired identity is a response to a view of retirement as 'doing nothing'. The perception of retirement as a state

of passivity, boredom and idleness led one participant to reject the prospect as ‘a horrible thought’, which she associated with: ‘the last couple of years of my dad’s life, being sat at home, reading the paper, dozing in the chair, and I just think no!’ [Employed full-time in a fixed-term post; 50s]. And the ‘norm of busy-ness’, which Rozanova (2010) identifies within contemporary discourses of active ageing, is echoed in assertions such as the following: ‘There is no such thing as retirement.... I don’t think these days one can retire and sit at home.’ [Retired from civil service post; seeking to start own business; 60s] and: ‘These days the retirement age is moving further and further away, so as long as you get the strength to keep on going, you keep going on....You’re not dead yet! [...] And this country encourages that anyway’ [Currently employed; 50s].

The idea of a stigma associated with being retired is implicit in the following explanation of why the interviewee, despite receiving: ‘my teacher’s pension, such as it is, and my state pension’, now chose a ‘semi-retired’ over a ‘retired’ identity:

I’m going to carry on doing some stuff. I’m trying to do some voluntary work at a prison at the moment, a bit of mentoring...I’m going to keep busy...I kind of think of myself as semi-retired. Because I keep doing bits of this and that which prevents me from feeling totally retired [Former college lecturer; 60s].

In the preceding account ‘keeping busy’ served to inoculate the individual from an unwanted retired identity, but her busy-ness was not confined to the world of paid employment. And another participant, while confirming her intention to continue working part-time because: ‘I like earning money and I like the social interaction and I like the demands it makes’, highlighted the ‘other things’ in her life that she now wanted to spend more time on:

Nothing like kind of climbing Mount Everest or particularly ambitious plans, just sort of being free now and again to go swimming with my grandson...that sort of thing...

And I'm also....a lay magistrate...that can carry on till I'm seventy. So that would be quite a good thing to carry on with because it is quite mentally demanding and gets me out of the house...[Working part-time on an employed and self-employed basis; 50s]

In these accounts interviewees reflected on what, for them, constituted the 'other life' to employment; the activities and interests that would keep them busy, engaged and 'out of the house'. Only one woman in our follow-up study unequivocally identified as 'retired'. She did qualify for her state pension at 60 and, following redundancy and an accident that prevented her taking forward her business plans, found she 'could manage quite nicely on my pension'. The non-repentance she expresses in the following account of her life in retirement again acknowledges the stigmatised association with laziness:

I have an allotment a couple of miles away... now that the weather is getting better I spend quite a bit of time there. And the rest of the time I'm a full-time grandma and... a lazy person. And I'm quite enjoying it. And I have absolutely no repentance for that at all [Retired administrator, 60s].

Although claiming to have 'no regrets', she identified aspects of her working life that she did miss. They included 'the company of the male outlook.... not everybody sees it from a woman's point of view...I do miss that'. And: 'I do miss learning [but my local authority] is cash strapped...so any adult learning classes....they have just not got the funding....' As well as needing to 'do something to get my brain in gear', she also expressed concern about her physical well-being: 'I'd like a dog...I'm not getting enough exercise but a dog makes you go out'. Her story illustrates how the 'freedom' of retirement is partial and constrained; in her case reduced income and public sector spending cuts both played a part in limiting her opportunities to construct a satisfying 'other life' to that of paid employment.

Loretto and Vickerstaff (2013; 2015) challenge the representation of retirement as the outcome of individual choice and decision-taking; instead retirement decisions emerge from within the network of relationships and roles in which the individual is embedded. This process is evident in the following case, where the interviewee explained why, following her daughter's illness, she had temporarily put her self-employment plans on hold: 'I was looking after my grandson a lot. [Husband] was still going to work. So really I wasn't doing a lot of work which tied in with the decision that I would be the one not taking any money.... I needed the time more than I needed the money...' Although this division of labour was initially organized along gendered lines her husband then chose to stop working: 'Because he was missing looking after [grandchildren]' [Self-employed counsellor; 50s].

Barnes and Parry (2004) note how their caring responsibilities can provide women with ready-made roles in retirement. Their status as grandmother occupied an important position in interviewees' accounts of their current or anticipated activities. The position of grandmother was described as different from being a mother ('much more enjoyable') and as operating at the boundary of leisure ('swimming with my grandson') with duty: 'That role now of being a grandparent so much more, I don't remember my mum ever looking after my children.... I take the grandsons to nursery one morning, I pick up a granddaughter one evening. Every week I've got set things that are my jobs to do' [Part-time employee and self-employed therapist; 50s]. This reference to contrasts across generations of women illustrates well that retirement is not a stable institution, but subject to constant change and renewal. This brief review of the reflections of participants in our study has provided further evidence of increasingly convergent social norms around the desirability of keeping busy and the negative association of retirement with laziness. But although the women quoted here were drawn from only a very small group, there was considerable variety in their experience, indicating something of how their different social and material circumstances affected the

choices available to them. There is clearly a need to research further how a range of factors, including class and ethnicity, interact with gender in shaping trajectories in later life.

CONCLUSIONS

To view retirement issues from the perspective of gender is, not only to consider how women's often more fragmented careers impact on their choices in later life, but also to recognise how traditional distinctions between men's and women's careers are being destabilized by the restructuring of work and organizations, so that disrupted work histories are becoming more common among men as well. In addition, a gendered perspective invites a reconsideration of the inherently unsatisfactory split between domestic and professional spheres. Arguably this split is reinforced by associating positive ageing with continued economic activity, because privileging paid work detracts from the appraisal of the social, cultural and economic value of other engagements. When 'voluntary work' and 'caring' are included in accounts of active ageing, they are always mentioned *after* paid employment and self-employment. But Everingham, Warner-Smith and Byles (2007) claim that the transformational model found in their study of women's retirement pathways – where women's paid work served to support and complement their retired lifestyle – does offer a challenge to the traditional binary of work and non-work. Reference to a retired 'life-style' raises questions concerning what forms such life-styles might take, and the value and importance of a distinctive life stage after work – following Moulaert and Biggs' (2013, p. 38) proposal that 'the question of a mature identity should look beyond the restricted domain of work-related activity'. However, reference to a life-style is problematic if it assumes a consumerist model of the third age, available only to those with secure pension-based incomes who are individually able to purchase the goods and services required to maintain it, rather than conceived as a sphere of involvement in which society has an investment and a responsibility to support.

The implications of this transforming landscape of older age working and retirement can be considered at the individual level, at the organizational level, and for social policy and society more widely. It is clear that increasing demands are being made on individuals – to ensure that their skills keep up-to-date, and that they are flexible and open to change in order to keep their jobs or re-join the labour market. At the same time their eventual smooth transition into retirement is facilitated by having established another life – of networks, interests and engagements outside employment; as well as having saved and undertaken the financial planning necessitated by changes to pension arrangements. For employers, their responsibility for an ageing workforce requires that they resist age discrimination and stereotyping; ensuring that older workers are supported and not disadvantaged in relation to job opportunities, or access to training and development, while at the same time recognising their part in facilitating the transition into retirement through providing opportunities for phased retirement or flexible working.

These individual and organisational activities involve engagement at the interface of working life with life outside employment. However, social policy has prioritised continued employment at the expense of recognising retirement as a distinctive life stage, or valuing the contributions that retired people make beyond the world of employment. Among these contributions can be counted voluntary work, both formal and informal, civic engagement, and a range of caring and supportive roles. The traditional gender divide, that represented these contributions as belonging more to the sphere of women than to that of men, reinforced their marginalization. To counter this marginalization policy makers should move beyond taking for granted activities such as volunteering, and consider instead encouraging and enabling unpaid work in the same way as extended employment is promoted; they should provide more generous resources for education programmes that facilitate genuinely life-long learning and actively recognise caring and supportive roles in families and communities –

acknowledging that those who are currently carers will in turn become the ‘cared for’.

Developing policy along these lines involves challenging some of the assumptions of individualized responsibility, focusing instead of the systems and structures that support people in their efforts to build new and satisfying later lives.

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