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OLDER WORKERS' ENCOUNTER WITH DE-STANDARDISED LABOUR MARKET EXIT: OPPORTUNITIES FOR BIOGRAPHICAL MANAGEMENT

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ABSTRACT

This study examines how the uncertain nature of older workers' employment has raised the profile of 'identity' as an issue of concern for those currently approaching labour market exit, and how they actively manage this concern within their overall biographical framework.

The design involves a grounded-theory analysis of 60 qualitative interviews with men and women aged between 54 and 67, within two years of 'retirement'. Following the life-course tradition, it locates their accounts in historical structures of changing patterns of labour market participation, where 'retirement' timings are less age-structured, more open to personal decision making, and more likely to be influenced by the interaction between work and domestic life-course trajectories.

The Heideggerian theoretical concepts of 'temporality' and 'authenticity' are applied to the data to provide insights into how older workers confront dilemmas between their earlier understandings of how and when work was expected to end, and their current experience of de-standardised labour market exit.

The research explores how far older workers assert control over their biographical management by ascribing personal meanings to the historically specific choices, tensions, and ambiguities which they encounter through increasingly uncertain employment conditions. The 'existential anxiety' generated by this uncertainty is seen as creating the potential for a different form of self-understanding to emerge. This has implications for how older workers understand themselves at work, and how they come to leave the labour market.

A number of personal strategies are identified to explain how older workers rationalise dilemmas of labour market exit within a biographical context to illuminate self-understanding. These strategies require varying degrees of *biographical effort* to maintain a unique, coherent self, and are found to have a gendered dimension. The results have practical implications for those who support older workers through the exit process, as well as those involved in their recruitment and retention.

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A special mention needs to be made to all those who freely gave their time to tell me their stories of approaching retirement. I am indebted to their openness in expressing their personal thoughts. I hope they enjoyed telling me those stories as much as I enjoyed listening to them. I wish them a happy 'retirement'.

Thank you also, to those organisations who granted me access to speak on their pre retirement courses and to interview their staff.

Finally, there are those amongst my own family who, many years ago, in the telling of their own stories of employment, unwittingly ignited my curiosity about the meaning of work. Thank you for your inspiration.

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GLOSSARY

DEFINITIONS OF TERMS USED IN THIS STUDY

Age Structuring: How life-course events are determined by chronological age.

Authenticity: Used in a specific Heideggerian sense to mean the explicit confrontation of existential issues by reflecting on one's past, present and future states of being.

Biographical management: An attempt by individuals to maintain the coherence of their life-course trajectory at a point of transition, which involves the use of personal strategies to make one's present circumstances link with one's past and one's future.

Biographical effort: The extent to which individuals have had to struggle with their self-understanding and modify their expectations in order to manage the conflicts and tensions which arise in the transition to retirement.

De-chronologisation: How life-course events occurring in the latter part of the working life are becoming less structured by chronological age.

De-standardisation: The loosening of statutory processes as determinants of labour market exit amongst older workers, and their replacement by a greater variety of pathways into retirement brought about by the interaction of uncertainty of employment and a greater degree of personal autonomy.

Life-course: A paradigm, (following Elder, 1978), which examines personal biography in the context of historical structures to identify and explain variation between different social groups in the timings, sequence and duration of transitional events.

Primary Care Trust (PCT)   An NHS administrative unit responsible for the health care of a defined section of the population. They replaced the functions of Health Authorities from April 2002.

'Retirement':   A readily available signifier, acknowledged by older workers themselves as being more appropriate to a previous era of definitive, age-based division between work and non-work, but which, in the absence of a more suitable alternative, becomes applied with some reservation, to the more ambiguous and individualised nature of modern labour market exit.

Uncertain employment: Changes in the nature of work brought about by re-organisation and restructuring which lead to a less clear understanding of the self in terms of the work-role.

'Understanding':   Quotation marks indicate its Heideggerian usage denoting how the understanding of any phenomena typically takes place through the self being immersed in a 'common sense' social world and requires

no explicit thought to generate meaning.

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CHAPTER 1:

INTRODUCING THE THESIS

1. FINDING A RESEARCH PROBLEM

The idea for this inquiry originated from a remark made by a doctor during a meeting at which I was present in the course of my employment at the local Health Authority. During the meeting, the doctor (a consultant) argued that the need for mental health services amongst older adults within the city was likely to increase because of the tendency for this age group to be 'thrown on the scrap heap before their time'. The remark was expressed passionately and was given additional poignancy by the fact that the consultant was herself within two years of retirement, and had recently been unsuccessful in applying for a more senior position within the organisation.

Reflecting on this remark focussed my attention on the potentially damaging consequences which retirement was thought to have for the mental well-being of some older adults. Behind this view lay the assumptions that work occupied a central place in people's lives and was difficult to leave behind. I felt able to relate this to the experiences of older members of my own family who had retired over 20 years ago and whose retirement lifestyle appeared to me to be a far less stimulating existence than their previous 40 years of employment, as told through their stories of work. However, everyday conversation with my colleagues and others often indicated that retirement was eagerly awaited as a time of increased self-fulfilment. Within the Health Authority where I worked, repeated changes to organisational structures appeared to generate feelings of disillusionment and cynicism amongst many older workers, some of whom keenly anticipated their retirement as an 'escape' which was envisaged as being likely to improve their quality of life. My initial dilemma, therefore, was in understanding these diverse views of impending labour market exit.

2. FOCUS OF INVESTIGATION

This study investigates how the current generation of older workers ascribe meanings to the historically specific choices, tensions, and ambiguities which are being encountered as the end of working life becomes increasingly de-standardised. It is about how these issues become understood and actively managed within their biographical context to illuminate aspects of the self.

3. RATIONALE FOR INVESTIGATION

The relationship between the latter part of the working life and self-identity is becoming increasingly important at a time when the nature of 'work' is itself undergoing change. Structural transformations in the nature of employment, as well as the changing content of jobs, have implications for how older workers understand themselves at work, and how they come to leave the labour market. These changes have resulted in a more de-standardised pattern of labour market exit, where 'retirement' timings are less age-structured and where the latter part of working life becomes opened up to personal decision making. Moreover, and of particular concern for this study, is that these changes in the structure and content of employment involve contradictory messages about what it means to be an older worker, and have a diverse impact on the relationship between self-identity and work. Consequently, the latter years of employment are likely to involve greater uncertainty and ambiguity in what it means to be an 'older worker'. Whilst this issue of increasing uncertainty amongst older workers forms the central theme of chapters 2 and 3, the following paragraphs introduce some of the basic points in this debate.

On the one hand, the change and uncertainty brought about by internal restructuring and new ways of working may highlight the vulnerability of older workers' labour market position. In these circumstances, 'early retirement' may be a solution welcomed both by disillusioned employees, and by employers wanting to 'modernise'[1] their workforce.

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[1] 'Modernising' the workforce refers not only to the updating of equipment, skills and processes but for public sector workers also has an ideological dimension relating to delivery of services as part of New

For some older workers, 'early retirement' offers the potential for enjoying a self-enhancing Third Age (Laslett, 1991) lifestyle where images of the 'young retired' identity are both marketed and perceived as an attractive alternative to employment.

On the other hand, recent public policy has attempted to reverse the trend towards early retirement (which is discussed in Chapter 2). For example, the 'Better Government for Older People' programme[2], was initiated in 1998 with the aim of promoting 'active ageing'[3] in several areas of public life, including employment. Central to the Government's employment strategy for older workers is the Age Positive Campaign[4] which is directed towards changing employers' attitudes on ageism by following the Code of Practice on Age Diversity in Employment[5] (DfES,1999), and which also makes a commitment to introduce legislation in line with the European Union's Employment Directive[6] to outlaw age discrimination in employment (Cabinet Office, 2000). Encouraging older people to remain actively involved in work is also evident in the

Labour's 'Modernisation Programme'. New ways of working were set out for both the NHS and local authorities respectively in the White Papers: 'The New NHS: Modern and Dependable', (DoH, 1997); and 'Modern Local Government: in touch with the people' (DETR, 1998). The impact of 'modernisation' on worker-identity is discussed in Chapters 2 and 3.

[2] 'Better Government for Older People' is a consortium of: the Cabinet Office; Age Concern; Anchor Trust; The Carnegie Third Age Programme; Help the Aged; and Warwick University Local Authorities Research Consortium.

[3] The World Health Organisation has defined 'active ageing' as 'the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age' (2002, Active Ageing: a policy framework, p.12, WHO, Switzerland). This involves 'encouraging policies that enable labour market participation according to the varying needs, capacities and preferences of older people, backed up by lifelong learning initiatives' (pp. 51).
Within the UK, pressure groups including 'Help the Aged' have lobbied government to recognise the increased participation of older people in areas of paid and voluntary work. Developing an 'active ageing policy' has been stated as an explicit part of the government's Employment Action Plan (DWP, 2002) which includes the aim of increasing recruitment and retention amongst the over 50s .p21

[4] The Age Positive Campaign was launched by the Government in 1999. It offers practical advice and guidance to employers, raises awareness among recruitment and personnel managers and works with regional newspapers and local business networks to raise awareness and reward good practice through the Age Positive Regional Newspaper Awards. The aims of the campaign are to promote New Deal 50+, encourage application of the Code of Practice on age diversity in employment and to prepare for the introduction of anti-age discrimination legislation in 2006.

[5] The Code of Practice on Age Diversity in Employment is a voluntary set of standards to encourage employers to recognise the benefits of an age-diverse workforce. The Code encourages employers to make decisions that do not discriminate on age, in the areas of: recruitment, selection promotion, training, redundancy and retirement

[6] This commitment towards legislation was reflected in Minister of State Ian McCartney's speech at the World Assembly on Ageing in Madrid, 10th April, 2002: 'The final strand of our strategy is the introduction of age legislation under the European Union's Employment Directive. ... Ageism is more complex than other forms of discrimination and people have different needs as they grow older. We therefore need to get the legislation right and make it clear and beneficial for both employers and employees'. EU Directive 2000/78/EC, 27th November, 2000 set out a framework for equal treatment in employment and occupation on the grounds of age, disability, belief, religion and sexual orientation. The Government is committed to introducing legislation to comply with the EU Directive in 2006. (Secretary of State for Work and Pensions, Parliamentary Questions 42580, 26th March 2002).

report 'Winning the Generation Game' (Performance Innovation Unit, 2001)[7], and is reflected in the New Deal[8] for over 50s initiative (DfEE, 2000a), which highlights the continuing economic contribution of older workers by providing incentives to older workers returning to employment. The Government's lifelong learning[9] initiative also supports the provision of continuing education for older adults, not only as a means of increasing employable skills, but also as a way of improving self-esteem. The recognition of the problems of 'early retirement' were formalised by Government in its setting up of the Age Advisory Group[10] which seeks to advise on the introduction of age discrimination legislation in employment, and to investigate the idea of a more gradual and flexible transition to retirement (Hodge, M, Press release, 14th February, 2001). Support from employers to address the negative effect of early retirement policies on organisational practices has also been expressed through the report by the Employers Forum on Age[11] to the HoC Select Committee, (Employees Forum on Age, 2001).

Recent reforms to the taxation and benefit systems have also encouraged older workers to remain in the labour market. Since 1989, the rules on state pensions have allowed people over state retirement age to remain in employment without a reduction in their state pensions. In its Green Paper (DSS,1998), the Government indicated its intention to tackle the distortionary incentives that exist in the tax and benefit system which

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[7] In the forward to this report, the Prime Minister noted that the UK was 'wasting one of our greatest resources – the over 50s'. Winning the Generation Game recommended action in four policy areas: changes in cultural attitudes to recognise the continuing economic contribution of the over 50s; to create more flexible working arrangements to enable older people to remain in employment; encourage older workers to return to employment; assist older people to make a voluntary contribution to their communities.

[8] New Deal 50+ is a programme for people aged 50 or over who have been out of work and claiming benefits for at least six months. The scheme provides personal advice and job search support, tax-free earnings top up of £60 per week, and a £1,500 in-work training grant.

[9] Government support for 'lifelong learning' in relation to older workers was expressed in the White Paper 'Learning to Succeed' which in commenting on the role of the Learning and Skills Council noted that 'We expect the new Council to work with others to champion lifelong learning, promoting learning to men and women of all ages, including older people as well as returners to the labour market and those with special needs. Older people, for example, benefit greatly from learning. Research has shown that older people who continue to be active learners enjoy healthier lifestyles and maintain their independence longer than those who stop learning.' (pp. 55).

[10] In 2001 the Government set up the Age Advisory Group which included representatives from the Confederation of British Industry, Chartered Institute of Personnel and Development, British Chambers of Commerce , the Institute of Management, Scottish Enterprise, Small Business Service, the Trade Union Confederation, Employers Forum on Age, Age Concern, the Society of Chief Personnel Officers, The National Council of National Training Organisations and the Third Age Employment Network . This group was to provide guidance on how to implement age discrimination legislation and its impact on employers.

[11] The Employers Forum on Age consists of approximately 160 organisations, who employ over 10% of UK workers and aims to promote the business benefits of a mixed age workforce within the organisation.

encouraged people to leave work before retirement age, and rejected the idea of introducing a decade of flexible retirement occurring between ages 60-70. At the same time, the Government acknowledged the changing nature of working patterns by adapting the tax rules for occupational pensions to allow a more phased transition into retirement by allowing benefits to be claimed at any age between 50 and 75, irrespective of whether the employee had actually retired (Inland Revenue, 1998).

Concerns about how older workers encounter the de-standardised nature of the latter part of their working life form part of the 'flexible retirement' debate[12]. Employers themselves are actively involved in this debate through the Employers Forum on Age which has urged Government to implement policies allowing a more phased transition towards retirement (Employers Forum on Age, 1997; 2002). In public sector organisations, employment policy is beginning to take account of the different needs of employer and employee by introducing some flexibility in retirement timings, and in opportunities to continue in employment on reduced hours (DoH, 2000; National Joint Council for Local Government Services, 2001). In addition, the debate about gradual retirement has been popularised within the Government's Work-Life Balance Campaign[13], launched in March 2000 (DfEE, 2000b), where the benefits of balancing work and non-work aspects of life, for both employee and employer, are directly addressed (DTI, 2001). Unions, particularly in the public sector, have also been supportive in the introduction of more flexible working arrangements for their members[14].

Furthermore, this de-standardisation of the latter part of working life is being encountered alongside profound social change within the domestic sphere, where family structure is becoming more diversified. The increasing numbers of divorced older people suggests a need for them to remain in employment later in life due to financial

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[12] The Government's involvement in this debate is reflected in the recent study commissioned by the Department of Work and Pensions with the Employer' Forum on Age, of 20 large organisations to identify the benefits and barriers of flexible retirement (DWP/EFA,2002).

[13] The Government's Work-Life balance campaign included setting up the Challenge Fund of £10.5 million for organisations to pay consultants to develop work-life balance strategies by identifying the benefits to the organisation of flexible working. The campaign also brought together an alliance of 22 organisations who were committed to promoting good practice in this area. A third strand to the campaign involved the publication of the DfEE discussion document 'Changing patterns in a changing world' which provided case studies of more flexible working.

[14] In 2002, Unison launched its own Work-Life balance campaign by conducting a survey of opportunities for flexible working arrangements within public sector organisations.

constraints. The relative importance of paid employment in the lives of older men and women is being re-negotiated. This suggests a need to examine how the encounter with de-standardised labour market exit is managed within the context of changing domestic relationships.

Against this background, an investigation of how the de-standardised nature of labour market exit opens up possibilities for self-understanding is timely. In particular, there is a need to know how those currently approaching 'retirement' rationalise their decision making about 'retirement' timings, within their personal biographical context. It is this need which is seen as justifying the methodological approach to data collection (described in chapter 4), which is shaped by a reading of literature in the life-course tradition. The need to rationalise decision making also influences the analytical approach used(chapters 6, 7 and 8) which is directed towards explaining labour market exit as an aspect of temporal biographical management.

The need for this approach comes at an opportune moment in labour market history. Those currently approaching 'retirement' can be thought of as a unique cohort, whose encounter with an historically specific set of changing and converging economic, social and cultural circumstances, suggests a need to examine the adequacy of existing knowledge of labour market exit in explaining their circumstances. For most of their working life, they are likely to have been exposed to normative expectations of how, and when, work should end, and how this ending may be different for men compared with women. They are now leaving a labour market where these norms are being weakened by changes which have de-standardised the latter part of their working life. This shift towards a more de-standardised encounter with labour market exit generates questions about how older workers might make sense of their transition to 'retirement' in the changing circumstances in which they find themselves, and what strategies are open to them when tensions arise between current circumstances and old understandings. In doing so, they raise the question of how the self becomes 'at stake', as a topic for investigation.

There is also a practical justification for research into this area. Whilst the encounter with de-standardised labour market exit presents older workers with new challenges to resolve, there is a need amongst professionals and practitioners who come into contact

with older workers, to be aware of the specific issues facing those now approaching retirement. The work of Human Resources departments, trade unions, providers of pre-retirement education, counsellors and General Practitioners, needs to be sensitive to the new ways in which their 'clients' may be experiencing a life-course transition.

4. AIMS OF THE RESEARCH

To examine the relationship between labour-market uncertainty and self-identity during the latter part of working life.

For those currently approaching the latter part of their working life, labour market participation has become increasingly uncertain, characterised by insecurity of employment and changes in the type of jobs available. Recession, redundancy, economic restructuring and public sector reorganisation, together with the absence of anti-ageist employment legislation have highlighted the unstable nature of employment. Organisational and technological change in the latter years of employment may have weakened work-based identities developed through skills accumulated during long service or through loyalty to a particular employer. Alternatively, labour market flexibility has provided new opportunities for de-standardised employment, thereby strengthening work-related identifications for those older adults who may wish to remain in employment, for example through labour market re-entry, adjustment of hours or casual employment. The research aims to examine how different encounters with labour market uncertainty impact on self-identity amongst older workers.

To examine the ways in which the de-standardisation of labour market exit brings about an active biographical management of the latter part of the life-course.

Labour market uncertainty and different pathways into retirement have made retirement timings less predictable. This de-standardisation of labour market exit has been accompanied by greater diversity of family structures, by shifts in the roles of men and women, and by the marketing of 'youthful' lifestyles for older adults. In addition,

possibilities for modifying one's career-ending, together with opportunities for informal work after retirement, generate an ambiguity about what it means to be 'retired'. Such changes might be seen as offering new possibilities for extending the degree of personal choice in balancing work and non-work activities, around the time of career ending. The research aims to examine the ways in which older workers might respond to these uncertainties by taking increased personal responsibility for a more individualised approach to personal lifestyle management.

To examine the gendered nature of de-standardised labour market exit and its implication for management of the self

Labour market exit cannot be understood solely in terms of one's history of work events. Decisions about retirement timings and retirement pathways involve a dynamic interaction with one's domestic life, and with the life-course of one's partner. Given that there are differences between older male and female workers in terms of their employment continuity and in their rates of continuing labour market participation and given differences in the division of domestic labour, then the nature of this dynamic interaction at career-ending is different for men, compared with women. The thesis aims to examine how this different interaction of employment and domestic trajectories presents men and women, at career-ending, with different sets of circumstances for the biographical management of self understanding.

To examine how the de-standardisation of the latter part of the work-history brings about a need to rationalise traditional understandings of 'retirement' amongst older workers.

Many older workers, especially men, may have spent most of their working life understanding 'retirement' as the definitive ending of secure employment. In the latter part of their working life, they may be experiencing labour market change, as well as cultural shifts, which conflict with this understanding. In this sense, those taking part in this study may represent an historically specific generation who are approaching the latter part of their work history where an important source of self-identity is questioned.

At issue here is the extent to which traditional understandings of the definitive nature of 'retirement' continue to shape how older workers understand themselves. The thesis aims to examine how the tensions and contradictions which arise from comparing actual experiences of de-standardised labour market exit with previous expectations, are managed to preserve a biographical coherence.

To identify aspects of the transition to 'retirement' which assist other professionals in their contact with older workers.

The extent to which individuals become personally responsible for biographical management in the latter part of their work-history has policy and practical implications for the way in which other professionals interact with older workers. The increased choices which arise from the de-standardisation of the latter part of the work-history suggest that a shift of emphasis may be required in the type of advice and support given to older workers as they leave the labour market. Whilst 'factual' information on which to base financial arrangements and retirement timings is undoubtedly important, this needs to be set in the wider context of how the self might be 'at stake' at this historically specific time of labour market transition, when government policies are promoting a more flexible transition. This is an issue of concern for those who support and guide older workers through the labour-exit process, for those involved in the recruitment and retention of older workers, and for those who provide counselling services. The issues discussed in this thesis are intended to be of value to those who, as part of their work, are involved in the transition, or the consequences of transition of older workers into retirement. It aims to make available a set of sensitivities of which other professionals should be aware, in their professional contact with those approaching retirement.

5. RESEARCH QUESTIONS

The following research questions follow on from the aims of the study:

- Amongst those currently approaching labour market exit, what has been the impact of labour market uncertainty on the salience of work-based identity, and is this impact different for older men, compared with older women?

- How has the de-standardisation of labour market exit presented older workers with opportunities for active biographical management?

- What strategies do older workers use to manage the tensions and contradictions associated with their 'retirement' timing?

- Does de-standardised labour market exit bring about a more authentic self-understanding, in the Heideggerian sense?

- What are the variations between men and women, in how de-standardised labour market exit is encountered, and in the implications for self-understanding?

- How does the interaction of employment and domestic trajectories influence the biographical management of work-ending?

- How far does conflict between previously held views about retirement timings and a de-standardised labour market lead to a revision of self-understanding, and is this process different for men, compared with women?

- What results can guide other professionals in their contact with older workers who are approaching 'retirement'?

6. 'RETIREMENT' AS A PROBLEMATIC CONCEPT

The term 'retirement' is recognised as being problematic in this study. Because of the variety of ways in which older workers move out of formal employment and the variety of ages at which this occurs, the term 'retirement' frequently involves an element of self-definition, rather than being necessarily associated with a particular 'stage' in an age-structured life-course. In addition to being problematic as an analytical category, it is also problematic for older workers themselves, who may not easily accept the popular, stereotypical definition as describing their impending circumstances. For many, labour market exit before state retirement age involves an element of ambiguity, to the extent that this has been recognised as 'a generation in limbo' by Bosanquet (1987). Amongst those interviewed, there was a reluctance in accepting the term to the extent that some interviewees considered themselves to be inappropriate for the study. In fact, their uncertainty about the use of the term to describe their current circumstances of labour market exit made them ideal interviewees for this study. In this thesis, the use of 'retirement' within quotation marks indicates the inadequacy of the term to describe the de-standardised, flexible and uncertain nature of labour market exit. Its use in this study refers to its availability as a readily available term which can be drawn on, often with some recognition of its inadequacy, and applied to a variety of forms of labour market exit by older workers.

7. THE DATA

The data on which this thesis is based comes from 60 qualitative interviews with men and women who were within two years of 'retirement'. The majority of interviewees are drawn from NHS and local government organisations, with a small minority employed in the private sector. Whilst the analysis takes account of all those interviewed, the thesis presents verbatim extracts from 28 people. These extracts are used to address the research questions by providing a biographical insight into the work and non-work aspects of their lives. In the interview extracts, the actual names and geographical locations of interviewees have been changed in order to protect their identity. The researcher's statements during the interview are identified by 'JS'.

8. THE STRUCTURE OF THE THESIS

Chapter 2 sets the context in which the retirement decisions and lifestyle choices of older workers are now occurring. The chapter begins by using statistical evidence to discuss the pervasive uncertainty of labour market participation by older workers. It considers the impact of economic restructuring and the shift towards a more flexible organisation of work on the employment experience of older men and women. The political context of labour market exit is then outlined with specific reference to the NHS internal market and the shift towards a primary-care led service, as well as local government changes towards Compulsory Competitive Tendering and Best Value. The chapter concludes by examining the weakening of age-structured identities through changed ideologies of what it means to be an 'older worker', through Government initiatives to encourage older workers to remain in employment, and through cultural changes in the representation of 'retirement' as a positive lifestyle option.

Chapter 3 draws on accounts by social commentators and researchers to discuss how the uncertainty encountered by older workers through the de-standardisation of labour market exit has an impact on self identity. Firstly, the chapter uses labour process theory and organisational discourse to explore how identity at work may be passively or actively constructed. It then traces changes in the meaning of 'retirement' from one of problematised role loss to Third Age fulfilment, and goes on to look at the ambiguities arising from the de-chronologisation of the latter part of the life-course. It argues that the changing nature of the labour market may require older workers to confront a tension between their earlier understandings of how and when employment was expected to end, and their current encounter with de-standardised labour market exit. The discussion also highlights how this dilemma might be encountered differently by men, in comparison with women. The final part of this chapter considers the extent to which these uncertainties have brought about a 'crisis of identity', and draws on the work of a number of social philosophers to make the claim that the de-standardised nature of labour market exit presents opportunities for a more individuated biographical management.

The theoretical framework is introduced in **chapter 4**. Here, the concepts of 'temporality' and 'authenticity' as documented in Martin Heidegger's major treatise,

'Being and Time' (Heidegger, 1962), are discussed, in preparation for their application to the analysis of the interview data in subsequent chapters. The rationale for applying these concepts is explained in terms of how confronting the uncertainties brought about by de-standardised labour market exit might be expected to disclose the typically 'inauthentic' state of one's being (*Dasein*). The transition to 'retirement' is presented as a time of intensified reflection, when different understandings of the past and future self may undergo revision and integration into a unique biographical narrative to restore its holistic functionality.

Chapter 5 describes the methodological approach and discusses issues arising from the study design. Consistent with a grounded theory approach, the chapter explains how the collection and analysis of data progress in step with each other and how one informs the other, through continual revision and evaluation. The status of the data collected is also evaluated, both in terms of how interviewees were recruited to the study and with reference to the loosely structured format of the interview style.

Chapters 6, 7 and 8 are empirically based, and use extracts from the interview accounts to address the research questions. **Chapter 6** examines factors which have led to the latter part of working life becoming de-standardised. This includes a discussion about how far retirement has become de-chronologised, an assessment of the ambiguity of the retired status, the impact of the domestic sphere on how labour market-exit is understood by those approaching retirement, and how this interaction may be different for men, compared with women. The chapter locates the interviewees' understanding of retirement within the context of the life-course, and thereby provides the background for the analysis of personal decision making (chapter 7) and the use of personal strategies for biographical management (chapter 8).

The extent to which older workers feel 'in control' of their biographical management at a particular phase of their life-course and how this might impact on their self-identity is discussed in **Chapter 7**. The data challenges traditional views of retirement as a passive process, determined by age-based markers, and presents an analysis to show how de-standardised labour market exit opens up opportunities for older workers to negotiate retirement timings and to feel empowered by controlling the work/non-work balance of their lives

A typology of five personal strategies for resolving the dilemmas brought about by the encounter with de-standardised labour market exit is presented in **Chapter 8**. The way in which each of these strategies is deployed to maintain biographical coherence at a time when the self may be 'at stake' from different self-understandings is discussed. It uses 'biographical effort' as an original concept explaining the extent to which older workers struggle with their self-understanding and modify their expectations in order to manage the conflicts and tensions which arise in the transition to retirement.

Chapter 9 identifies the substantive and theoretical contribution which this thesis has made to academic knowledge. It calls for a new way of understanding labour market exit in terms of rationalising 'dilemmas', and highlights how the Heidegerrian perspective has been useful in disclosing this insight. An assessment is made of the research design on the results and the chapter concludes with recommendations for how Human Resources departments might use the results.

CHAPTER 2:

LABOUR MARKET EXIT IN CONTEXT

INTRODUCTION

This chapter outlines aspects of social and economic change which have occurred during the last two decades and which are pertinent to the subsequent analysis of the interview accounts in chapters 6, 7 and 8. It sets the context in which the retirement decisions and lifestyle choices of older workers are now occurring by identifying broad social trends relating to labour market participation and to age-structuring. In doing so, it follows a life-course tradition which locates the multiple trajectories of individual biography in historically specific circumstances (Elder, 1995). The chapter begins by examining changes in the economic structure which have contributed to labour market uncertainty, then discusses the political ideology underpinning these changes, and finally looks at the implications of the weakening of age-based structures on self-identity. A common theme connecting these three sections is the increasing extent to which older workers take personal responsibility for their individual biographical management. More detailed evidence from research carried out in these areas is discussed in chapter 3.

1. THE INCREASING UNCERTAINTY OF EMPLOYMENT

For many older workers, employment has become increasingly uncertain over the last twenty years, both in terms of contractual security[1] and in the redefinition of work roles.

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[1] Labour market trends show a shift away from full-time, permanent contracts to various forms of 'temporary work' which include those on fixed-term contracts, agency staff, casual workers and seasonal workers (Social Trends 30: Temporary employees: by gender, 1984 to 1999). The proportion of men working in temporary jobs increased steadily between 1984 and 1999 from 3.8% of all employees to 6.3%. For women, there was a more fluctuating increase from 7.2% to 7.6% over the same period. However there are differences between men and women in the reasons for taking on temporary work. A higher proportion of women than men state that they do not want a permanent job, whereas a higher proportion of men than women state that they cannot find a permanent job.

Whilst labour market uncertainty is not an entirely new phenomenon, a key characteristic over the last two decades has been its expansion to different staff groups and to different employment sectors. Firstly, in the private sector, Britain's involvement in an increasingly competitive and unstable globalised economy driven by market forces and technological innovation brought about a profound economic re-structuring in the 1980s, mainly affecting those who worked in manufacturing industries. The way in which this re-structuring re-defined the skill requirements of the labour force, and brought about a more flexible organisation of work is discussed later in this section. Secondly, the prolonged and pervasive structural reorganisation of public sector services by successive Conservative and Labour governments has required older workers to adapt to new ways of working which have involved increased accountability and performance monitoring, currently set out in the Modernisation Programme (DoH, 1997; DETR, 1998a). The ideological context of this reorganisation, and its consequences for new ways of working, is discussed in section 2 of this chapter. Thirdly, this uncertainty has been encountered differently by older men, in comparison with older women, whose traditional gendered patterns of labour market participation have undergone important change. The gendering of labour market exit is discussed later in this section.

For older workers, this change has specific, and contradictory implications for how they understand themselves in relation to their work. On the one hand, the changing nature of work and its accelerating pace of implementation may be seen as threatening to traditional ways of working, to skills built up over a lifetime, and as disruptive to earlier expectations about retirement timings. Alternatively, uncertainty at work can be seen as generating opportunities for addressing the relative importance of work in one's life, as popularised through the government's Work- Life Balance campaign to encourage more flexible retirement patterns (as already noted in Chapter 1). Confronting the uncertainty can be seen as presenting older workers with choices and decisions which open up the possibility of understanding themselves more 'authentically'[2], through their encounter with de-standardised labour market exit. Chapter 4 explains, from a theoretical perspective, how the Heidegerrian concepts of 'authenticity' and 'temporality' are used

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[2] The concept of 'authenticity' is used here in a specific Heidegerrian sense, relating to how one understands the uniqueness of one's past, present and future forms of existence. This is discussed in detail in Chapter 4.

to examine this encounter, and this forms the basis of the approach to the analysis of empirical data in Chapters 6, 7 and 8.

Trends in labour market participation of older men and women

A clear feature of labour market participation in the late 20th century, in Britain and in Europe generally, has been the declining economic activity[3] amongst older men, compared with the increasing rate amongst older women. Table 1 shows that in the ten years between 1992 and 2002, the activity rate for older men of 'working age' decreased slightly, whilst for women aged 50-59, there was an increase of over 5 percentage points. Less than three quarters of men aged 50-64 are now economically active[4]. This trend also applies to those beyond state retirement age, where the percentage of economically active women now exceeds that of men.

Table 1:
Economic activity rates 1992 – 2002, Great Britain, (Spring Quarters, March – May).

	Before State Retirement Age			After State Retirement Age	
	Men 50-64	Women 50-59		Men 65+	Women 60+
1992	73.9 %	61.8%		8.9 %	8.1 %
2002	72.8 %	67.1%		7.9 %	9.3 %

Sources:
1992 data from Labour Market Trends, May 1998, Table D.1, pp. S69.
2002 data from Labour Market Trends, March 2003, Table D1, pp. S37.

In a broader historical context, table 2 shows the impact of economic recession on older men, where, for those aged 60-64, activity rates decreased from 80% to 54% between 1976 and 1986. 'Early retirement', through voluntary redundancy packages and ill health, were important influences on this trend, and their impact on what it means to be an 'older worker' is discussed in the final section of this chapter. In the following period

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[3] Activity rate is labour force (including those employed, those on training schemes and those registered as looking for work) as a percentage of the population in each age/sex group.
[4] Between April 2002 and February 2003, the economic activity rate of men aged 50-64 has increased from 72.8% to 74.5% (Labour Force Survey, 2003). Whilst this is too early to suggest a reversal of previous trends, (and does not affet those interviewed in this study), Disney and Hawkes (2003) suggest the effect of a number of factors including: the tightening up of ill-health retirements, government initiatives to encourage older workers to remain in the labour force (discussed in Chapter 1), and the slow-down of large scale decline in manufacturing and privatisations.

of relative economic expansion, the activity rate for this group has stabilised at just over 50%, whilst the steady downward trend amongst men aged 55-59 has been maintained since the recession of the 1980s. The labour market participation of older women over this period has been influenced by the general expansion of part-time jobs and flexible forms of working which offer opportunities for balancing domestic responsibilities with employment and this is discussed more fully, later in this section. This variation in activity rate trends between older men and older women raises the issue of how far labour market exit might be experienced differently by women, compared with men. The debate regarding the impact on identity of women's labour market attachment, in the context of increasing uncertainty of employment, is discussed in section 2 of chapter 3.

Table 2:
Economic Activity Rates (%) for older age groups, Great Britain (1971-1996[5]).

Men	1971	1976	1981	1986	1991	1996
45-54	96	96	95	92	92	89
55-59	93	92	89	82	81	76
60-64	83	80	69	54	54	50
65-69	30	24	16	13	15	13
70+	11	8	7	5	5	4
Women	1971	1976	1981	1986	1991	1996
45-54	62	67	68	71	73	76
55-59	51	54	53	52	55	55
60-64	29	27	23	19	24	25
65+	6	5	4	3	3	3

Source: Analysis of Labour Force Survey data by Armitage and Scott in Labour Market Trends 1998, Vol. 106(6) pp. 281-97.

Economic restructuring

The interviewees who provided the data for this study spent the latter part of their working life in a period of profound and prolonged economic change. Whilst table 14 in Chapter 5 shows that the majority of interviewees were employed in public sector organisations, and were largely insulated from the direct labour market consequences of

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[5] Data for the age groups shown is not routinely available for later years.

this change, it is nevertheless relevant at this point to briefly mention the broader economic context. This is necessary because a small number of interviewees were from the private sector and also some of those who were employed in local government or NHS organisations at the time of interview had previously worked in the private sector. In addition, some of those interviewed had partners who worked in private sector organisations and, as discussed in section 3 of Chapter 3, the life-course approach used in this study recognises that the employment trajectory of one's partner may influence the understanding of one's own labour market position.

Table 3 shows the shift from a manufacturing to a service based economy between 1971 and 1991. Processes which contributed to this restructuring included: the increased globalisation of markets; competition from developing countries; re-location overseas; the introduction of new technology; and a more flexible use of labour (see later in this section). These economic changes were set within a neo-liberal political context, (discussed in the following section of this chapter), which offered minimal state intervention in managing the labour market consequences of an increasingly competitive environment.

Table.3:
Change in Percentage of all United Kingdom employees by Sector: 1971 – 1992.

Sector	1971	1992
Manufacturing	36%	21%
Services	53%	72%
Other	11%	7%

Source: Social Trends 23, 1993, Table 4.9, pp. 56.

The concentration of older male workers in the declining traditional industries (Table 4), rendered them particularly vulnerable to the de-industrialisation of the economic structure. Recession meant that older workers were more likely to experience redundancy and were also more likely to experience difficulty in re-entering the labour market (Labour Market Trends, 1998; Potter, 1996). For those attempting to re-enter the labour market, changes in the economic structure meant changing the nature of the work they were prepared to accept. Amongst the current generation of retirees therefore there are those who, after being made redundant, took on less skilled work, or different forms

of work compared with their previous employment from which they were made redundant. More recently however, early exit has become a feature of all industrial sectors, including growth areas of the economy, as well as in the public sector. This is discussed further in section 3 of Chapter 3.

Table 4:
Male workers aged 45-64 as a percentage of total male workers in selected industries, 1971, Great Britain

Industry	% of male workers aged 45-64
Mining and Quarrying	51
Metal Manufacture	42
Vehicles	42
All Industries (average)	37

Source: 1971 Census: Economic Activity Table 17, p179-195

The gendering of labour market exit

Traditionally, men's experience of continuous, secure, progressive employment in comparison with women's more fragmented work histories has contributed to a gendered understanding of labour market exit, both within academic research (Ginn and Arber,1996), and within popular culture. Where employment has been assumed to be more central to men's identity than to that of women, 'retirement' has been regarded as a more significant 'event' for men than for women. Furthermore, there has been some debate relating to the assumption that the intermittent nature of women's employment constitutes a peripheral attachment to the labour market which has led to the perception of 'retirement' as an inappropriate concept for many women (Hakim, 1991, 1995). Shifting role commitments throughout their life-course, coupled with stronger social networks, have been used to explain women's relatively unproblematic transition into retirement, in contrast to the 'role-loss' associated with men's labour market exit[6]. Amongst couples, perceptions about the relative importance of men's and women's labour market participation, and expectations about domestic roles have been reflected

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[6] 'Role-loss' associated with men's 'retirement' has been theorised from within a functionalist framework, mainly through the work of Parsons (1942), Cumming and Henry (1961) and Rosow (1974). Section 2 of Chapter 3 examines in detail the usefulness of 'role-loss' as a means of theorising current labour market exit amongst men.

in decisions about retirement timings. The traditional pattern of the wife retiring before the husband has been explained in terms of the uniting of patriarchy and capitalism, whereby men may exert pressure on their wives in order to avoid a reversal of roles which would challenge the husband's status as economic provider.

This gendered understanding of retirement needs to be revisited, firstly in the light of the changing nature of labour market participation by older men and women as outlined above. On the one hand, these changes might be seen as supporting a 'convergence' theory[7] of men's and women's employment, which regards men's labour market position as becoming more like that of women, in being characterised by discontinuity and uncertainty (Laczko and Phillipson, 1991). On the other hand, and as discussed further in section 3 of Chapter 3, for economic, social or personal reasons, employment may be *more* important in the latter part of the life-course for women than it is for men (Dex, 1985; Szinovacz, 1991). Consequently, changes in attitude towards labour market participation might be seen as opening up decisions about retirement timings to negotiation between couples, thereby shifting the focus of retirement from a masculinised work-based issue to one involving a more dynamic relation between the trajectories of work and family. Nevertheless, despite changes in labour market participation *rates*, it has been argued that the gender inequality which locates men in higher status jobs while in employment, continues to extend into private decisions about retirement timings. Despite some evidence showing married women continuing in employment whilst their husbands are at home, the extent to which traditional attitudes towards retirement timings have been internalised by men and women in partnered relationships remains an important factor and is discussed in relation to the empirical data in chapters 6, 7 and 8. Of particular importance in this study is the extent to which these shifts in the work-domestic dynamic between men and women compound the uncertainties of de-standardised labour market exit, and thereby add to the complexity of rationalising decisions about retirement timings.

The gendering of 'retirement' also needs to be re-visited in the light of increasing numbers of economically active older women living alone, following divorce, or

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[7] Convergence theory suggests that the process of economic development produces a common social form to which all societies converge because it is functionally effective for them to do so. Applied to the labour market participation of men and women, it suggests that the demand for a flexible workforce will require men's traditional labour market expectations of continuous employment to change to be more in keeping with women's fragmented participation.

bereavement. Whilst rising divorce rates apply to both older men and older women (Table 5), the effect is likely to be greater amongst women, whose retirement timings may be delayed, even beyond state retirement age, in order to compensate for poor pension entitlements. The variation between men's and women's pension arrangements is discussed in section 2 of this chapter. Widowhood too is likely to have an impact on women's labour market attachment for both financial and social reasons. Table 6 shows that women aged 45-64 are over twice as likely than men of the same age to be widowed, although between 1971 and 2000 there has been a notable reduction in the percentage of women widowed. In these circumstances, 'retirement' becomes gendered, in that the complexity of confronting the de-standardised nature of labour market exit may be compounded more for women than for men, by the effect of disruption to personal life through divorce and bereavement. The empirical chapters include evidence showing how women's work history has been actively managed to take account of this disruption.

Table 5:

Trends in divorce decrees per 1,000 married population in England and Wales, aged 45+.

	Men	Women
1971	3.1	2.8
2001	6.5	5.4

Source: Population Trends(2002) Vol. 110, Table 9.3, pp.69

Table 6:
Percentage of population in England and Wales, aged 45-64 who are widowed.

	Men	Women
1971	3.0%	11.9%
2000	1.9%	6.2%

Source: Population Trends (2002), Vol. 110, Table 1.5, pp.50-51

The flexible organisation of work

Faced with economic recession during the 1980s, many organisations responded by

structuring work more flexibly, with the aim of becoming more efficient in an increasingly competitive and dynamic globalised economy. Increased 'flexibility' took a number of different forms, including: multi-skilling; organising plant in more varied ways; and the introduction of non-standard forms of contract. The response of the labour market to increasing flexibility has been the subject of much debate. On the one hand, 'de-skilling' theory (Braverman, 1974),[8] locates older workers in a peripheral labour market position as their skills became redundant. Alternatively, advocates of 'technological empowerment' regard new innovation as creating opportunities for less alienating forms of work.

Weakening unionisation since the 1980s[9] has added to the vulnerability of older workers. Whilst those in the manufacturing sector were amongst the first to experience redundancies as a result of reorganising work more flexibly, those in the service sector, professions and managerial jobs have since come to feel the insecurity associated with organisational change. One consequence of the increasingly flexible organisation of work has been to intensify the polarisation of employees within a dual labour market [10], identified on the one hand by an expanding primary sector of service industries recruiting 'new' skills in areas of IT and personal communication and on the other, a declining secondary sector of traditional industries, characterised by management control and deskilling and which includes a disproportionate number of older workers.

During the 1990s, developments in organisational flexibility were extended into public sector organisations. Deregulation of public services and the contracting out of centralised functions formed one element of raising the profile of competitiveness and efficiency within the public sector. It is within this context that the restructuring of NHS and local government organisations, outlined in section 2 of this chapter, occurred. Moreover, 'flexibility' as a pervasive labour market strategy became endorsed by

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[8] Braverman's (1974) view of de-skilling refers to the strategy of employers to introduce new technologies which replaced skilled manual jobs by a series of simplified tasks. This reduced the level of skills required in the workforce, and provided a means of asserting managerial control over the production process.

[9] Between 1980 and 2000 trade union membership in GB fell from 12.6 million to 7.8 million http://www.dti.gov.uk/er/emar/trade_tables.pdf

[10] The 'dual labour market' is a concept developed by the economists Doeringer and Piore (1971) to describe the separation of the labour market into primary and secondary sectors . Jobs in the primary sector have relatively high pay and status, job security, good working conditions and opportunities for promotion through internal labour market. Jobs in the secondary sector are low-status, and poorly paid, with poor working conditions, little job security and virtually no promotion or training opportunities.

government policy. For example, the 1992 White Paper by the Department of Education, 'People, Jobs and Opportunities' states:

> The framework of law should also enable the variety and flexibility of working patterns and practices to grow further within the overall framework for employees and employers to decide on arrangements which suit both the individual and the needs of the business. (DoE, 1992, pp. 19 Sec 2.24)

The response to flexibility in work

For older workers, the encounter with organisational flexibility has implications for how they see themselves at work, and constructs new possibilities for the type of identities that can flourish within a particular organisational culture. On the one hand, organisational flexibility can be seen as threatening, insofar as it undermines contractual security and disrupts established work procedures. It can be regarded as marginalising older workers by devaluing both skills and ways of working which have been acquired over a lifetime. These risks and uncertainties associated with increased organisational flexibility are encapsulated within the application of an 'Enterprise Culture' to organisational change, which encourages individuals to take a proactive responsibility for the self at work. The way in which this organisational culture, in both public and private sectors, connects with the wider neo-liberal political ideology of the 1980s is discussed in the following section, whilst its implications for the type of identity valued by employers is discussed in section 2 of Chapter 3.

On the other hand, the non-standard forms of employment created by organisational flexibility can be seen as opening up new working patterns both for those older workers who wish to re-enter the labour market, or for those who wish to reduce their working commitment. Flexibility may take the form of temporary contracts, part time working, term-time contracts, job-share or annualised hours, each of which offers limited security of employment.

However, whilst these de-standardised forms of contract cover only a small (but growing) percentage of the workforce, they are predominantly utilised by women. Table

7 shows the extent of older women's increasing involvement in part-time working between 1971 and 1991[11]. In contrast, men's response has been to turn increasingly towards self-employment (Table 8). This general trend applies to older workers at a faster rate than for the population as a whole, and of special note is the increase in male self employment and female part time work amongst those who continue to be economically active beyond statutory retirement age.

Table 7:
Change in Percentage of Economically Active Population of Great Britain who work 30 hours or less per week: 1971-1991.

	Men			Women	
Age Band	1971	1991		1971	1991
45-59	2%	3%		40%	46%
60-64	3%	1%		55%	61%
65+	47%	41%		60%	60%

Percentages derived from data in following sources:
1971 Census, Economic Activity Part I, Table 1, pp.2-102.
1971 Census, Economic Activity Part IV, Table 25 pp. 15-19.
1991 Census, Economic Activity, Vol.1, Table 1, pp. 20-131.
1991 Census, Economic Activity, Vol. 2, Table 18, pp. 563-577.

Table 8:
Change in Percentage of Economically Active Population of Great Britain who are Self Employed: 1971-1991

	Men			Women	
Age Band	1971	1991		1971	1991
45-54	10%	18%		5%	7%
55-59	10%	17%		6%	6%
60-64	10%	17%		7%	8%
65-69	16%	27%		9%	12%
70+	21%	26%		15%	15%
All ages	9%	15%		4%	6%

Percentages derived from data in following sources:
1971 Census, Economic Activity Part I, Table 1, pp.2-102.
1971 Census, Economic Activity Part II, table 3 pp. 10-20
1991 Census, Economic Activity, Vol.1, table 1, pp. 20-131
1991 Census, Economic Activity, Vol. 2, table 9, pp. 426-440

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[11] Tables 7 and 8 use 1991 Census data because at the time of writing 2001 Census data was not available at this level of detail.

For both men and women, the extent to which older workers can participate in the more flexible organisation of work is influenced by employers' recruitment and retention practices. Whilst the Code of Practice on Age Diversity in Employment (already noted in Chapter 1) recommends anti-ageist employment policies, continuing evidence of discriminatory attitudes presents difficulties for labour market participation. For example, the Government report 'Characteristics of Older workers' (DfEE, 1998), noted the difficulty of labour market re-entry for those over 50. However, in areas of staff shortage, employers were found to be keen to promote flexible retirement strategies to encourage older workers to remain in, or to return to employment (DoH, 2000).

2.   THE POLITICAL CONTEXT OF LABOUR MARKET EXIT

It is useful to set the political context in which those interviewed for this study spent the latter part of their working lives. This is necessary for two reasons. Firstly, government policy has practical consequences in shaping the form of the labour market experienced by older workers. Secondly, political ideology has an important bearing on how individuals relate to the particular social values which are prioritised by government. Their life-course has involved a 'political trajectory' which, very crudely, is likely to have begun during a period of full employment and in which the expansion of the welfare state was a priority of Labour government policy. This was brought to a halt by the neo liberal period initiated by the Conservative government of 1979, and is ending under a New Labour administration elected in 1997. Part of the dilemma for those now approaching 'retirement' involves resolving changed expectations about labour market exit by rationalising the ideological changes towards employment and social life, which they have encountered under these successive governments.

The Neo-liberal threat to public sector culture

The changing labour market profile described in the above section has occurred within the 1979 Conservative government's strategy of a monetarist response to managing economic crisis. Prioritising the control of inflation through high interest rates, high

taxes and lack of investment by central government, coupled with a reliance on 'market forces', contributed to the de-industrialisation of the economy, and the shift towards service employment and de-standardised contractual terms and conditions. Underlying these economic policies is the neo-liberal tenet pervading all aspects of social life, that individual freedom of choice is promoted by a reduction of the state's role, and a reduction in public sector investment.

Implicit in this New Right ideology was a direct connection between the principles for management of the economy and the moral values which shaped how individuals should live their private lives. The '3Es' of economy, efficiency and effectiveness became equally valid as guiding principles both in the sphere of employment, and in shaping individuals' private lives in their roles as consumers. How this congruence of underlying both employment and consumption opens up possibilities for a more active construction of identity is expanded in section 1 of Chapter 3.

Under attack was the 'dependency culture' and its replacement by a 'culture of enterprise' emphasising values of freedom, choice, independence, initiative and personal responsibility in the running of personal lives. Monetarist policies have social implications, firstly in the extent to which individuals are expected to take responsibility for their own lives, for example in their pension choices, discussed below. Secondly, the reduction in public sector expenditure in 'real terms' has implications for career opportunities and the type of work that exists within organisations.

To support the political aim of reducing the role of the state, neo-liberalism also constructed public institutions as being inherently inefficient and unresponsive to 'consumer' needs and in need of reform. The political solution involved the introduction of private sector management structures and methods into public sector organisations. 'Managerialism'[12] involved moves to restructure the internal administrative and organisational cultures of the public sector by introducing 'artificial' forms of competitive market mechanisms which mirrored the wider global economic market. As

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[12] The term 'managerialism' has been used to refer to the application of business practices and control structures into public administration in order to prioritise the increase in efficiency as an organisational aim (Denhardt, 1993). It also has an ideological dimension in its belief that the process of management itself provides a method for solving an organisation's problems (Scott, 1992), and a moral dimension in that managers are motivated to work for the common good of the organisation. It tends to justify bureaucratic organisational structures since these enhance managerial control.

discussed in more detail later in this section, this involved creating an internal market in both the NHS and local government, which involved setting 'contracts' between the 'providers' of public services, and 'purchasers' who acted on behalf of consumers. 'Value For Money' became a pervasive discourse of the private sector, public organisations and consumers alike. Such moves are important both for redefining internal labour market opportunities and for exposing public sector workers to the moral ideology of neo-liberalism through, for example, performance related pay, performance review and increased accountability. Because the majority of those interviewed in this study were employed in the NHS or local government (see table 11 in chapter 5), an outline of the restructuring of these organisations is discussed below.

For approximately 17 years, those interviewed in this study have been exposed to the neo-liberal 'message' initiated by the Thatcher government of 1979, and sustained by the subsequent administration under John Major. Towards the very end of their working life, the election of the current Labour government in 1997 offers an alternative political context against which to interpret their working lives. Here the centrality of work, lifelong learning and 'active ageing' form part of New Labour's 'Third Way' ideology of opportunity and responsibilities and offer new measures to gauge one's self as an older worker. But this can only happen insofar as those approaching retirement engage with, and confront these alternatives. For those currently approaching retirement, engaging with such shifts in political ideology is important in how it might generate personal disjuncture, through which individuals come to interpret their own labour market exit and rationalise the contradictions of their encounter with different political ideologies. This confrontation with the changing context of employment is central to how the data in this study is analysed. Using the Heidegerrian perspective outlined in Chapter 4, it is argued that confronting the uncertainty brought about by living, and working, in different labour market contexts, contributes to an existential dilemma[13] which presents an opportunity for understanding the self differently.

In the following three sections, the extent to which political ideology pervades individual lives, specifically in planning for income in later life, and in re-shaping public sector organisational culture, is considered.

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[13] The specific Heidegerrian nature of this existential dilemma is explained in section 1 of Chapter 5.

Increased options for income in later life

Government concern about the ability of the state to fund retirement income has had an important influence in shaping pensions reform over the last quarter of a century. This concern has been driven by demographic trends which show an ageing population structure brought about by reduced fertility rates and greater longevity. Expectation of life tables show that on average, those reaching age 60 in 1991 could expect to live for approximately 4 years longer than those who were 60 in 1951(ONS, ONS, 2000)[14]. As a result of these trends, the old-age dependency ratio[15] has risen from 21/100 to 24/100 between 1971 and 2001 (ONS, Health Statistics Quarterly), and is predicted to rise even more steeply. The impact of this demographic change on the cost of funding state pensions has brought about the concept of a 'demographic time bomb'[16] which questions the state's ability to continue to fund pensions, and in keeping with the neo-liberal tradition described above, to some extent regards welfare provision for an ageing population as a 'burden'. This in turn has been used to legitimate the direction of pension reform away from a reliance on state provision towards the expansion of occupational and personal pension schemes in the private sector. Since 1980, linking the state pension with the index of retail prices, rather than as previously, with average earnings, has resulted in a fall in the 'real' value of the state pension, relative to average earnings.

The 1986 Social Security Act provided additional ways of contracting out of the State Earnings Related Pension Scheme (SERPS) by encouraging individual employees to arrange their own personal pension schemes through private financial institutions. Incentive payments of 2% of earnings over six years were added to the contributions of those taking out new personal pensions and similar incentives were offered for those joining newly contracted-out occupational schemes. Further encouragement was given to occupational scheme members who were allowed to enhance their pension through

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[14] For 60 year old men, the Expectation of Life in 1997 was 18.8 years compared with 14.8 years in 1951. For 60 year old women the difference was 22.6 years compared with 17.8 years.

[15] The old age dependency ratio is used by economists as a measure of ageing within a population and is calculated as the ration of those aged 65 and over to those aged 15-64.

[16] Whilst the term 'demographic time bomb' refers to the economic threat posed by the projected fall in the ratio of people of working age to those above state retirement age, others have questioned the extent of this as a 'problem' (Mullan, 2000) and have drawn attention to the ideological basis of the governments concern (Walker, 1990). For example, Walker claims that 'political concern about the costs of ageing has been amplified artificially in order to legitimate policies aimed at diminishing the state's role in financial and social support for older people' (pp. 378).

the purchase of Additional Voluntary Contributions, and through being able to purchase 'added years' of pension entitlement. In contrast, the Act reduced the value of SERPS for those retiring after 2009/10[17] and reduced the entitlement of surviving spouses to half of their partner's pension. Further statutory measures to reduce the state cost of retirement income (although not affecting those in this study) were announced in 1995 with the raising of women's state retirement age to age 65 over the ten year period between 2010 and 2020[18].

It is important to note that women's greater involvement in part-time, intermittent and non-standard forms of employment is reflected in the gender imbalance, both in the *membership* of occupational pension schemes (table 9), and in the *amount* of benefit on retirement[19]. This inequality of pension income between men and women can be seen as sustaining a gendered power imbalance between couples into retirement and is discussed in section 3 of Chapter 3.

For current older workers, increased longevity, together with the trend of earlier labour market exit for men, is likely to extend the number of years spent in 'retirement'. Consequently, financial planning for 'retirement' takes on a greater importance. However, in planning for 'retirement' individuals are likely to have to confront the complexities of financial options, and the uncertainties which choice and decision making brings. These uncertainties of personal decision making are compounded by the broader uncertainties of the global financial systems on which occupational pensions depend, where for example, stock market fluctuations and variation in interest rates may undermine previous security about levels of retirement income. For those currently approaching labour market exit therefore, new uncertainties about retirement timings and about levels and sources of retirement income open up possibilities for greater individual biographical management than for previous generations. The 'risks' brought

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[17] From 2009/10, SERPS contributions will be 20% of earnings rather than the current 25%. Pension entitlement will be based on average lifetime earnings rather than the average of the best 20 years earnings.

[18] Since 1925, state retirement age has been 65 for men and 60 for women. The Government decided, in 1993, to equalise male and female retirement ages, by raising the age at which women can receive a state pension, to 65. The change will be phased-in over a 10 year period, beginning in 2010. Women born before 6 April 1950 will be unaffected. Women born between 6 April 1950 and 5 April 1955 will be able to retire between the ages of 60 and 65, depending upon their date of birth. All women born on or after 6 April 1955 must wait until they are 65 before they can receive their state pension.

[19] From July 2000, new statutory Working Time Regulations (DTI,2000) came into force, following the 1997 EU Directive on part-time work (EU Directive (97/81/EC) to bring part-time workers in line with their equivalent full-time counterparts in terms of pension entitlement.

about by these possibilities are discussed in the context of the 'individualisation of identity' in section 4 of the following chapter.

Those interviewed in this study, especially the men, are likely to have spent the early part of their working life anticipating that their retirement pension would be determined solely by their labour market participation. Of interest here, is the extent to which government policy encouraging more individual responsibility for pension provision, as outlined above, might have shaken this complacency about their future retirement income. To some extent, the encouragement given by government to occupational pension schemes required only a passive acceptance of change by employees. For many staff, 'contracting out' of SERPS continued to be an 'invisible' part of personnel procedures, requiring no real decision making. On the other hand, the opening up of the private pension market offered opportunities for individuals to take a much more active responsibility in shaping their pension choices. Nevertheless as shown in table 9, private pensions form a small, although growing, part of overall retirement income for those aged over 65.

Table 9:
Percentage of those aged 65+ receiving occupational or personal pensions, GB

	All		Men		Women	
	85/86	93/94	85/86	93/94	85/86	93/94
Occupational Pension	40%	45%	62%	61%	26%	33%
Personal Pension	3%	5%	4%	8%	2%	3%
Any Private Pension	42%	48%	64%	67%	27%	35%

Source: Derived from General Household Survey, by Ginn and Arber (1999).

The aggressive marketing of pension products in the early 1990s increased the vulnerability of all employees to the complexity and risk of pensions. In doing so, they became exposed to the risks of financial investments, including unreliable fund performance and inappropriate advice from over enthusiastic sales advisors. In 1994, the Securities and Investment Board[20], found evidence of the inappropriate selling of private pensions to older people and to low paid workers.

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[20] The Securities and Investment Board was set up by Government to investigate the selling of private pensions.

Since taking office in 1997, New Labour has, with the introduction of 'stakeholder pensions' for those not covered by occupational schemes, continued the trend towards individual responsibility for pension provision, although this has come too late to have any impact on those interviewed in this study.

NHS reorganisation and its implication for jobs

One important strand of the application of the neo-liberal ideology outlined above involved the introduction of free-market economic principles into the reorganisation of the NHS. Subsequently, the current Labour government has reversed previous developments and introduced new forms of restructuring. This means that those NHS employees about to leave the labour market, may have been exposed to different forms of organisational restructuring for the last 15 years, and, as noted at the start of this section, the changing political context in which this restructuring has occurred presents older workers with different ways in which they can interpret their labour market exit. The interview accounts presented in subsequent chapters illustrate how this structural re-organisation offers older workers a means of comparing their present experience of employment with previous ways of working. In doing so it may focus attention on how they see themselves at work.

The Conservatives' restructuring of the NHS began with the 'NHS Management Inquiry Report' (DHSS, 1983) and resulted in the creation of hierarchical management structures in hospitals and Health Authorities. In doing so it applied the principles of 'managerialism', noted above, to the operational running of health care organisations. As shown later in the interview data, the introduction of general management structures into hospitals brought about a dilemma for older nurses seeking career progression, in that promotion was likely to involve a shift of emphasis in their job duties away from patient contact towards staff management, objective setting and business planning.

Following a major NHS Review, the White Paper 'Working for Patients' (DoH, 1989) recommended the development of the internal market in which Health Authorities contracted with NHS Hospital Trusts to purchase health care for their local population, thereby creating many new administrative and managerial jobs within health authorities

and hospitals to monitor and negotiate contracts. Moreover, the functioning of the internal market was heavily dependent on flows of computerised data to monitor contracts (DoH, 1985). This again had far reaching implications in the creation of new jobs specifically designed to collect, process and analyse data as well as having a significant, (and often unwanted) impact on the job content of medical and nursing staff. From 1991, the numbers of staff involved in monitoring contracts was extended by the introduction of GP Fundholding, whereby general practitioners were able to manage their own budgets in purchasing health care. In order to strengthen the commissioning function, from 1996, staff who previously worked in the administration of general practitioners in the Family Health Services Authority, became merged within Health Authorities.

The most recent organisational restructuring within the NHS has been initiated as a result of changes outlined in the 1997 White Paper, 'The New NHS; Modern and Dependable' (DoH, 1997). Here, the Labour government announced its intention to rectify the negative aspects of the internal market by a 'third way' of integrated care based on partnership between the different organisations involved in health care. This involved the creation of Primary Care Trusts which were to take on many of the planning and purchasing functions from Health Authorities at a more locally based level, and Strategic Health Authorities which assessed health needs at a broader level. In practical terms this meant Health Authority staff sometimes being slotted into, and sometimes competing for, posts in new organisational structures, which frequently involved geographical relocation. This shift to a 'primary care led NHS' culminated in the abolition of Health Authorities in 2002 (DoH, 2002). Consequently, the full impact of the reorganisation occurred after the period of data collection and was not experienced in its fullest sense by those interviewed. Nevertheless, awareness of uncertainty surrounding the years ahead was evident amongst the interviewees. For some, the anticipation of further changes to their job description as a result of the impending organisational restructuring, was a contributory factor in justifying their decision to take early retirement. For others, there was some relief that they would not have to endure further change.

Local Government change and its implication for jobs

During the last 15 years, those working in local government have also experienced substantial structural change, which has been reflected in changed working practices. The 1979 Conservative government's policy of reducing the size of the public sector was evident in the structural form of local government, as well as the statutory introduction of new ways of working, both of which had implications for redefining the type of jobs which existed within local government. and for generating insecurity and uncertainty amongst employees. For example, under the 1988 Local Government Act, local authorities were, through the compulsory competitive tendering (CCT) arrangement, required to compete with private organisations for the right to deliver specified services where there was an option to deliver those services in-house, thereby separating the role of the 'client' who specifies the service requirements, from the 'contractor' who provides the service.

Following the review of local government announced in 1991, the Local Government Act of 1992 began the move towards replacing the county-district separation of strategic service provision by the establishment of unitary urban authorities. Those working within industrial conurbations had already experienced recent restructuring following the abolition of metropolitan counties in 1986. Such wholesale reorganisation has implications for staff perceptions of job security, the changing nature of their work, and is likely to have consequences for morale.

Under New Labour, competitive tendering is being redefined by replacing CCT with the Best Value (DETR, 1998) initiative to encompass more aspects of local authority work and to emphasise accountability, transparency and efficiency through a process of annual planning, monitoring and performance review linked to funding allocation. Here again, council jobs have been substantially re-shaped to operate within its framework and to monitor performance, using sets of performance indicators overseen by the Audit Commission and Social Services Inspectorate.

The potential for further uncertainty at work has been generated by a number of central government initiatives encouraging local government to develop liaisons with 'partner' organisations. This has involved forging new working relationships, for example, with

urban development corporations or environmental improvement agencies, where decision making is shared across the various organisations involved. In addition, central government's encouragement of 'joined up' working between different public sector organisations has added to the uncertainty of work roles, especially where there has been a lack of co-ordination in the timetable of reform of different government departments, for example, between social services and health through the NHS and Community Care Act (HM Gov, 1990) which required local authorities to coordinate the activities of the NHS and the private sector, to provide residential care. This was recognised in the Audit Commission's recommendation for greater clarity of roles and responsibilities between the NHS and social services (Audit Commission, 1997a).

Changing labour market structure, reform of the pension system and the reorganisation of public services form some of the more tangible aspects of social and economic change encountered by current older workers. Of equal importance in this thesis are the less tangible social changes associated with what it means to be an 'older worker' and the implication of 'age' for self identity. It is these concerns which the following section addresses.

3. THE WEAKENING OF AGE-STRUCTURED IDENTITIES

Within the functionalist strand of academic sociology, chronological age has traditionally been theorised as an important dimension of social structure. From this perspective, the life-course has been conceptualised as a sequence of scheduled age-based 'events' relating principally to stages of labour market participation. In contrast, the life-course approach which informs this thesis (discussed in section 3 of Chapter 3) recognises the weakening of age as a determinant of the life-course trajectory and focuses more on how work histories are located in new 'time budgets' (Hagestad, 1991), which interact with other historically specific trajectories including family and leisure interest. Many of the interview accounts presented in later chapters include details of these non-work activities. In addition, lifestyle changes, involving consumption patterns and the marketing of youthful images for older adults, present a greater diversity of what it means to be an 'older worker' approaching 'retirement'. This

weakening of the age-structuring of older workers' identity forms part of what has been referred to as an 'un-doing' of the latter part of the life-course (Guillemard, 1998). The uncertainty generated by this de-chronologisation is the focus of this section.

Uncertainty about what it means to be an 'older worker'

For current older workers, perceptions about their own labour market value, and its implication for self-identity, have undergone considerable change over the course of their working life. These changes are as much to do with attitudinal and ideological shifts, as with the trend towards early retirement. During the early part of their employment history, the term 'older worker' carried positive connotations, especially for men, of accumulated 'experience' and 'status', relative to that of younger workers. Changes to the labour market have presented older workers with a 'challenge' in how they now understand their economic 'value'. Recession has exposed their skills as redundant, whilst even in times of relative economic growth, the restructuring and reorganisation of work as outlined above, has been seen by some employers as ill-fitting their stereotypical characteristics. The 'challenge' comes not merely from adjusting to the reduced status of being an 'older worker', but also from a lack of consensus about what its meaning has changed to.

Part of the reduction in status has been brought about by the early retirement trends outlined in section 1. Ideological arguments have been constructed, and supported by trade unions, governments, employers, and employees themselves which present a 'moral case' for early retirement, where older workers were encouraged to 'make way' for younger workers as a means of addressing the problem of youth unemployment (Bytheway,1985; McGoldrick and Cooper, 1980[21]). For example, between 1977 and 1988, the Job Release Scheme offered financial inducements for older workers to 'give up' their jobs to younger workers[22]. According to Taylor and Walker (1996a), the persistence of the 'inter-generational exchange', where younger employees are

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[21] McGoldrick and Cooper, (1980) reported that 70% of early retirees believed that older workers should 'make way' for younger workers.
[22] The scheme provided state funded subsidies to employees who replaced older workers within one year of retirement age, with younger job seekers.

perceived by older employees as being more 'deserving' of work, defines 'older workers' negatively, in relation to their younger colleagues.

Early retirement in local government has been used as a means of addressing cost pressures arising from organisational restructuring in the late 1980s. The Audit Commission (1997b) drew attention to the fact that 75% of council workers were retiring early and that almost 40% of all early retirements were granted on grounds of ill-health. Following concerns about the capacity of local authority pension schemes to continue to fund the costs of early retirement, councils were urged to consider alternative strategies. Nevertheless, the ongoing re-structuring of public sector services by government policy, and the internal reorganisation of local departments, is likely to have dislocated some older workers from traditional expectations of age-structured career pathways, and to have increased the uncertainty of their role within the organisation. The use of such 'early retirement strategies' to control labour market supply sends negative messages to both employers and employees about the economic contribution of older workers. Further negative associations of 'older worker' have been brought about by the politicising of demographic change, as noted in the previous section, which raises concerns about the 'burden' of an ageing population as a cost to the taxpayer. Consequently, for some of those currently approaching retirement, the meaning of 'older worker' has been transformed during the course of their working life from being 'a source of experience into a *near senile gerontocracy*, regarded as hampering economic growth and the initiatives of young people' (Phillipson, 1982, pp. 28).

The impact of ageism on the meaning of 'older worker'

One outcome of the early exit trends identified in section 1 above, is to reinforce the cycle of stereotypical attitudes, amongst both employers and older workers themselves, about the relatively weak labour market value of the over 50s. Such attitudes include being less productive, having outdated skills, being resistant to change, and being less amenable to training (Taylor and Walker, 1993; 1995). This discrimination may occur in the form of employer perceptions of their abilities (Taylor and Walker, 1994), their costs to the organisation (Standing, 1986) or because they are seen as being less

acculturated to technological change (Johnson and Zimmerman, 1993), or to organisational change (Duncan, 2000). In these circumstances, encouraging early exit may seem preferable to attempting to realign well established attitudes with changed organisational cultures. Whist much early exit is described as 'voluntary' there is evidence of older workers feeling a degree of coercion in making these 'choices'(Drury,1993).

In terms of the impact on self-understanding, the *perception* of age discrimination amongst older workers is likely to be more important than *evidence* of age discrimination. The Government report 'Characteristics of Older workers' (DFEE, 1998) showed that 7.2% of older workers *felt* they had suffered age discrimination. This perception of ageism can affect older workers' identities in alternative ways. On the one hand, the messages generated by ageist policies may be internalised by older workers who come to accept stereotypical explanations as justifying the 'moral case' of their early exit. Encountering discrimination in recruitment (Arrowsmith and McGoldrick, 1994, 1996; Taylor and Walker,1994[23]), or in training (DFEE, 1998[24]) may therefore reinforce a cycle of negative stereotypes about the labour market attachment of older workers. On the other hand, the activity of pressure groups such as the Campaign Against Age Discrimination in Employment indicate how the generation of negative meanings of 'older worker' can be resisted.

The construction of positive meanings of 'older worker' by government

In the last decade or so, the uncertainty of what it means to be an 'older worker' has been compounded by the coexistence of early retirement trends and ageist employment practices described above. Both Conservative and Labour governments have to a large extent reversed earlier policy by encouraging older workers to remain in employment. These more 'inclusive' policies, which present a more positive view of the 'older worker', have come about, through a combination of relative economic growth, and concerns at the ability of the state to fund the increased pension costs arising from

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[23] This study of employers found one quarter of large companies considered those over 50 to be too old to be recruited

[24] Only 5% of age 50-59 received employer-paid training in last 10 years, compared with 9% of 40-49 year olds and 14% of 30-39 year olds.

demographic change, as noted above. The 1989 House of Commons Inquiry into the employment patterns of older workers noted that during the course of its enquiry:

> ... there had been a dramatic shift of emphasis and there was growing discussion of the ways in which older people could be persuaded to stay in work to offset the impending shortage of young workers. (HoC, 1989, para 1)

In 1989, the then Secretary of State for Employment, Norman Fowler, referred to the government's desire to 'encourage the elderly to lead healthier lives and to work longer' (Sunday Times, 19th January, 1989). This approach was reflected in a number of government initiatives encouraging employers to develop more positive approach to older workers. In 1992 the Advisory Forum on Older Workers was launched by the government to challenge age discrimination in employment. In the following year the 'Getting-On' campaign was introduced, with the aim of raising employers' awareness of the benefits of positive recruitment and retention policies towards older workers. Job Centre staff were also issued with anti-age discrimination advice through the government's leaflet 'What's age got to do with it'. Other government measures giving encouragement to older workers in search of employment have already been noted in chapter 1 and these included the setting up of the Employers Forum on Age in 1966, the drawing up of the voluntary Code of Practice on Age Diversity in Employment (DfES, 1999), the launch of the Age Positive Campaign in 1999, and the promotion of 'active ageing' through 'lifelong learning'.

Whilst these initiatives have highlighted the economic contribution of older workers, their impact on the meaning of 'older worker' is again confused by the absence of any legislative measures against age discrimination. Despite support for legislation from the TUC[25], and despite attempts to get private members' Bills through parliament[26], government policy remains based on a voluntary approach. Older workers might be excused for their confusion in understanding the extent of the Government's commitment to combating ageism from its policy statement in the 1992 White Paper:

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[25] TUC Press release 13 August 1998, and 30 January 1998.

[26] In 1998, the private members Bill 'Employment (Age Discrimination in Advertising)' introduced by Linda Perham, received its second reading but made no further progress. The most recent unsuccessful attempt was made through a 10 minute rule bill, introduced by Robert McLennan on 23 March 1999 (Hansard HC 23 col 175).

... the Government will continue to discourage employers from putting artificial age barriers in the way of recruitment and employment. Employers sometimes tend to forget that they [older workers] can bring valuable qualities of skill reliability and experience to a job. Age limits in recruitment are usually unnecessary, wasteful in resources and unfair to those affected. ...

Legislation in this area is unlikely to be either practical or effective in changing attitude. What is needed is a process of information and persuasion to ensure that employers are aware of the problem. (Department of Education, 1992 pp. 22 Sec 2-36)

In addition, government reluctance to legislate on age-discrimination is supported by the CBI[27] and by the Institute of Directors. This lack of support for anti-ageist legislation has important consequences for the way in which those over 50 interpret the *signals* about what it means to be an older worker. It suggests that ageism at work is less of a social issue than sexism or racism, merits less social disapproval, and can thereby have a negative impact on the self esteem and work-orientations of older workers. However, a clear commitment to put forward proposals for the introduction of legislation has come from the European Commission's Social Action Programme for 1998 – 2000, in its report 'Towards a Europe for all Ages' (EC, 1999).

Ironically, employers' responses to the Age Positive campaign may in some cases have compounded the ambiguity of an already confused situation regarding the meaning of 'older worker'. Whilst some service sector employers have adopted positive recruitment policies towards older workers because of their perceived 'assets' of experience, reliability and loyalty (Taylor and Walker, 1994), this may generate contradictory messages. On the one hand, such policies appear to value their personal characteristics as making an important economic contribution. However these policies may reinforce negative stereotypes where older workers are used as a cheap and contingent labour force to be drawn into, and dismissed from, 'non-standard', low paid work as conditions demand.

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[27] John Cridland CBI press release June 1999 and CBI press briefing 16.11.98.

The meaning of 'older worker' continues to be characterised by uncertainty and diversity. For those currently approaching retirement, their personal encounter with labour market uncertainty acts as a lens through which the ambiguity of the mixed messages contained in the accumulated rhetoric of public policy statements and through the practicalities of employers' recruitment and retention practices is interpreted.

The construction of youthful lifestyles for the retired

In contrast to the negative consequences of 'early retirement' on the meaning of 'older worker', outlined earlier in this section, the combination of earlier retirement and healthier, longer lives has also been drawn upon to construct positive images of ageing, which emphasise 'more youthful lifestyles', especially for those with financial security. In these circumstances 'older workers' are no longer seen as drifting towards 'role loss'[28], but may in fact be envied by younger workers. These ideas underlie initiatives such as the Carnegie Third Age programme[29], or the University of the Third Age[30], which attempt to define a new 'Third Age', focussing on how those aged 50 and over might become, or remain integrated into society through new lifestyles. This involves defining 'Third agers' in terms of their potential to enjoy a lifestyle which is not dependant on employment, whilst at the same time, distancing themselves from an older age group who because of failing health, are not able to participate in social life to the same extent.

In addition, the marketing of 'youthful lifestyles', directed at the leisure-based consumerism of the over 50s has presented alternative options for what it means to be an older adult (Featherstone and Hepworth, 1991). Consumer culture opens the possibility for the weakening of age in defining the identity of older adults, and instead offers some scope for defining themselves by their purchasing habits (Gilleard, 1996). Whilst the marketing industry has made some inroad in redefining 'age' as purchasable

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[28] Theories of role-loss are discussed in section 2 of Chapter 3 in the context of how retirement has become problematised.

[29] The Carnegie Third Age programme was established in 1993 to campaign for the implementation of the recommendations of the Carnegie Inquiry Into the Third Age. Up until 2001 it acted as a pressure group to increasing the opportunities open to active older people and tackling constraints against their contribution to the economy and to society, an was represented on a number of government working groups.

[30] The University of the Third Age is a Trust whose purpose is to encourage lifelong learning for those no longer in full time employment, thorough community based groups.

image, others (Lasch, 1991) have warned of the vulnerability of older adults being manipulated by the commercial interests of the 'lifestyle industry', and this is discussed more fully in section 4 of Chapter 3.

The emergence of the 'problem' of age

For current older workers, variation in the timing of labour market exit, because of early or late retirement, or because of re-entry, has presented a more diverse profile of those 'approaching retirement'. Whilst this would appear to be evidence for a weakening of age-structured identities amongst older workers, the 'problem' of age is that despite this de-chronologisation of the latter part of the life-course, age-structured identities have not yet been entirely dismantled, or forgotten. As illustrated in the empirical chapters, chronological age continues to influence older adults' understanding of their experience of labour market exit. For some older workers, the financial implications of state retirement age, occupational retirement age, and 'rules' about the age of exit within their own workplace remain significant influences on their decisions about retirement timings. Within the cultural sphere, despite being presented with the option of more youthful lifestyles, there are still norms of appropriateness to 'act one's age'.

The uncertainty of what it means to be an 'older worker' in Britain today is composed of two related dilemmas. Firstly, the over 50s are faced with the difficulty of rationalising an earlier age-structured view of the life-course with its partial de-chronologisation. Secondly, the incompleteness of this de-chronologisation means that they are faced with contradictory messages from employers, government policy and the media about the meaning of 'older worker'. This brings about a historically specific ambiguity and uncertainty to the latter part of the working life, to the extent that the self is 'at stake'.

Implications of the 'problem' of age for the 'project' of self-identity

One consequence of the unresolved meaning of 'age' in the latter part of the life-course, either through the encounter with a de-standardised labour market or through lifestyle marketing, is that it becomes an issue open to self-management. The weakening of

culturally prescribed age roles becomes open to personal negotiation. As multiple and conflicting meanings emerge of what it means to be an 'older worker', encountering the dilemmas of an increasingly de-standardised and de-chronologised labour market involves managing these uncertainties and contradictions within the project of 'self-identity'.

> Modernity had structured the identities of old people, exchanging their role in the production process for a guaranteed but limited security in old age. Late or post-modernity, whilst dislocating and diffusing these earlier collective and social identities, offers older people the opportunity to engage more comprehensively with the project of identity. (Gilleard, 1996, pp. 495)

This issue of identities becoming 'dislocated', and the opportunities for engaging more fully with the project of identity forms the basis of section 4 in chapter 3 which discusses the extent to which identities are 'in crisis'. The concepts of the 'reflexive project of the self' (Giddens, 1991), and the celebration of uncertainty thorough the 'post-modern project' (Bauman, 1996), are drawn on to examine the response to this uncertainty. Also relevant to that discussion is that the choices and decisions required to manage these uncertainties involve risk, and for Beck (1992), the weakening of age-based certainties is one aspect of a generalised 'risk society', which has positive outcomes for self identity insofar as individuals become detached from traditional processes of socialisation and re-integrated into social life through new forms of personal control. Confronting this uncertainty is an essential part of thinking about ones' self differently and this topic forms the discussion of the Heidegerrian perspective in Chapter 4.

CHAPTER 3:

UNCERTAINTY 'AT WORK'

INTRODUCTION

The previous chapter outlined the historically specific uncertainties arising from the restructuring of the labour market during the last quarter of a century, and from the consequent ambiguity of what it means to be an 'older worker'. This chapter extends that discussion by focussing on how these uncertainties have raised the profile of 'identity' as an issue of concern for those currently approaching labour market exit.

It examines accounts given by social commentators, theorists, and researchers to identify areas where older workers may come to confront a tension between their earlier normative understandings of how and when work was expected to end, and their current encounter with de-standardised labour market exit. In doing so, it highlights the potential biographical dilemmas faced by older workers. The focus is on how uncertainty is encountered *through* changes in employment, and then in turn, *'works on'* identity. The discussion also draws attention to how this tension may be encountered differently by men, in comparison with women. These dilemmas faced by older workers are discussed from within a number of areas including: new ways to 'be' at work; changes in labour market participation; the shift from a problematised to an emancipatory view of retirement and from the ambiguity brought about by the de-chronologisation of the life-course.

Finally, the chapter draws on the work of a number of social philosophers to consider the extent to which these uncertainties, in bringing about a 'crisis of identity', paradoxically present new opportunities for a more individuated biographical management. Subsequently, in chapter 4, these dilemmas are set in a Heideggerian perspective to highlight issues of 'authenticity', which is then applied to the empirical

data in chapters 6–8 to examine the strategies used by older workers to confront the existential aspects of uncertainty.

1. NEW WAYS TO 'BE' AT WORK: FROM PASSIVE TO ACTIVE CONSTRUCTIONS OF IDENTITY

Considerable debate exists regarding the extent to which individuals shape their own identity through their employment. At one extreme, identities at work can be seen as the passive acceptance of the structural and discursive processes in which the employee is located. Alternatively, the identities generated within these structures can be mediated and contested. This debate has occurred within a number of areas including labour process theory and organisational discourse.

The labour process: acceptance and mediation

Traditional labour process theory[1] has focussed on how an awareness of being structurally located in collective categories which share common characteristics has both an enabling and a constraining effect on individual action. Here, the effect of employment on identity is how workers become passively socialised into their role within the production process, giving little importance to the subjective experience of work. From this perspective, the accounts given in the previous chapter of the more flexible organisation of work, and the redefinition of public sector jobs, can be seen as examples of the labour market having to adapt to meet the demands driven by economic and social change.

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[1] As developed by Braverman (1974), labour process theory draws on traditional Marxist accounts to explain the production process in terms of an inherent antagonism between managers, as the representatives of capital, and the labour force. Consequently, the organisation of work is based on introducing technical and managerial processes which maximise managers' control, and minimise that of workers. Part of the control process involves 'de-skilling' (see below). The extent to which this is essentially a 'capitalist' process has been the subject of some debate with Storey (1985) for example, claiming that features of 'control' are negotiated between management and workforce, rather than being a necessary structural feature determined by capital.

The concept of alienation[2] has had an enduring influence in theorising employees' understanding of their role in the labour process. Traditional Marxist accounts portray the labour process as having a pathological effect of alienating the 'real' self from an essential and stable identity. For Marx, the essence of human nature is achieved through the creative aspect of labour, in which workers, in cooperation with others, transform their external environment. Yet capitalist relations of production 'objectify' the worker through separating the product from its creator who becomes estranged through the appropriation of the product, and through a lack of control over initiating production. The worker also becomes alienated from others because social relations become transformed into market relations where people relate to each other on the basis of their relative positions in the market rather than on a human dimension. Alienation impacts negatively on identity as workers passively experience feelings of powerlessness, of purposelessness, and lack of meaning in work. Consequently, workers become separated from their 'species being' and experience work as mental debasement, tolerated only as an instrumental means of satisfying needs through consumption. This notion of an alienated self as a collective class-based subject, determined by the structural relations of production, presents a static and passive view of identity. Application of this base-superstructure model to modern conditions of work by Braverman (1974), regards the separation of the conception and execution of production as 'deskilling'[3]. Workers are again presented as the passive objects of a production process which aims to achieve workforce control through the removal of any autonomous act.

To some extent, this passive construction of the worker is challenged by accounts which introduce concepts of consent, resistance, and mediation into the labour process. For Dawe (1978),

> In every testimony to the experience of the dehumanising pressure of modern industrial society, there is also a testimony to a contrary sense of self, of personal identity, of being human, of what it is or might be like to be in

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[2]Traditional Marxist accounts identify a number of different dimensions of 'alienation' including: alienation from the product; from the act of production; from other workers and from the essential characteristics of what it means to be human.

[3] Braverman's view of de-skilling refers to the strategy of employers to introduce new technologies which replaced skilled manual jobs by a series of simplified tasks. This reduced the level of skills required in the workforce, and provided a means of asserting managerial control over the production process.

control of our own lives, to act in and upon the world, to be human agents. So in the name of our personal identities, our personal hopes and projects and longings, in the name of our selves, we resist. (Dawe, 1978, pp.364)

From within the Marxist explanation, a number of empirical accounts have highlighted the importance of subjectivity in the labour process. Burawoy (1979), noted how workers became constituted as competing individuals through consenting to management forms of control by participating in the 'game playing' process of maximising bonus payments. As a source of self esteem, this was seen as both obscuring and reproducing their class-determined conditions of subordination. Similarly, an identification with 'masculinity' is explained by Cockburn (1983) and Gray (1987) in terms of a compensation for the degredation of being controlled by the labour process. According to Gray, those who claim their position as doing 'men's work', which women and professional men are unable to do, may be asserting a response to the indignity of the control of the labour process. However, from a different theoretical perspective, Knights (1990), following Foucault, sees identification with a masculine subjectivity at work as the positive and productive use of power to bring coherence to the contradictions of being a 'male' worker in modern Western society.

Macho behaviour is not a compensation for the lack of class power... it is simply a way of asserting a meaning and identity that are continuous and realistic. (Knights, 1990, pp. 317)

Goldthorpe (1968;1969), also provided evidence of how the deterministic relations of production were mediated by the 'affluent worker'[4] importing external orientations into the work situation. Here, post war increases in income, rising owner occupancy, the replacement of manual labour by technology and rising consumerism were seen as predisposing workers to an instrumental view of work whereby they became constituted as the 'privatised worker' with interests centered around the nuclear family which replaced any sense of collective class-based identity. Whilst materialistic aspirations mediated one's role in the labour process, this 'false' consumerism nevertheless fuelled

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[4]This study distinguished 'affluent workers' from the traditional Marxist view of a 'proletarian' workforce. However, insofar as affluent workers continued to be members of trade unions and to support the Labour Party, they were considered to be 'working class', rather than 'middle class'.

alienation insofar as it concealed the unfulfilled human potential. Whilst this suggested a more 'active' construction of identity at work, Marshall (1988) and Brown (1996), noted that taking on an affluent 'orientation to work' was itself based on a socially determined 'ideal type', which left little scope for generating personal meanings within the work situation.

Despite these mediations to the passive construction of identity through employment, labour process theory continues to emphasise the deterministic impact of the work role on identity. As pointed out by Knights and Willmott (1989), consenting to the structural relations of production reproduces the conditions of workers' subordinate class position. The limitation of applying labour process theory to the relationship between identity and work is expressed by Thompson (1990):

> the construction of a full theory of the *missing subject* is probably the greatest task facing labour process theory (Thompson, 1990, pp. 114).

Paradoxically, this under-theorising of the 'missing subject' at work, offers a degree of 'certainty' in how older workers can understand themselves at work. If identity is not disclosed as an issue of concern for the self, there are no dilemmas to confront, and there are few tensions arising from the self being 'at stake', as discussed in section 4 of Chapter 2. The interview accounts presented later indicate this not to be the case. Instead, the uncertainties of labour market exit, as presented in this chapter, appear to bring about a questioning of identity. It is the *expectation* of certainty, implicit in the labour process approach to identity, which is seen as ill-fitting to the historically specific economic, social, and cultural context outlined in the previous chapter. This ill-fitting expectation, in turn, generates dilemmas in how labour market exit is understood by those approaching retirement. A much more dynamic view of identity is offered by those theoretical positions influenced by the 'cultural turn'[5], which is discussed below.

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[5] The 'cultural turn' forms part of the shift towards the interpretive and hermeneutic tradition with its emphasis on subjectivity and contextual meaning. Rooted in anthropological studies, social life became understood through the analysis of the symbolic and representational systems within the culture. Levi-Strauss (1964) developed this approach through the application of structural linguistics (semiotics) which claimed not only that social life could be studied by the concepts used in the study of linguistics, but social phenomena themselves contained a structure similar to that of language, in terms of the meanings of structural codes and symbols embedded within them. This shift was extended into poststructuralism through Foucault (1977) and Derrida's (1976) critique of the above by emphasising the way language

The discursive construction of identity: acceptance and mediation

According to poststructuralist approaches, identities are never fully achieved but are instead always fractured, partial and discursively constructed. As such, these approaches appear more fitting, than labour process theory, to the uncertain nature of the labour market, faced by current older workers. For example, Hall (1996), sees identities as 'points of temporary attachment to the subject positions which discursive practices construct for us' (pp.6). The inherently unstable and temporary nature of a 'dislocated and contingent identity'(Laclau,1990) is seen as being constituted in relation to what it is not (Laclau,1990; Derrida,1981; Said,1978), where the ever-changing nature of the 'external other' continually shapes and re-shapes the self. The following paragraphs discuss the application of these theoretical approaches in the area of organisational culture. It is intended to show how new organisational identities construct new ways to 'be' at work, whilst at the same time generating potential uncertainty through conflicting with previous understandings of what it means to be an older worker.

The power of organisational discourse to construct identities

There is extensive literature within both social theory and management consultancy which shows the impact of organisational culture on the discursive construction of identity. Some have seen the discursive construction of organisational identities as expressing a form of power and control. Hacking (1986) notes the use of organisational culture as a managerial strategy to 'make up' employees, whilst Anthony (1994) explains this need to 'make meaning' for people at work as being necessary to compete in a dynamic global economy. According to Knights and Willmott (1989), organisational discourse acts as a 'technology of power', by individualising the subject through generating insecurity about meeting the organisation's targets as workers compete with each other for rewards of recognition. According to Foucault (1980), discursive power involves developing a language to appropriate an area of social life

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shapes our knowledge and conception of what can exist. Social categories exist not as something to be analysed by language, but as dependent on and constituted through language.

and re-presenting it as regulatory and self-disciplinary practices to which individuals subject themselves.

The importance of organisational culture is that it creates new ways for workers to understand themselves at work, and in the type of personal identities that can flourish within the organisation (Peters, 1992). From a management consultancy perspective, Deal and Kennedy (1982) used the examples of the formal 'process culture' of banking, and the 'macho culture' of the entertainment industry to illustrate how different organisational cultures have implications for the types of identities that exist within those organisations. For Rose (1990), discursive practices have a broader reach in connecting the feelings of employees to organisational objectives by providing mechanisms for the 'fabrication of new languages and techniques to bind the worker into the productive life of society' (pp. 60).

One manifestation of the dynamic nature of organisational culture is in the discursive shift in the concept of 'managerial identity' Traditionally, this has been identified by Chandler (1977) as progressive career progression based on accumulated skills and commitment to the organisation. More recently, Martin (1998), has identified an emergent 'new middle class bricoleur', where the emphasis is on making oneself more marketable through developing a personalised 'tool-kit' of knowledge, gained opportunistically from a varied collection of formal and informal experiences in different organisations. Work makes a more pragmatic and provisional contribution to the 'project of identity' (as discussed in section 4 of this chapter), where decisions about employment are made on the basis of acquiring skills for their potential utility in some future, unpredicted circumstances.

> Identities consist not merely of the retrospective construction/reconstruction of the autobiographical story but also of the projection of the self into the future through the construction of an autobiographical story which imagines future action related to an individual's existing identity stories (Martin, 1998, pp. 669).

The bricoleur identity operates in a competitive and unstable labour market characterised by short-term contracts and informal networking. This 'fit' between work-identity and labour market structure is described by Martin (1998):

> Identities have formed the crucial link between types of knowledge and labour market structures. They have guided middle class groups in developing images of the distinctiveness of particular types of knowledge and motivated them to establish or modify institutional structures, particularly labour market structures, to embody these images and allow knowledge claimants of a particular type to act out the relevant identity (Martin, 1998 pp. 669-670).

This theme of the 'new managerial' discourse, emphasising self-determination, is also echoed from within a management consultancy perspective. For example, Kanter (1995), notes how:

> ideologies have appeared emphasising that managers can no longer assume that enacting organisation goals will optimise their careers, they must focus on their own career advancement, especially accumulating a range of education and experience to maximise their marketability. (Kanter, 1995 pp. 660)

Excellence and Enterprise

The discourse of 'excellence' has been identified as a pervasive theme of late 20th century organisational culture, affecting both public and private sectors. Its impact in the public sector has been noted by a number of writers (Edgar,1991; Burchell,1993; Hall,1991; Osborne and Gaebler,1992; Wood,1989) where its language has influenced a reconceptualisation of work, with patients, passengers, pupils and parents becoming redefined as 'customers' whose demands are to be met through quality, innovation and flexibility, and internal competition. The relationship between excellence as an organisational culture and personal identity has been examined by du Gay (1996) where

'excellent organisations' are seen as:

> those with an appropriate "culture" - that ensemble of norms and techniques of conduct that enables the self actualising capacities of individuals to become aligned with the goals and objectives of the organisation for which they work. (du Gay, 1996, pp. 151)

In 'excellent' organisations, the representation of the worker as an individual seeking personal fulfilment through work coincides with organisational aims (Miller and O'Leary,1989). It has been seen by Miller and Rose, (1990) as harnessing the 'psychological striving of individuals for autonomy and creativity and channelling them into the search of the firm for excellence and success' (pp.26). For Rose (1990), 'excellence' has a 'seductive' appeal to its workers, inviting them to make a statement of who they are by identifying with the subjectivity of 'effective workers'. Excellent organisations:

> make meaning for people by encouraging them to believe that they have control over their own destinies; that no matter what position they hold in an organisation, their contribution is vital, not only to the success of the company for which they work, but also to the enterprise of their own lives. (du Gay,1996, pp.60)

Underlying the discourse of excellence is 'Enterprise Culture'. This draws on specific elements of neo-liberal ideology outlined in section 2 of Chapter 2 to set the idea of a more self-determining employee against the 'external other' of overly-bureaucratic and unresponsive ways of working. The enterprising self, like the enterprising organisation, is defined in relation to what it is not; that is, a bureaucratic structure, which is perceived as an impediment both to organisational and to personal performance. There is widespread agreement, from both critical social theory (Hall,1988; Miller and Rose,1990) and from management consultancy (Kanter1990; Peters and Waterman, 1982), that enterprise culture connects the economic objectives of organisations with the capacities of the self and with the wider political ideology of the 1980s (as outlined in Chapter 2). Maile (1995) notes how the language of enterprise becomes embedded in

such managerial training programmes to reconstitute managerial identity during Local Authority restructuring. Here, public and private spheres become linked where, according to Kanter (1990), the criteria required for business survival in an uncertain and dislocated global economy are the same as those required of an entrepreneurial individual. Gordon, (1987) and Rose (1989) note how 'excellent organisations' seek to cultivate 'enterprising subjects' where values of energy, self-reliance, initiative, personal responsibility and flexibility are emphasised.

On the one hand, organisational discourse can offer a 'clear direction' to counter the uncertainties of the modern economic context. Accepting these discursively created organisational identities may simplify choice and provide a secure framework which shields employees from having to confront the uncertainties of their labour market position. For example, Knights and Morgan (1991) note that participation in organisational discourse provides

> a means through which managers and staff come to know themselves and their organisation [...] developing a strategy and a plan of action provides existential comfort for managers subjected to the precarious contingencies of market relations. (Knights and Morgan, 1991, pp.264)

Alternatively, 'enterprising identities' may compound uncertainty. For those older workers who have developed a strong sense of work-identity through continuous acquisition of skills and through company loyalty, new discursive constructions of the type of worker valued by the organisation may conflict with earlier understandings of work, and how work should end. Here, the uncertainty generated by disrupting well established ways of working may be perceived as threatening to their status, as devaluing their previous achievements, or as conflicting with their commitment to previous organisational discourses. For example, the 'new managerial discourse' noted above, may conflict with aspects of 'managerialism', identified in section 2 of Chapter 2, which imply managers' commitment to working within bureaucratic structures for the benefit of the organisation. Evidence of this tension is apparent in the interview accounts amongst those managers whose retirement timings were influenced by feelings

of disillusionment at what NHS and local government restructuring had done to their jobs over the course of their working life. Confronting these temporal changes forms an essential part of managing one's biographical self.

Consequently, new discursively constructed organisational identities may generate 'discouragement' and contribute to a marginalised identity of 'non-enterprising' older workers (Gorz, 1989; Zizek,1989; Bauman,1987). In addition, Maile (1995), reports on the personal tensions in accepting the entrepreneurial spirit amongst those whose previous training or long standing commitment to accountability modes of working mediate the message of enterprise. Chapman (1991) and Walzer (1984) also note public sector employees' concerns as bureaucratic forms of organisational structure, designed to prevent corruption, become weakened by the apparently ad-hoc characteristics of enterprise culture, which are seen as being less open to scrutiny. An important aspect of this debate is the extent to which these discursively constructed identities are accepted or mediated, and here, a number of strategies have been identified. These include resistance in public or private (Golden, 1992), indifference (Collinson,1992) and resistance through 'distance' or 'persistence' (Collinson,1994). However, as pointed out by Collinson (1992, 1994), resisting new organisational messages by continuing to draw on earlier discourses as a means of protecting a threatened self, risks exacerbating insecurity through increased isolation from others at work. Moreover, the extent to which organisational discourse actually penetrates the workforce has been questioned, for example, by Argyris and Schon (1978), who distinguished between the 'espoused theory', of formal policy statements by senior executives, and how this is experienced in practice by employees.

Whilst 'enterprise culture' may offer the means to make a narrative 'project' of the self (as discussed in section 4 of this chapter), others have drawn attention to the 'falseness' of this approach as a means of constructing identity. Gorz (1989), suggests this to be an ideological distortion of the 'real' material structure of work. Others claim that for the worker, the appeal of enterprise culture is based on the 'fantasy' it constructs for offering an opportunity for entrepreneurship and self determination (du Gay, 1996; Zizek, 1989) and to capture 'lost identities' (Hall,1988).

The significance of enterprise for the discursive construction of identity is that, just as the entrepreneurial spirit needs to be continually reapplied to the dynamism of the current economic context, so the 'enterprising self' needs to be continually reproduced to meet changing circumstances which it faces. For the older worker, this may compound uncertainty for the reasons already stated. Moreover, as discussed more fully in section 4 of this chapter, taking greater personal responsibility for the construction of identity contains a high degree of 'risk', with possibilities for 'winning' and 'losing'. Kanter (1990), concludes that workers' careers are:

> more dependent on their own resources. This means that some people who know only bureaucratic ropes are cut adrift. ... It means more risk and uncertainty .... No longer counting on the corporation requires people to build resources in themselves, which ultimately could result in more resourceful people. (Kanter, 1990, pp. 357)

The congruence of work identities and consumer identities

Section 3 in Chapter 2 also identified the increasing importance of leisure and consumption in defining the self. Labour process theory, outlined above, has traditionally regarded the alienated public sphere of work as being separate from the de-alienated and subordinate private sphere of leisure and family. Greater importance has been given to the role of consumption in constructing lifestyle identity by the 'pleasures of consumption thesis'[6] (Chambers,1986; Fiske,1989; Mort, 1989), by the 'identity value' of commodities as signs and communicators of social difference Baudrillard (1983)[7], and by the mapping of variation in consumption patterns onto different social groups (Bourdieu, 1984)[8]. However, these approaches continue to see work and consumption as separate spheres and have been criticised for overemphasising the autonomy of creative consumption as constitutive of identity (Clarke, 1991).

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[6] The 'pleasures of consumption thesis' Fiske (1989), presents an optimistic view of consumption as empowering. According to the thesis, 'we become what we buy', where lifestyles and identities are available to be purchased 'off the shelf'.

[7] Baudrillard takes a more pessimistic view of the relationship between consumption and identity by arguing that the domination of consumer culture has brought increasing homogeneity where the distinctions between the 'real' and the 'simulated' become blurred.

[8] Variation in consumption patterns are seen as legitimating social divisions, and thereby contributing to the process of social reproduction.

The political ideology outlined in section 2 of Chapter 2, has done much to bring these two spheres closer together by presenting a coherent message about an individuated self. The power of the discursive construction of 'enterprise culture', outlined above, for the study of identity is that it presents a consistent message across the spheres of production and consumption. Enterprising organisations draw on, and reinforce, the language of consumer culture in the sphere of work (Rose, 1990). Moreover, the consistency and pervasiveness of this message offers a 'secure' identity with which to face the wider uncertainties associated with the 'undo-ing' of the latter part of the life-course, as noted in the introduction to this chapter. Corner and Harvey (1991) suggest that the same characteristics of independence, self regulation and initiative which constitute the worker as an 'enterprising producer', also constitute an 'enterprising consumer' who attempts to maximise quality of life through assembling a particular lifestyle. Similarly, for Sabel (1991), production and consumption are the different terrains where the enterprising self seeks to fulfil itself, with consumption being the arena where potential employees learn the attitudinal skills that make them employable.

This coherence between the spheres of production and consumption re-defines the employee-characteristics which are likely to be valued by the organisation. Work identities which can flourish in enterprise culture become structured around those qualities of autonomy, calculation, and searching for fulfilment, which the worker is expected to have as a consumer. Such an organisation demands a 'modern' worker, able to deploy their identity as enterprising consumers in the work situation and to identify with consumers/clients as having the same needs as themselves. For older workers, the issue is how far previous understandings of themselves at work conflict with these new demands, to compound the uncertainty of their labour market position. The implication of confronting this conflict for understanding the self differently[9], is a central theme of the analysis of the interview data.

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[9] Understanding the self 'differently' refers to the possibility of attaining 'authenticity', in a Heideggerian sense. This is discussed in Chapter 4

2. CHANGES IN THE MEANING OF 'RETIREMENT': FROM THE SECURITY OF ROLE-LOSS TO THE UNCERTAINTY OF EMANCIPATORY FULFILMENT

Problematising 'retirement': a functionalist approach to the loss of the work role

Early research into the transition from employment to permanent labour market exit focused on role theory to conceptualise retirement as a 'problem', especially for men, where the loss of their primary role of 'worker' deprived them of their status and identity, resulting in isolation (Parsons, 1942). Here, retirement was seen as a uniform phenomenon, universally disliked by working men and as having entirely negative social and psychological consequences. Retirement for women however, remained a hidden problem. From this functionalist perspective, the problem of retirement was defined in terms of socialisation whereby role-less, older men needed to make an *adjustment* to be re-integrated into a rapidly changing society:

> In view of the very great significance of occupational status and its psychological correlates, retirement leaves the older man in a peculiarly functionless situation, cut off from participation in the most important interests and activities of the society. ... Retirement not only cuts the ties to the job itself but also greatly loosens those to the community of residence. It may be surmised that this structural isolation from kinship, occupational and community ties is the fundamental basis of the recent political agitation for help to the old. It is suggested that it is far less the financial hardship of the position of elderly people than their 'social isolation' which makes old age a 'problem'. (Parsons, 1942, pp. 616 quoted in Fennell et al., 1988, pp. 43-44)

Similarly, for Cumming and Henry (1961), ageing was associated with a progressive and inevitable 'social disengagement' from social roles. The significance of retirement was to assist the withdrawal from social life because it was functionally necessary and mutually beneficial for society and for those of retirement age to relinquish their employed roles. This view also emphasised the need for personal 'adjustment' from an

active and functionally useful working life to one of individual dependency on state resources, arising from mental and physical deterioration, and loss of status. Social disengagement theory therefore problematised ageing as a loss of individual functioning which placed an additional burden on the taxpayer. 'Role loss' continued to have an enduring impact on understanding male retirement with older men being seen as confronting particular difficulties arising from how their 'masculine identity' has continued to be associated with a 'breadwinner' role (Solomon and Szwabo, 1994; Thompson, 1994).

However, from within role theory itself, there was some debate about the inevitability of the loss of the work role having a negative impact on the self. Rosow (1974), noted the ambiguous outcomes of role loss, where becoming freed from the tightly prescribed role of worker, could result in either a destabilising and demoralising experience or alternatively, could generate emancipatory and creative opportunities. Here, the problem of adjustment was located in the absence of norms for socialisation into old age (Rosow, 1974) where the tightly prescribed role of worker was seen as not being replaced by any normative expectations to which older adults could refer. In the absence of any consensus about the role of older adults, individuals were faced with the problem of adapting to an ill-defined status which presented difficulties in defining the self through reference to any sense of role-conformity.

Other role theorists were more optimistic about the possibilities for enhancing non-work roles, following retirement. For example, whilst Riley and Riley (1989) also explained the 'problem' of ageing in terms of the lack of suitable social roles for older people, they suggested that policy interventions could bridge the 'structural lag' between the 'strengths and capacities of ... older people ... and the inadequate social-role opportunities to utilise, reward, and sustain these strengths' (pp.14). The supposed 'inevitability' of ageing decline could be averted through the re-design and modification of role opportunities.

'Activity theory' (Havinghurst, 1954), focused on 'role flexibility' to suggest how compensating for the loss of the work role by developing new roles promoted social

'adjustment'. It was suggested that re-involvement in family-based roles could compensate for the loss of the work role (Litwak, 1965; Townsend, 1963). Moreover, Atchley (1971), questioned the centrality of the work role in identity formation by suggesting that for some workers at least, other non-work roles would provide a sense of continuity between work and retirement:

> Each person generally has several roles that he stakes his identity on. Work may be at or near the top, but not necessarily so. ... Thus, the probability that retirement will lead to a complete identity breakdown is slight, and there may be just as many people who rely on leisure pursuits for self-respect as there are who rely on work, particularly among those with unsatisfying jobs. (Atchley, 1971, pp.16)

However, Blau (1973), in prioritising the work-role as constituitive of identity, expressed some pessimism for the prospects of older people becoming reintegrated into society by finding new roles or through the creative use of leisure:

> Ordinary men and women have relied on cultural scripts throughout their earlier lives, and when these no longer exist they often lack resources and the experience to improvise new ones. Instead, many older people just cling to life as they wait to be relieved of a lonely and useless existence. (Blau, 1973, pp. 177)

The central assumption of the functionalist approach is that retirement offers a socially acceptable way for older adults to withdraw from roles that are perceived as being too demanding for a physiologically degenerating worker. A criticism of these role-based theories of retirement concerns their neglect of the structural construction of old age by events which had occurred throughout the life-course. In addition, their age-essentialist conceptualisation of the life-course presents retirement as an abrupt transition into a homogeneous status.

This criticism prompted 'structured dependency theory' (Walker 1981; Townsend 1981,

Estes, 1991), to shift the focus of the 'problem' of retirement from one of individual adjustment, to the political and economic factors which influenced retirement outcomes. Here, it was argued that the main factor determining the quality of life for older people was their labour market position in the years leading up to retirement. A weak labour market position prior to retirement restricted access to resources, which led to a socially created dependency after retirement. From a 'political economy' perspective, and as noted in section 2 of Chapter 2, old age became constructed as a 'burden' through being associated with the need for cut-backs in public spending as a result of the projected economic consequences of demographic change and increased longevity. Timings, outcomes and experience of retirement were seen as determined by the supply and demand for labour within the capitalist relations of production (Phillipson, 1982; Guillemard, 1986), which obscured how older people had been constructed as a cause of the state's financial problems (Estes, 1986). Here, state pension age was seen as the critical marker of the transition to old age and used to legitimate the redundancy of older workers, thereby generating low status and dependency. Structured dependency theory continued to problematise retirement, both in a sense of structurally generated disengagement and also in suggesting that during economic recession, increasingly younger age groups were drawn into being redefined as 'old' through processes of early exit which were largely beyond their control (Guillemard,1986; Walker,1982).

In the above accounts which problematise retirement, either by role-loss or by its weak economic position, there is some agreement that retiring from work has a negative impact on the self, and involves some anxiety in making a transition to a life without employment. However, despite presenting retirement as a 'problem', these accounts imply there is at least some certainty in what to expect of retirement. The need to adjust to a new, reduced social status is seen as a universal response to labour market exit. More recent emancipatory theorisations of retirement (discussed below) have confused that expectation. Paradoxically, the de-problematising of retirement through broadening the possibilities of what it means to 'be retired' has generated new dilemmas based on the ambiguities of one's status. The interview accounts presented later, illustrate how confronting this ambiguity offers possibilities for understanding the self differently[10].

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[10] As footnote 9.

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Retirement as emancipatory

This view of retirement as a uniform and universally negative experience has been challenged by those who identify the emancipatory opportunities provided by labour market exit. Streib and Schneider (1971), were amongst the first to highlight the positive aspects of retirement. Evidence of a welcomed anticipation of retirement has also been reported by Parker (1980), and particularly by Laslett (1991), who has highlighted the potential for retirement to be a time of creative fulfilment in which the retired are freed from social constraints whist remaining sufficiently healthy to enjoy a 'Third Age' of independent living based around active and positive choices. According to Laslett, the combination of early retirement, improved health and longevity leads to an *expectation* of a positive experience of life after labour market exit. Such positive attitudes towards later life are seen to indicate 'successful ageing', which is achieved through individual planning and decision making which begins well before retirement.

However, this emphasis on individual agency in constituting identity, which is discussed further in section 4 below, tends to underemphasise structural factors which may constrain the extent to which the 'Third Age' can be enjoyed as a period of active creativity. For example, the increase in early retirements due to ill-health, the continuing domestic and caring responsibilities of retired women, and the lack of adequate occupational or private pension entitlements suggests that 'successful Third Ager's are likely to be drawn from a section of the population structurally defined as having secure financial means, good health and free time.

An additional consequence of emancipatory retirement, which has a particular importance for this thesis, is that opportunities become opened up for individual choice and decision making about what it means to 'be retired'. The certainty of structurally generated retirement as a universally homogeneous negative experience becomes replaced by the uncertainty of a more self-determined labour market exit. There is more variation amongst older adults in the extent to which retirement can be enjoyed, and there is less certainty about what to expect. Retirement now involves possibilities for 'success' and 'failure', on the basis of individual action. The 'risks' of taking such

individuated action, and its implications for the 'crisis of identity' are discussed in section 4 of this chapter, particularly in relation to the work of Beck (1992).

The significance of retirement ambiguity for men, compared with women

There is some debate as to whether definitive labour market exit is more significant for men than for women. From a tradition based around the view that work occupies a more central position for men and is related to masculine identity, Casey (1992), suggests that the experience of not working is an 'abnormal' state for men, yet more acceptable for women. This view has contributed to a relative shortage of research into women's retirement and has been explained by Ginn and Arber (1996), as arising from the assumption that the intermittent nature of women's employment constitutes a peripheral attachment to the labour market which leads to the perception of 'retirement' as being an inappropriate term for many women.

From this stance, it might be inferred that the dilemmas arising from changes in the meaning of what it means to 'be retired', are more significant for men, than for women. Some regard early exit as generating greater status ambiguity for men because, despite the current normative uncertainty of employment, it clashes with their expectations generated earlier in the life-course, of retirement being a distinct ending to their 'breadwinner' role. The corresponding view of the intermittent and discontinuous nature of female employment as being less important than that of men's, suggests that women adapt to their declining labour market role more gradually than the abrupt transition of men (Rosow, 1974), thereby leading to fewer problems of self-perceived ambiguity. Similarly, Stockard and Johnson (1992) report that retirement marks a less significant event for women than for men because over their life-course, women are more likely to have made more transitions between shifting role commitments. Moreover, women's transition to retirement is seen as being eased through stronger social networks in comparison to the relative isolation of men (Wingrove and Slevin, 1991).

To some extent, this explanation of the gendering of the encounter with the ambiguity

of retirement is challenged by a 'convergence theory' of men's and women's employment which regards increased labour market flexibility, particularly the reduced expectation of employment continuity by men, as bringing about similar patterns of life-course segmentation for older men and women (Laczko and Phillipson, 1991) [11]. Here, men and women share a similar labour market position in later life (Groves, 1993; Itzin and Phillipson, 1993) where the 'feminisation of employment' is characterised by discontinuity, fragmentation, uncertainty and downward occupational mobility involving intermittent periods of part-time and temporary jobs, interspersed with leisure and domestic work.

On the other hand, the continuity of the structural generation of gender inequality at work is seen as sustaining gendered retirement expectations. Whilst the increasing significance of employment in the lives of older women is noted in section 3 below, others have suggested that women's disadvantaged labour market position, relative to that of men, leads them to differently understand what it means to 'be retired'. For example, Itzin and Phillipson (1993), maintain that women's greater participation in low status, subordinate roles leads to women viewing later working life differently from men in such a way that it has a negative impact on their self image. Firstly, women's concentration in low paid jobs with no occupational pension is said to sustain financial inequality after retirement (Arber and Ginn, 1991; Henretta, 1994; Ginn and Arber, 1994). Continued financial dependence on a male partner is reported to reduce women's ability to manage their own lives (Bernard and Meade, 1993), thereby restricting their leisure and lifestyle options. Secondly, others have identified a tacit expectation that the gendered power imbalance at work is to continue into retirement. The 'gendered ageism' faced by older women at work (Arber and Ginn 1991), is reported to be internalised, thereby generating the expectation that retirement will be structured in a similar way around traditional power based gender roles. Having accepted patriarchal values during their working life, which suggest men's work to be more important than women's work, women then come to reproduce the view that retirement is an event which has a greater impact on men's life-course than their own. Hence, despite some convergence between men's and women's experience of unstable employment in later

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[11] See section 1 of Chapter 2

life, the structural inequalities of labour market participation, over the whole of the working life, are seen as continuing into retirement.

It has been suggested that the experience of 'being retired' favours men because they are more likely to be in a position to focus on existing leisure activities as a means of self-fulfilment (Long, 1987) whereas for women, 'being retired' represents a continuity of remaining primarily responsible for domestic work and have less 'free time' (Bernard et al.,1995; Bernard and Meade,1993). Also, the unwillingness of older non-employed women to describe themselves as 'retired' (Casey and Laczko,1989; Laczko and Phillipson, 1991; Bone et al.), has been interpreted as implying women's self-perceived continuity of the constraints of domestic responsibility (Bernard et al., 1995).

The significance of any differences in the nature or degree of women's retirement ambiguity compared with that of men, is in how the dilemma of what it means to 'be retired' might be different for women. As illustrated in the interview accounts, this difference has implications for the opportunities for understanding the self more 'authentically'.

3. THE DE-STANDARDISED LIFE-COURSE: CHANGE, AMBIGUITY AND UNCERTAINTY

The aim of this section is to examine how developments in life-course theory can be applied to the changing experience of labour market exit of current older workers. After first outlining how employment trajectories have become more de-standardised in the last quarter of a century, the section then goes on to discuss: the weakening of age as a determinant of personal biography; continuities in different overlapping life-course trajectories and the gendered nature of retirement. This enables a shift from theorising labour market exit as a problematised, age-structured event, focused mainly on the loss of the male 'breadwinner' role, to one which highlights the dilemmas arising from the choices and uncertainties faced by older workers. In particular, it draws attention to how

the solid expectations generated earlier in the life-course, of labour market exit as a fixed and scheduled age-based event, are confronted by the modern ambiguity of retirement as an ill-defined status.

The de-standardisation of employment trajectories

Early retirement

Chapter 2 presented statistical evidence showing changes in the level of labour market participation by older male and female workers. Men's early retirement through ill-health has been shown to play an important part in this trend, both in the 1970s (Parker, 1982), and more recently through the 1994 DSS Retirement Survey[12] (DSS,1997) which reported over one third of male early retirements being due to their own ill-health. Economic recessions since the 1980s have also contributed to the vulnerable labour market position of older workers in traditional industries. For example, the 1990 Labour Force Survey reported the redundancy rate for 55-59 year old men to be 40% higher than that for 24-54 year olds, whilst for men aged 60-64, the rate was over twice that for the younger group.

This vulnerability has in part, been influenced by the perceived 'costs' to the organisation of continuing to employ older workers. Standing (1986), identified a number of ways in which such costs may marginalise older workers. These include firstly, 'productivity costs' as the output of older workers is reduced with age, and this is supported by the results of the ILO (1979) which claimed the effect of age on productivity is occurring earlier. Other 'costs' include: 'adaptability costs' which imply older workers may take longer to adapt to new ways of working; 'overhead costs' as workers with longer service may have higher wages; 'protection costs' where older workers may need to be shielded from heavy work and; 'motivational costs' where younger workers may become demotivated through older workers blocking their promotion prospects. Consequently, older workers in particular come to occupy a

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[12] The National Retirement survey is a panel survey, based on data collected in 1988/89 and 1994. The first wave consisted of 3,500 key respondents aged 55-69, of whom approximately two thirds were re-interviewed in 1994.

peripheral position in a polarised labour market. Here, Atkinson (1984) distinguishes between a 'core' of full-time, highly skilled retained workers who may be offered additional security in return for greater functional flexibility and a substitutable, 'periphery' of low skilled workers on de-standardised contracts.

If older workers are more likely to experience redundancy, attempts to re-enter employment are likely to involve longer than average periods of looking for work. Table 2 in Chapter 2 identified the particularly sharp decrease in male activity rates in the mid 1980s. Table 10, below, shows that by 1991, more than one fifth of those aged over 50, who had lost their jobs during this period, were still looking for work, compared with one tenth of younger workers.

Table 10:
Percentage of unemployed by length of time seeking work and age; Spring 1991, (Great Britain)[13]

	Age Band			
Length of time seeking work	35-49	50-59	60+	All ages
under 1 year	69%	51%	50%	69%
1-<2 years	12%	27%	30%	30%
2-<4 years	8%	11%	10%	8%
4 years+	10%	24%	22%	9%

Source: Labour Force Survey 1990/91, table 6.25

However, since the 1980s, there has been a shift in the type of jobs at risk. Whereas in the 1970s, redundancies were linked to recession and were mostly felt by manual workers in the manufacturing sector, the 1990s have seen increasing insecurity for professions, managers and the service sector (Christie, 1994), driven by the search for new ways of working. For example, in the 1990s, increasingly sophisticated information technology as part of an intensified flexible restructuring of work has broadened the fragility of employment to include previously secure sectors of the labour market:

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[13] Based on ILO/OECD definition of unemployment.

The 'culture of contentment' among the social classes who gained most from the 80s has been undermined in a dramatic way. (Christie, 1994, pp. 22)

In addition to the 'involuntary' factors of ill-health and recession, there is also evidence of increasing 'voluntary' withdrawal from the labour force, arising from a variety of positive decisions taken by older workers themselves, to take more control of their lives through spending more time on leisure activities, or alternative, self-directed forms of work (Bytheway *et al.*, 1989). However, the financial inducements of redundancy packages exert an influence on these decisions, and according to the 1992 DSS Retirement Survey, men were much more likely than women to base their early retirement decisions on the basis of being offered such packages by employers. The extent to which this is entirely 'voluntary', or constitutes a complete withdrawal is for some, debatable, and may be bound up with caring responsibilities (Mooney *et al.*, 2002).

The trend towards men's early labour market exit is clearly a distinctive feature of the last quarter of a century. However, some factors operating against this strong trend towards early retirement have already been discussed in section 1 of Chapter 2. These include recent government initiatives encouraging older workers to remain in employment, as well as economic motives to enhance pension entitlement. An additional factor to be considered is the extent to which some older workers derive satisfaction in remaining in paid employment, at least up until compulsory retirement age. In these cases, working to compulsory retirement age can be presented by employers, and perceived by employees, as an 'achievement' associated with positive organisational identification, described by Lyon (1986) as the 'reciprocity of paternalistic capitalism'. Moreover, despite claims of the increasing importance of leisure in people's lives, the Carnegie Inquiry into the Third Age (Carnegie UK Trust, 1993) reported an enthusiasm amongst those aged over 50 to remain in paid employment for as long as they could, and noted their frustration at not being able to find work. The 1990 Labour Force Survey indicated that of those men and women beyond statutory retirement age who where not currently working, one in ten would like to do so, at least on a part time basis. Furthermore the 1992 DSS Retirement Survey

reported that 40% of men, and 48% of women who continued to work beyond statutory retirement age did so because of job satisfaction.

The demand for a new type of labour force

Understanding the changing labour market participation of older workers involves not only analysing the age at which they leave employment, but also consideration how they encounter the more flexible organisation of work, as outlined in Chapter 2. Current older workers face an increasingly de-standardised labour market, which has generated new retirement pathways, as well as providing new opportunities to remain engaged with work, without necessarily being employed in full-time permanent contracts. In 1975 permanent full-time jobs accounted for 56% of the labour force. By 1993 this had fallen to 36%, with the percentages employed in short term contracts and part-time work increasing (Gregg and Wadsworth, 1995). This trend has been commented on by Marglin and Schor (1990), and by Brown *et al.*(1998), who note how previously standard employment contracts established by collective bargaining became replaced by individualised contracts, with their attendant uncertainty of hours and length of employment. Allen and Henry (1996) consider contracting-out to indicate a general shift 'towards a new employment regime based on *precarious employment*' (pp. 66). Cleaning, catering and security services in particular are characterised by a 'hollow' and mobile structure in which employees' contractual insecurity is compounded by their powerlessness from being geographically isolated and socially distant from the staff of the client organisation, all of which contributes to their lack of work identification. For Beck (1992), it is de-standardised employment rather than unemployment *per se*, which presents the main source of labour market risk, and indicates the end of a 'golden age of capitalism'. In addition, Beck claims that the way in which organisations rationalise different forms of employment contracts to suit their needs constitutes a 'new Taylorism of employee relations', although the Department of Employment's Survey of Employers' Labour-use Strategies (DoE, 1987) identified this as a pragmatic rather than as a strategic response to economic crisis.

Those older workers attempting to re-enter the labour market, for example after

experiencing redundancy, or after childcare, or caring breaks, are particularly likely to encounter increasingly de-standardised forms of employment, characterised by irregular hours, and by insecure contracts. For the majority, these jobs do not provide a route back into stable employment. Instead, they provide short periods of work interspersed with periods of unemployment. Table 11 shows that in 1991, older workers were more likely to have changed their job and to also have held a greater number of jobs within the previous year, than in the corresponding period in 1981. There are, however, differences in the relative stability of employment for men and women. Between 1975 and 1993, men's average length of time in the same job fell from 8 years to 6 years whilst for women, job tenure remained stable at 4 years. The percentage of men in the same job for over 20 years fell from 20% in 1975 to 14% in 1993, with a rise in the percentage having less than 2 years tenure. For women however, the percentage remaining in the same job for over 5 years increased notably over this period.

Table 11:
Percentage of all workers having at least one change of employer within previous the 12 months: 1981 – 1991 (Great Britain).

	1981			1991	
	% changing employer in last 12 months	Average no of changes per worker		% changing employer in last 12 months	Average no of changes per worker
MALES					
45-54	4%	0.04		4%	0.06
55-59	3%	0.03		5%	0.05
60-64	2%	0.02		5%	0.02
All ages	7%	0.08		9%	0.12
FEMALES					
45-54	5%	0.05		7%	0.10
55-59	2%	0.02		4%	0.05
All ages	8%	0.10		11%	0.15

Sources:
General Household Survey 1981, Table 4.43 pp. 115
General Household Survey 1991, Table 5.35.pp. 112

Whilst de-standardised, flexible employment might compound the uncertainty of older workers' labour market position, it does, however, present opportunities for re-entry as part of the peripheral labour force. Here, Taylor and Walker, (1994) identified the service sector as having more favourable recruitment and retention policies which value the product knowledge of older workers. There is some evidence to suggest that women are more likely to make a better adjustment than men to the uncertain nature of the de-standardised labour market. For example, Elias (1994) reported that women re-entering the labour market as part time workers after career breaks for child rearing are more likely to return to less complex jobs and show little evidence of moving to more complex work thereafter. This implies a compatibility between the employers' strategic need to remain flexible and women's perception of their need to fit work around domestic arrangements. Whilst Gallie (1994) also noted how women's return to low skilled information technology jobs reinforces the gendered polarisation of skills, it nevertheless provides opportunities for labour market participation which are less likely to be considered by men, because of their low status.

From a 'template'[14] view of retirement to de-standardised ambiguity

The de-standardised nature of employment encountered by older workers, together with the various timings of labour market exit, draws attention to structural changes in the latter part of the life-course. The remainder of this section discusses how this structural change, referred to by Guillemard (1998), as the 'undoing' of the end of working life-course', presents ambiguities in how older workers might understand their own life-course position.

Age-structuring

Formulated at a time of normative employment continuity for men, retirement as a sharply defined threshold between work and non-work was conceptualised as *a rite de*

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[14] The idea of a 'template' has been used to describe how the life-course pattern of one generation is repeated by the next generation (Seltzer and Troll, 1986). Chapter 6 presents empirical evidence to argue that this idea is less relevant in explaining the experience of those currently approaching retirement.

passage by Crawford (1973). 'Retirement' was seen as a scheduled event, coinciding with eligibility for state pension, with a clear-cut division between being employed and definitive removal from the labour market. In these circumstances, retirement denotes a distinct stage in the 'life-cycle template' (Seltzer and Troll, 1986).

This conceptualisation reflects a strong tradition within life-course study which has been influenced by developmental psychology. From this perspective, the emphasis is on understanding the 'life-course' as an individual's sequential progression through successive stages of childhood, adulthood and old age. (Erikson, 1980; Baltes, 1987; Baltes *et al.*, 1997). Applied to the study of work, this maps onto three distinct phases of: an early period of vocational education; a middle and prolonged section of production; and a final shorter section of retirement (Smesler and Harpen, 1978). Other writers have separated the stage of old age into 'young old' and 'old-old' (Neugarten, 1974) or 'third age' and 'fourth age'(Laslett, 1991) to distinguish the period of creative fulfillment immediately after work from that of subsequent frailty and dependence.

Underpinning much traditional life-course analysis is the use of age norms to structure experiences, roles and statuses around particular chronological ages (Kertzer, 1989). At a formal level, this age-structuring can be institutionalised around individual legal rights and responsibilities through state policies which standardise and control the points of entry and exit through which people move as their life progresses. For example, Mayer and Schoepflin (1989), define life-course stages in terms of an individual's position as contributor/recipient in relation to the welfare state. Employment has also been seen as providing a degree of formal age-structuring through work institutions structuring prospects for promotion by age (Lashbrook, 1996; Lawrence 1996; Rosenbaum, 1984). Differences in the age-structuring process between different social institutions in the domains of work, family and education have been noted by Mayer and Tuma (1990), whilst others suggest these areas vary in the importance given to age-structuring (Settersten and Hagestad, 1996; Settersten, 1997).

At an informal level, age-structuring has been seen to offer a means of subjective self-identification. Here, the life-course is categorised into segments of behaviour and

attitudes considered appropriate for certain ages on the basis that particular life events have optimal ages at which to occur. The accessibility of these age-based categories surrounding activities, interests and appearances enable self evaluation against normative cultural expectations. In doing so, they act as mechanisms of socialisation (Neugarten *et al.*, 1965). Such categories have been regarded as 'mental maps' which provide reference points, through which individuals structure expectations about their own life-course and interpret the lives of others (Elder, 1995; Hagestad, 1990; Hagestad and Neugarten, 1985). Moreover, according to Freund (1997), individuals are motivated to select goals associated with age-norms because they are more likely to be achieved, implying that some life-course transitions are more difficult for those who miss age based 'deadlines'. The problematised construction of retirement, as discussed in section 2 of this chapter, is one outcome of the age-structured model of the life-course.

De-chronologisation

Variation in the patterns of current labour market exit for men and women, as described above, clearly do not fit this age-structured model of the life-course. The developmental approach referred to earlier has been widely criticised as being ahistorical, unidirectional and focusing on biological aspects of ageing (Bryman, 1987; Finch, 1987; Cheal, 1987; Kohli and Meyer, 1986).

It has been suggested that the traditional conceptualisation of the life-course as a pattern of a long period of continuous employment followed by a relatively short retirement has now been dissolved through the weakening of the association between age and work-role hierarchy (Buchman, 1989; Held, 1986). As the processes of age structuring have become de-standardised and de-institutionalised from welfare structures, opportunities for more flexible and varied life-courses have emerged (Best, 1980). Moreover, it is argued that increased life expectancy has led to new 'time budgets' (Hagestad, 1991) whereby the duration of roles has become prolonged and more complex in their timing and sequence (Andersen 1985; Gee 1987; Riley 1986; Watkns et al. 1987), thereby weakening age-based life-course markers. From within social psychology, Settersten

and Hagestad (1996), report a falling concern relating to 'missed' age-based deadlines, concluding that there is no 'strong set of general cultural timing norms' in the spheres of work or family. Similarly, Heckhausen(1999) suggests that once an age-deadline has been passed without attaining the normative goal, the consequences of having missed the deadline become less significant for the individual.

This variation in retirement pathway clearly undermines the value of chronological age as denoting life-course 'reference points'. It has been suggested that the variation in the age of labour market exit has led to the term 'retired' becoming an ambiguous status, for both individuals and the state (Casey and Laczko,1989; Kohli and Rein, 1991; Atchley, 1993; Phillipson, 1994). Instead, many older adults are recognized as occupying an 'in-between' status in that, whilst they are no longer economically active, they are not yet eligible for a state pension. Moreover, the lack of finality of labour market exit compounds the ambiguity to the extent that it has been regarded as inappropriate to define the life-course in relation to stages of labour market participation (Guillemard, 1998). Here, options exist for the 'retired' status to be revised through formal re-entry into de-standardised employment, or though informal work in the economy of the local community.

> Definitive exit … no longer corresponds to an orderly transition from work to retirement…

> The end of the working life is studded with sequences that do not correspond to the status of full retirement or of full-fledged employment or unemployment. Aging wage-earners may experience joblessness following dismissal, whether or not under a collective agreement, and then hold unsteady jobs before returning on unemployment and then finally attaining admission into the retirement system. (Guillemard, 1998, Section IV.B)

Casey and Laczko (1989) drew attention to this ambiguity of the retired status by reporting that only a quarter of economically inactive 60-64 year olds described themselves as 'retired', with the remainder defining themselves as 'unemployed' or as

'discouraged' workers who have ceased to look for work (Laczko, 1987). Here, Casey and Laczko (1989), note that of those men aged 60-64 who are not in employment, the self description of 'retired' is more likely to be used by higher social classes than by manual workers. This difference may be partly explained through men in lower social classes being more likely to approach retirement through long-term unemployment or long-term sickness, whilst non-manual workers have greater opportunity to base early retirement decisions on access to occupational pension schemes. In contrast, it has been suggested that women's greater likelihood of having had a more complex and dynamic interaction between employment and other activities leads to fewer problems of self-perceived ambiguity (Dex, 1985).

One consequence of the varied pathways into retirement and status ambiguity is a weakening of the factors which may have contributed towards a common generational identity amongst older workers. Whereas Rose (1965) had earlier theorised 'the retired' as a sub-cultural group, defined by their loss of the work role at statutory retirement age, others now highlight how retirees are less likely to be regarded a homogeneous group, united through the experience of formal labour market exit (Schuller, 1989; Guillemard,1998).

> Retirement is no longer the unifying principle that bestows a homogeneous meaning and identity on a third stage of life that starts upon definitive exit from the labour force. Definitive exit, old-age and retirement no longer coincide. Occupational old-age begins with definitive exit, well before retirement. The whole organisation of the end of the working life is coming undone. (Guillemard, 1998, Section IV.B)

Several writers explain this dissolving of chronological life-course markers in terms of the increasing impact of the cultural sphere, where recent developments have focused on older adults. Here, the marketing of leisure oriented consumerism through specialist products and services targeted at the over 50s highlight possibilities for extending the characteristics of late adulthood into retirement (Featherstone and Hepworth, 1991). For example, the portrayal of positive body images through the media offers an apparent

opportunity to cultivate self-determined 'designer lifestyles' which challenge ideas relating to the necessary decline of mental, physiological and sexual functioning based on chronological age. Furthermore, the marketing of specialist forms of tourism and retirement communities offering 'simulations' for older people to enjoy activities previously thought appropriate for the young is noted by Urry (1988). Consequently, those currently approaching retirement may have higher material expectations than previous generations and as noted by the Government's Performance and Innovation Unit's report, may be reluctant to wait until state pension age before enjoying the expected benefits of retirement (PIU, 2000). How this increased profile of consumption presents older workers with increased choice and self-determination of their lifestyle is discussed in section 4 of this chapter. As Featherstone (1987), observed:

> Pre-retirement planning today is presented as the management of life-style and consumption opportunities to enable retirement to be a progressive set of options and choices. (Featherstone, 1987, pp. 134)

However, the very nature of consumerism in de-chronologising of the life-course, draws attention to the diversity of purchasing power amongst those approaching retirement. On the one hand, there is evidence of rising incomes amongst retirees with occupational and private pensions (Walker and Howard, 2000), which extends their choices about retirement timings. This group are better placed to enjoy a 'Third Age' of consumption by extending their relatively comfortable lifestyle into retirement. On the other hand, for those retirees who make up 30% of those in poverty (Oppenheim, 1993), retirement consolidates a more general feeling of loss of control over their life.

This de-chronologisation of the life-course, and the resulting ambiguity in what it means to be approaching 'retirement', presents older workers with something of a dilemma in understanding their current labour market position. Schuller (1989) hints at the tensions which may be generated from the ill-defined nature of labour market exit, and also implies that this ambiguity has potentially greater impact on older men, whose experience of uncertain employment has become more like the traditional labour market expectations of women.

Although in general people still expect to work to the appointed retirement age, the trend is towards a greater diversity in the age at which they finish employment. Nor is the boundary so often crossed in one definitive step; instead withdrawal from the labour market can be a prolonged and sometimes painful process, perhaps involving several downward steps on the occupational ladder. Once a worker has left a job, voluntarily or not, it is difficult for him or her to be sure what their working future is. In short, older workers, like women of all ages have a relatively low degree of assurance about how long they will be working for and at what level they will be able to resume work should they leave their current post. (Schuller, 1989, pp.48)

Whilst there is considerable support for the view that the life-course has been de-chronologised over the last quarter of a century, as pointed out in chapter 2, age is far from irrelevant in structuring the life-course in general, whilst retirement is still seen by many older workers as an 'age-relevant transition' (Settersten, 1997). Age continues to be an important factor in shaping how older workers measure themselves against others, and against social norms encountered earlier in their life-course. For example, it has been suggested that these norms continue to function at an unconscious level as 'overlearned cultural knowledge' (Freund, 1997). In addition, the apparent lack of importance of 'missed age deadlines', reported above, has been interpreted by others as a 'coping mechanism' to deal with a perceived failure to have met the normative expectations of the role (Hense *et al.* 1995; Bargh *et al.* 1996; Freund, 1997).

This inevitable incompleteness of de-chronologisation is important in this study because it highlights questions about identity. Earlier understandings of the self become open to revision, and a broader range of alternative identities become available to older workers. This is both empowering and confusing, and adds to the uncertainties of labour market exit. Some argue that the tensions arising from the ill-defined nature of the 'older worker' identity may have a more profound consequence than mere modification to lifestyle expectation. For example, according to Guillemard (1998), the 'de-institutionalisation' of the traditional sequential model of the life-course is said to have caused an 'identity crisis' for those aged 55-65. This is discussed from a broader

philosophical perspective in section 4 of this chapter.

As illustrated later in the interviewees' accounts, the uncertainty generated by this incompleteness of de-chronologisation contributes to the dilemmas faced by older workers. Confronting these tensions between expected and actual ages of labour market exit requires biographical management which in turn opens up possibilities for a revised understanding of the self.

Uncertainty of labour market exit in a broader life-course context

Whereas traditional life-course theory emphasised the discontinuity of retirement associated with loss of role, later approaches recognise the importance of continuities in giving a particular meaning to how the transition to retirement is experienced as part of a unique biography[15]. Using this multiple trajectory approach, the uncertainty of labour market exit can be located in relation to other non-work life-course trajectories. This means that the dilemma of labour market exit can be set in a broader context which recognizes how continuities of, for example, social class and domestic relationships, mediate older workers' understanding of their ill-defined, and ambiguous labour market position, as described above.

Locating uncertainty within social class

Continuity of class position into retirement has been considered by structured dependency theory[16]. Here, retirement marks not a 'new start' but a 'final resolution' of structural advantages and disadvantages of an earlier period of the life-course. For Guillemard (1982), retirement denotes 'the terminal point in the general process of the reproduction of social relations' (pp. 223). However, Walker (1986), notes how the

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[15] The interconnected trajectory approach to life-course study is advocated by Elder (1985). Central to this approach are that the premises that the interconnected trajectories have reciprocal effects on one another, and that ageing occurs in historically and socially specific contexts.

[16] See also section 2 of this chapter for a discussion of the way in retirement has been problematised According to structured dependency theory (Estes, 1979, 1991; Walker, 1981; Townsend, 1981; Phillipson, 1982), society is organized so as to make older people dependent, for example through state pensions and ageist employment practices which force them out of the labour market.

continuity of previous occupational status into retirement conflicts with the status of being economically inactive, resulting in a contradictory class location:

> ... a political economy perspective shows that the social construction of old age is a function of two separate sets of relations. On the one hand, older people carry into retirement inequalities created and legitimated at an earlier phase of the life cycle, particularly though not exclusively through the labour market. On the other hand, the process of retirement imposes a reduced social and economic status on a large proportion of older people in comparison with younger economically active adults. (Walker, 1986 pp. 37-8)

According to Guillemard (1982), the 'structural dynamics of later life' involve converting material, intellectual and social resources accumulated over the life-course. Where 'isolation' or 'disengagement' resulted, this was not determined by reaching a point of role-loss but instead, arose from the continuation of inequalities experienced earlier in the life-course. Different experiences of employment uncertainty and career progression meant that variations in the degree of 'cultural capital' (Bourdieu, 1989) which individuals brought to retirement were based on previous class divisions and accounted for variation in retirement outcome:

> ... the working-class reaches the threshold of retirement less well equipped than the other classes for converting free time into leisure ... this free time then becomes empty time. (Guillemard, 1982, pp. 239)

The importance of continuity of leisure interests into retirement was also reported by Long (1989) who suggested that, rather than constructing a 'new lifestyle' by developing new interests, retirement offers men in particular more time to participate in the same leisure activities as they did when they were at work, although the frequency may be constrained by reduced income.

Amidst the uncertainties of older workers' labour market participation, there are those who see domestic relationships as providing a degree of continuity between pre and post retirement lifestyles (Fennel *et al.*, 1988), where for example, there may be little change in the organisation of domestic tasks (Dobson, 1983; Keating and Cole, 1980).

> In general, as with many other aspects of retirement, the character of domestic life will depend upon a pattern set during the early and middle years of marriage. (Fennel *et al.* , 1988, pp. 95)

This shifts the focus of the study of retirement from a male oriented work-based issue to one involving a more dynamic relation between the trajectories of work and family, and draws attention to how ideas about the relative importance of men's and women's employment influence decisions about retirement timings within couples. On the one hand, the changing nature of male and female patterns of labour market participation described above might be expected to generate more opportunity for decisions about retirement timings to be open to negotiation between couples. Alternatively, despite the evidence of early retirement amongst men, the extent to which patriarchal power continues to shape decisions about retirement timings has been examined from a feminist perspective. Here, the traditional pattern of the wife retiring before the husband is explained in terms of the uniting of patriarchy and capitalism, whereby men exert pressure on their wives to retire in order to avoid a reversal of roles which would challenge the husband's status as an economic provider. The implication here is that the husband's masculine identity would be threatened where the wife continues to work after the husband's retirement. Moreover, Mason (1987), notes that wives may internalise this patriarchal view by feeling that it would be inappropriate for them to continue working after their husband's retirement. This social and cultural pressure operates despite early retirement being seen as a poor financial option for many married women, who may face limited pension entitlements through taking previous breaks from work for family raising, caring roles and returning to insecure part-time employment.

This patriarchal pressure can be seen as all the more powerful when it is set against evidence which suggests an increasing tendency for employment to be of greater personal significance in the later life-course for women than for men (Dex, 1985). According to Szinovacz (1991), women's increased motivation for labour market participation around the time of their husbands' retirement arises partly from unfulfilled goals arising from earlier employment discontinuity and is therefore more likely to be regarded as an opportunity. Similarly, Arber and Ginn (1991), note how employment in the latter part of the life-course may be viewed more positively by women than by men because it offers opportunities for companionship after the isolation of childrearing, and also for increasing pension entitlements.

Arber and Ginn (1995), also note how the timing of retirement within couples continues to conform to traditional expectations of gendered roles. However, using General Household Survey data to analyse the retirement patterns of married couples where the wife is aged 55-69, Arber and Ginn report evidence of a weakening of the traditional timing pattern of the husband's later retirement. Instead the emergence of a symmetrical pattern is identified. Where both partners were employed beyond age 50, 40% of wives continued to work at least six months after their husband's retirement, in comparison with 43% of couples reporting the traditional timing. The importance of 'substitute earnings' is acknowledged in generating this symmetry insofar as where one partner retires involuntarily due to ill-health, disability or redundancy, the other partner, irrespective of gender, is likely to remain in employment. An additional factor to be taken into consideration here is the extent to which wives actually *want* to spend more time at home with their retired husbands.

Whilst much research notes the impact of gendered differences in life-course for those women in part-time, low-status work, much less is known about the intersection of class and gender in generating variation in retirement expectations. Here, Hilbourne (1999), reports on wives who had seen their own career as being less important than that of their professional husbands, and notes how these women expected that their husband's retirement would lead to a less gendered distribution of domestic power relations.

These wives realised that their subordination of their own lives had been an inevitable price to pay for their husbands' success, but they were clearly looking forward to a release from that subordination on their retirement. (Hilbourne, 1999, pp. 180)

The 'jointness' of retirement decisions contains the potential to either mediate or to exacerbate the experience of labour market uncertainty. Expectations that retirement will be an idyllic bliss, shared with a partner, may appear all the more appealing when seen as a 'cure' for uncertain, unstable and unsatisfying employment. Alternatively, the thought of getting "under the wife's feet" Cliff (1993), may add further doubts and insecurities to labour market exit.

4. IDENTITIES IN CRISIS?

The above sections have pointed to the increasingly normative uncertainty facing older workers, from labour market change and from cultural and social attitudes surrounding the meaning of age. Insofar as these uncertainties present new ways of understanding the self which may conflict with previous expectations of labour market exit, the identity of older workers may be 'at stake'. This section outlines how this dilemma has been theorised in the historically specific context of the late 20th century. The political and ideological discourses (discussed in Chapter 2), which emphasise the role of the individual, set the context for increased biographical management of the self through taking a more active role in the 'project of identity'. Confronting these tensions, and how they impact on 'authenticity', forms a key theme of the analysis of the empirical data in chapters 6,7 and 8.

The 'problem' of identity in modernity

The profound social and economic changes identified above, have been seen by some as

exposing the 'crisis' of identity. Here, the effect of uncertainty of social life referred to earlier, has been to highlight the frailty of identity, thereby encouraging individuals to think more explicitly about their own identity (Mercer, 1991):

> identity only becomes an issue when it is in crisis, when something assumed
> to be fixed, coherent and stable is displaced by the experience of doubt and
> uncertainty. (Mercer, 1991, pp. 43)

The apparent solidity of work-based identity, which may have been formed earlier in the life-course, becomes undermined by a reconceptualisation of work in terms of changes to the economic structure, and to the perceived value of older workers, as discussed in chapter 2. Structural change questions the contribution which work makes to identity with Offe (1985), for example, suggesting that work is less useful as a category in the analysis of identity, whilst Urry (1990), suggests that the increased importance of consumption, as described in section 1 of this chapter, brings about a 'hybrid' identity. From a feminist stance, Pateman (1989) describes how recession and technological developments impact on the changing role of women, to expose the fragile and dynamic nature of identities previously based around gendered domestic power relations. For some (Giddens,1991; Mercer, 1991; Hall,1992), the generalised 'crisis of identity', is seen as the crucial feature of contemporary social change in modern Western society.

A number of writers (Bauman,1988; Beck,1992; Giddens,1991; Taylor,1989) have located the problem of identity in the historically specific context of modernity. For Giddens, globalisation, urbanisation and mass communications generate an environment characterised by rapid and constant change, disposable alternatives, risk and an openness to disruption. The increasingly uncertain nature of older workers' employment, and the ambiguity of the retired status, as discussed in the previous three sections of this chapter, can be seen as evidence of this change. In this context, the solidity of personal meaning systems previously generated by religion and ritual become undermined, and existential issues become a concern of the self. The risks of the uncertain, dynamic social and economic context become reflected in the individual, thereby disembedding the self from its external world. This has the potential to generate

anxiety which may lead to a state of moral emptiness as individuals become dislocated from local personal support relationships and left facing an instrumental existence in which moral issues are repressed. Individuation and its risks, are discussed more fully, later in this section.

In a similar way, 'uncertainty' for Beck is generated by the need for 'expert' scientific knowledge to iteratively re-apply itself in order to repair hazards of their own making arising from previous phases of modernity. In this context, doubts about the adequacy of the state pension, coupled with frequent Government revisions to labour market exit arrangements is seen as leading to a loss of faith in the state welfare systems (Guillemard and van Gunsteren,1991). The consequence of this for the individual involves processes of both 'disembedding' the self from traditional support structures and secondly, a 'disenchantment' arising from the loss of traditional forms of security including practical knowledge, norms and religious faith. For Beck, the uncertainty generated by flexible underemployment is one dimension of a more pervasive 'risk society', also experienced through the increasing individualisation of domestic life, involving more provisional familial structures.

The individualisation of identity

However, rather than passively accepting these consequences of modernity, there is some agreement in the view that the response to uncertainty involves an individualisation of identity as individuals take an increasingly active responsibility for their personal outcomes. The destabilising effect of uncertainty, risk and doubt are at the same time accompanied by opportunities for creativity through the appropriation of the public sphere for private empowerment. In modernity, individuals find a means of defining their identity through the same processes that threaten to engulf them. To counter the possibility of an existentially isolated self there is a need to weave past and present events into an ongoing biographical narrative. Moreover, the 'autotelic self' (Giddens, 1994) is one which faces up to the challenge of risk as a means of self-actualisation.

For Beck (1992) , the individual's response to removal from traditional contexts of meaning is based on increased autonomisation and involves re-embedding and re-integration into new forms of personal control where:

> the individual becomes the reproduction unit for the social in the lifeworld'
> and individuals become 'the agents of their own livelihood, mediated by the
> market. (Beck, 1992, pp. 130)

Here, the labour market is seen as the 'motor of individualisation', where the uncertainty generated by de-standardised forms of employment paradoxically has a liberating effect in encouraging individuals to face up to the disruption of their personal lifestyle. Beck suggests that identity becomes less shaped by the expectation of continuous employment and instead involves acquiring 'capital' from unique achievements in both employment and domestic spheres to enhance future employability. De-standardised familial arrangements combine with de-standardised forms of work, to generate more varied outcomes, with greater potential for individuated work histories and lifestyles. Paradoxically, whilst older workers may have little control over the broader economic events which shape their transition to economic inactivity, some suggest that the weakening of predictable age markers, referred to above, presents older workers with greater opportunities to take personal responsibility for 'individualising' their life-course. For example, 'rational choice theory' has been applied to retirement, suggesting that the incentives and disincentives of public and private retirement systems explain early exit from the labour force in terms of individual choice (Quinn *et al.*, 1990; Quinn and Burkhauser, 1990).

Taylor (1989) highlights the need to construct personal meaning systems to counter the moral impoverishment arising from modernity as being critical, where failure to do so has pathological consequences resulting in identity crises or disorientation. Giddens (1991) theorises the response to uncertainty as the 'reflexive project of the self', where highly self-directed individuals make conscious decisions and choices about their lifestyle. To some extent, this is an instrumentalist response involving increased autonomisation where, through making lifestyle choices, individuals take personal

responsibility for their own self-referential biographies. Here, the growth of self-help movements, alternative therapies, and life-guides have been explained as a reaction against loss of meaning by reconstructing life narratives to establish a sense of self against a perceived threatening world. Consumption is highlighted as having an important symbolic significance as an expression of who to be. The marketing of private pensions, referred to in Chapter 2, and the higher material expectations of current older workers would appear to be part of Gidden's (1991) claim that:

> ... lifestyle choice is increasingly important in the constitution of self identity and daily activity. Reflexively organised life-planning, which normally presumes consideration of risks as filtered through contact with expert knowledge, becomes a central feature of structuring self-identity. (Giddens, 1991, pp. 5)

In addition, the marketing of 'body image' is claimed by Shilling (1993) and Giddens (1991) as an attempt to replace the lost existential and ontological certainties associated with traditional movements. Whilst targeting 'youthful' body images at older adults might be thought of as having the potential to generate identity conflict amongst many aged 50+, Giddens argues that such 'fateful moments', are emancipatory when individuals confront existential concerns, normally kept 'out of sight' of public consciousness.

Risks of individualisation

The freedom to make lifestyle choices and to take an active role in the construction of one's identity suggest an autonomous, risk taking individual, typified in Warde's (1994a) 'heroic consumer'. However, responding to uncertainty by taking a more active responsibility for biographical management presents its own dilemmas for identity, insofar as opportunities exist for both success and failure. The assumption that individuals make rational choices as part of a lifetime project of the reflexive self presents new risks. On the one hand, the increased variation in the age at which work

ends, the increasing instability of the labour market, and the revisable nature of the 'ending of work', casts some doubt over the value of making life-plans for the later parts of the life-course. In this context, fluctuating government policy about the contribution of older workers, and about pensions policy, referred to in Chapter 1, makes individuals' decisions about retirement timings and retirement planning increasingly complex. According to Boaz *et al.* (1999), relatively few approach these decisions with confidence. The dilemmas associated with this uncertainty, and how they are confronted as a means of attaining authenticity is discussed later in the empirical chapters. Increased decision making implies the potential to make poor choices and, as highlighted by Beck (1992), this may have a negative impact on identity:

> One even has to choose one's social identity and group membership, in this way managing one's own self, changing its image. In the individual society, risks do not just increase quantitatively; qualitatively new types of personal risk arise, the risk of the chosen and changed personal identity. (Beck, 1992, pp. 136)

Giddens (1991) also warns of the risks associated with lifestyle choice:

> modernity confronts the individual with a complex diversity of choices and, because it is non-foundational, at the same time offers little help as to which option should be selected. (Giddens, 1991, pp. 80)

Whilst a more active biographical management facilitates new ways of 'being', the historically specific choices generated by modernity are nevertheless seen as artificial, leading to an impoverished form of human action in comparison with a more 'wholesome' development of self, characterised by traditional forms of social control. Bauman (1991) too, draws attention to the paradox of increased individualisation of lifestyle choice, in that the marketing of identity as a consumer product de-skills individuals of the ability to construct their own identity without recourse to the lifestyle experts. The increased personal responsibility for making lifestyle choices brings with it the potential to generate anxiety through self-blame, as a result of wrong decisions.

Beck (1992), questions the extent of individual agency in making lifestyle choices. Decision making is to some extent constrained by the external world, as the impact of traditional processes of socialisation on identity formation are replaced by new forms of social commitment.

> The place of traditional ties and social forms (social class and nuclear family)
> is taken by secondary agencies and institutions, which stamp the biography of
> the individual and make that person dependent upon fashion, social policy,
> economic cycles and markets, contrary to the image of individual control
> which establishes itself in consciousness. (Beck, 1992, pp. 131)

These limitations of 'choice' and 'decision making' are viewed more pessimistically by Lasch (1991) who expresses serious concern at the vulnerability of older adults as the targets of the manipulative use of the discourse of youth and positive age thinking by the commercially focused 'lifestyle industry'.

> The psychology of growth, development and 'self-actualisation' presents
> survival as a spiritual progress, resignation as renewal. In a society in which
> most people find it difficult to store up experience and knowledge (let alone
> money) against old age, or to pass on accumulated experience to their
> descendants, the growth experts compound the problem by urging people past
> 40 to cut their ties to the past, embark on new careers and marriages ('creative
> divorce'), take up new hobbies, travel light and keep moving. (Lasch, 1991,
> pp. 214)

Furthermore, Lasch sees older adults' consumption of 'youthful lifestyles' as expressing a 'narcissistic personality', indicative of a pathological strategy of desperation when the self is in danger of breaking down:

> Because the older generation no longer thinks of itself as living in the next, of
> achieving vicarious immortality in posterity it does not give way gracefully to
> the young. People cling to the illusion of youth until it can no longer be
> maintained, at which point they must either accept their superfluous status or

sink into dull despair. (Lasch, 199, pp. 213)

In this view, choice reflects a neurotic desire to remain youthful, where old age 'holds a special terror for people today' (Lasch, 1991, pp. 207).

There are those who observe a conceptual shift in the 'problem' of identity in the context of a post-modern world. Bauman (1996) argues that previously, the problem was one of maintaining a durable identity when challenged by change and uncertainty. This is theorised as a 'pilgrimage', where individuals invest in plotting a journey, progressing from the past to the future, which involves 'identity building' as an escape from uncertainty, based on an orderly, predictable and measured view of the world where there is some expected but unknown 'end point'. However, applying this strategy in current times is seen to exacerbate the 'problem' of identity because it is ill-fitting to the post-modern context. Instead, the 'problem' of identity is resolved by commitment avoidance and celebration of uncertainty. Bauman identifies a number of lifestyle strategies which are directed towards short term goals through keeping options open and avoiding commitment to any fixed identity which now becomes a liability. These strategies include the 'stroller' (following Baudelaire's flaneur) where leisure in crowded places provides opportunities for fleeting encounters without impact; the 'vagabond' based on freedom to move without setting roots; the 'tourist' who seeks short term novelty experiences but always with the option of returning to security and the 'player' where social engagements are seen as fluid, risky 'games' involving competition with others but having no lasting consequences. For the post-modern identity, these strategies are applied to both work and to personal relationships. Under these circumstances the driving force behind the construction of a 'narrative project' is to lead an enjoyable life, largely exempt from moral significance, which is based on fragmentary, discontinuous episodes in work and in leisure.

The extent to which older workers can embrace an increased biographical responsibility is constrained by how far traditional expectations of labour market exit are entrenched in their own self-understanding. Having spent the majority of their working life with an understanding of a public welfare system as one of state provided security from 'cradle to the grave', older workers may encounter a dilemma in relinquishing this idea for a

more individuated self-management. Moreover, as noted by Hogget (2001), structural constraints of ill-health, frailty and ageing, limit individuals' capacity to be reflexive lifestyle managers, at whatever chronological age this occurs.

This chapter has identified areas of social life which are likely to generate some uncertainty as older workers approach labour market exit. In the following chapter, this discussion moves to a theoretical level by applying a Heidegerrian perspective to examine how uncertainty generates an existential dilemma of self-identity, as well as opening up possibilities for understanding the self differently.

CHAPTER 4:

LOCATING THE SELF IN TIME: A HEIDEGERRIAN PERSPECTIVE ON THE DILEMMAS OF LABOUR MARKET EXIT

INTRODUCTION

The previous chapters have outlined the changing historical, economic, social and cultural circumstances through which those currently approaching retirement have lived their working lives, and the implication of these changes for the identity of older workers. Those aged 55 and over may have, over time, encountered many different meanings of 'older worker' and 'retirement', which they can now draw on to interpret their current labour market position. These meanings provide a variety of ways against which they are able to define themselves at this particular point in their life-course. However, this diversity of accessible meanings, combined with increasingly uncertain conditions of employment and a shift towards de-standardised patterns of labour market exit, suggests that making sense of their current life-course position is rarely unproblematic. Instead, the 'opening up' of 'retirement' timings to personal decision making is now more likely to present dilemmas arising from an awareness of the potential consequences of these choices on their self-identity.

This chapter introduces the Heidegerrian concepts of 'temporality' and 'authenticity' as theoretical constructs for analysing the dilemmas arising from the uncertainty of their labour market exit at a time when the uniqueness and the totality of their life-course

becomes at stake. It provides the theoretical framework for the subsequent analysis of interview accounts in Chapters 6,7 and 8. It allows an analysis of how far the diverse understandings of the older workers' past, present and future self can be integrated into a unique biographical narrative, around the time of labour market exit. The usefulness of this approach as a means of explaining how older workers' encounter with labour market uncertainty creates empowering opportunities for self-identity at a particular life-course transition, is evaluated in the conclusion to the thesis in Chapter 9.

This theoretical approach complements the life-course methodologies (Thompson,1978; Elder and Pellerin, 1998; Elder, 1995; Bertaux-Wiame,1982) which underpin the collection and analysis of data in this thesis, and which have been outlined in Chapters 3 and 4. Their point of connection with the Heidegerrian perspective comes from conceptualising the self within a life-course totality, where one's present and future circumstances are understood through the dynamic reinterpretation of past events.

1.   THE RATIONALE FOR A HEIDEGERRAIN THEORETICAL PERSPECTIVE

The increasing importance of existential issues in understanding the self

The uncertainties of the economic, social and cultural context in which older workers find themselves, and which have been outlined in chapter 2, have occurred within increasingly globalised processes. The location of the individual in relation to these globalised processes raises existential issues which are central to understanding how older workers come to understand their selves through the encounter with the dynamics of their labour market position. For example, the ambiguity of what it means to be an 'older worker' is influenced by what Giddens (1991) refers to as a process of becoming disembedded from social life,

leaving individuals bereft of moral resources to answer existential questions posed by their encounter with daily events. At a time when old certainties about 'employment', 'retirement' and 'age' are being weakened, without being replaced by any alternative normative identities, existential issues become foregrounded in the search for self-identity. Nevertheless, being faced with the prospect of existential isolation contains possibilities for individuals to respond by becoming more actively involved in their biographical management by making lifestyle choices and engaging with their own 'reflexive project' to regain control of their 'self'. As social life becomes more individualised, decisions about retirement timings can therefore be seen as one element of a search for personal growth and fulfilment which extends across the whole of the life-course (Beck, 1991; Giddens, 1991). This theoretical focus on the existential dimension of self-identity is considered to offer an appropriate analytical framework for understanding how individual life-course trajectories map on to historically specific circumstances, at a particular point of transition. Martin Heidegger's major treatise, 'Being and Time'[1], contains some important philosophical concepts which can be applied in this thesis to explore these existential questions in the period leading up to labour market exit. In doing so, it draws on principles of hermeneutic thought to interpret the interview accounts.

The nature of existential dilemmas for those approaching labour market exit

As a starting point for inquiry, it seems reasonable to assume that personal decisions about 'retirement' timings are likely to involve an intensified reflection on the self. As outlined in the introduction to the thesis, labour market exit has ceased to be a scheduled life-course event, predetermined by age-based markers. Insofar as its timing involves personal decision making and evaluating alternatives, it is to varying degrees, problematic. The satisfactions and disappointments of one's past working life, as well as the anticipated enthusiasm and apprehensions about one's retirement lifestyle are likely to be thought about in terms of their impact on the self. In addition, as personal decisions about labour market exit are now

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[1] References to Being and Time in this paper are given in the form (BT:xx,yy) where 'xx' indicates the section number and 'yy' the page number in the 1973 translation by Macquarrie, J. and Robinson, E., 1973, Blackwell.

more likely to be made in the historically specific context of pervasive uncertainty, the choices, evaluations and risks of such decision making may involve 'taking stock' of the entirety of one's life. In doing so, existential issues become highlighted at a time when the self is 'at stake'. Confronting the dilemmas surrounding these decisions, and attempting to rationalise contradictory feelings about labour market exit, can be seen as creating the potential for uncovering a deeper understanding of the self.

At one level, the dilemmas relating to decisions about labour market exit have a practical manifestation. Managing financial circumstances, the prospect of loneliness, how to spend one's time, and the impact of retirement on the relationship with one's partner may be explicitly recognised by those involved. These practical concerns about labour market exit may have a more fundamental impact in how they foreground dilemmas of self identity amongst those approaching 'retirement'. Dilemmas at this level may be less readily articulated and may require reflection and introspection before they can be confronted. The methodological design of the study, as described in chapter 5, was intended to encourage those being interviewed to confront the existential nature of these dilemmas by focussing on their practical manifestations.

2. THE APPLICATION OF HEIDEGERRIAN CONCEPTS TO LABOUR MARKET EXIT

A central issue for Heidegger involves explaining how confronting the ending of one's life as an inevitable and ever-present possibility, might bring about a change in self-understanding[2]. This thesis translates the concern with personal non-existence into a

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[2] Heidegger's declared purpose in this treatise is to disclose the ontological nature of Being. The term *Dasein* is used to refer to how one's own existential state of Being is an issue for itself (BT,4,32). Dasein's understanding of its existence occurs through a personal 'world' of understanding known as 'Being-in-the-world'(BT,12,78) . Dasein exists not as an *as is* property but as having a possibility *to be*. Within its 'world', authenticity and inauthenticity denote alternative modes of Being. Confronting one's death has a crucial importance in that it discloses the temporal dimension of one's total existence as being always 'ahead-of-itself' in that it exists as a 'potentiality-for-Being' rather than as an attainable state of existence. (BT, 46-47,279-285). In this sense, Being is a *'Being-towards-death'* in which the authentic Dasein anticipates its

concern with the finitude of employment and uses Heidegerrian definitions of 'authenticity' and 'temporality' to examine labour market exit as a decision point when the uniqueness of the totality of the life-course is at stake.

Inauthentic understanding of the self

An essential element of Heidegerrain thought is that self 'understanding' takes place within a personal 'world' of interconnected meanings *in which* the individual is immersed as 'being-in-the-world' (*Dasein*), and *through which* the understanding of any phenomena takes place. This understanding also involves an essential 'being with others', as 'co-users' of the 'world', where one's identity is functionally connected to other impersonal occupants of socially constructed roles. Typically, this understanding is 'ready-to-hand'[3], insofar as individuals make 'practical' use of these roles without explicitly reflecting on these interconnections. In everyday circumstances, this understanding is 'inauthentic', in that the possibilities for how the self can be understood are limited to a range of publicly accessible normative categories made available by the 'they' world of average everydayness. Such inauthentic understanding directs 'being with' others, towards a being similar to a generalised other, in terms of appearance, behaviour, lifestyle and opinion. The power of this understanding is that it appears to Dasein as a 'common sense truth'. Whilst this provides Dasein with the apparent security of a socialised self identity, it thereby avoids confronting the difficult questions about its own existential possibilities and relinquishes any individual responsibility for its self to the 'they world'.

Applying these concepts to those approaching labour market exit, the 'they world' offers a 'reservoir' of ready-to hand understandings of what it means to be approaching 'retirement'

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possibility for coming towards the uniqueness of its self. The understanding of one's self in this way is referred to as the 'existentiell'. A phenomenological approach is used to analyse how the normally taken for granted 'world' comes to show itself in a more explicit form as a result of confronting the finitude of its existence.

[3] Using the example of a workshop, objects are designated as 'ready-to-hand' when they are available for everyday practical use without their properties as equipment being thought about. Only when the objects become broken or out of place do they become explicitly thought about as 'present-at-hand' entities when their essential properties as objects are disclosed (BT:15,95-102).

and what it means to be an 'older worker'. As discussed in chapter 2, over the duration of their life-course, this reservoir of publicly accessible meanings is likely to have accumulated different and contradictory messages. These diverse meanings provide the individual with a variety of culturally and historically specific ways of confronting their existential dilemmas at a time of life-course transition. In doing so, these meanings offer alternative ways of understanding their self through different 'ways of being'.

For much of their working lives, those currently approaching retirement have been able to draw their everyday understanding of their labour market position from a traditional tripartite life-course model, rigidly structured around a continuum of age-based events. Their expected duration of labour market participation is likely to have been understood in terms of predictable entry and exit points which were statutorily defined in terms of age. For a substantial part of their life-course to-date, these ready-to-hand age-based categories of normative activities, interests and appearances, considered 'appropriate' for older adults, are likely to have been drawn on to understand the self and others.

Labour market uncertainty 'discloses' the 'world' as inauthentic

For Heidegger, this understanding, which normally takes place within a personal 'world' of taken-for-granted meanings, and which unquestioningly draws on social and cultural norms to understand itself[4], is made explicit when confronted by the finitude of personal existence. Confronting the thought of one's death is claimed to 'disclose' this typically 'inauthentic' state of one's being (Dasein). Only when items in the world become damaged

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[4] These norms form part of the 'they world' of inauthentic understanding which prevent one from confronting the finitude of existence. The 'they world' is an anonymous, public world (das Man) where individual responsibility for the self is abandoned and where the possibilities of existence become levelled down to average everydayness. In existing in the 'they world' as a generalised 'one', the individual exists as a 'no-one'. In these circumstances the self exists as a 'they-self', rather than as an authentic self. This is the default starting point of existence from which Dasein must move away if authenticity is to be attained. However, Dasein can never entirely leave the 'they world' behind because it must continue to exist alongside inauthenticity. Authenticity is therefore a modified state of inauthenticity. (BT,27,163-168)

or absent, is Dasein forced to explicitly consider their place in the 'equipment totality'[5] upon which their ready to handedness was based.

For those approaching 'retirement', the issue is the extent to which the norms of appropriateness stand up to being disclosed in a different historically specific context from that in which their work trajectory began. The uncertain nature of older workers' employment and the de-standardised nature of their labour market exit can be seen as creating a more explicit focus on the web of interconnected meanings. The characteristics of the increasingly 'uncertain' labour market position of older workers have already been discussed in terms of re-organisation, restructuring and the associated de-chronologisation of work-ending. Insofar as the work-role holds a salient position in the individual's 'world', this uncertainty transforms the ordinary ready-to-handedness of work into an unready present-to handedness, where one's labour market position becomes confronted as an entity no longer fitting its place in the 'world'. In confronting this uncertainty, 'the world announces itself' (BT: 16,105), as the interconnections between work and other phenomena in the 'world' become explicitly disclosed as fragile and requiring adaptation to resolve the dilemmas presented by de-standardised labour market exit.

Existential 'anxiety'

For those approaching labour market exit, concerns about their personal future are frequently expressed in terms of specific issues including finance, health, marital relationships or time management. However, there is also a sense in which the 'disclosure' of their 'world' as 'broken' may bring about a more generalised anxiety[6] about their future 'being-in-the-world', even amongst those who are looking forward to 'retirement'. The

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[5] Objects in the workshop exist not in isolation but as having a relational belonging to other equipment. (BT:15,97-98)

[6] This generalised anxiety (also referred to as 'dread') is a state-of-mind brought about by considering the possibility of some indefinite threat to its own existence. 'That which anxiety is anxious about is Being-in-the-world itself'. Anxiety discloses Dasein's ownmost potential for Being and brings Dasein face to face with the freedom for choosing its self. This is distinguished from 'fear' which is located in a specific threatening cause. Anxiety is seen positively in that it has the potential to rescue Dasein from its fallen state of inauthenticity by reminding it that its own Being is an issue with which it is concerned. (BT:40,228-235)

disclosure of inauthenticity reveals the impossibility of Dasein ever fulfilling itself in its present 'broken' circumstances. It reveals an anxiety about the dislocation of Dasein from its world. In this way, the dilemmas of labour market exit can be seen as creating the circumstances to foreground existential issues, and to encourage those approaching 'retirement' to reflect on the way the self is understood through its 'world'.

This disclosure of inauthentic being is seen as bringing about existential 'anxiety', as the diversity of meanings relating to 'older worker' and 'retirement lifestyle' are exposed as alternative ways of being as the self becomes 'at stake'. Existentially isolated, Dasein is challenged to manage this anxiety by confronting its previous normative understandings.

3. THE POSSSIBILITY OF AUTHENTICITY

The 'challenge' presented by the 'disclosure' of existential anxiety

Existential anxiety and the 'fear' of becoming existentially isolated presents Dasein with the 'challenge' of confronting its state of inauthentic being. In so doing, the disclosure of anxiety is therefore potentially empowering in that it opens up choices to Dasein about its own way of being. Consequently, Dasein is revealed as being required to respond to this anxiety. It is required to project itself onto future possibilities of existing differently, in order to regain its holistic functionality and to repair the broken world. Confronting anxiety isolates the self within its 'world', highlighting its uniqueness, whilst at the same time making Dasein aware of its being with others. Anxiety can be seen as affecting the 'mood' of Dasein by disclosing its own, previously taken for granted existence as 'mattering', thereby creating an opportunity to think about existential possibilities which might otherwise have remained hidden. In this way, Dasein's 'fate'[7] is revealed as an issue with which it cannot fail to be concerned. Inevitably, the self becomes at stake.

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[7] Dasein's 'fate' comes from it not having the option to be unconcerned about its own existence whilst at the same time having to make choices about that future in circumstances which it has not chosen and from

Existential anxiety presents Dasein with the opportunity to confront alternative possibilities for its future existence, onto which it projects its self. In doing so it has the opportunity to reflect on its past, present and future forms of being. The 'voice of conscience'[8] calls Dasein before itself, to account for its life choices, accusing it of being 'guilty'[9] at having 'fallen'[10] from the responsibility of confronting its possibilities of existence. Facing up to this guilt illuminates new possibilities in how Dasein might respond to this challenge by recognising the uniqueness of its existence, stretched across past, present and future.

Responding to disclosure

The continuance of inauthenticity

However, disclosure merely presents Dasein with the *opportunity* to confront its existential possibilities by listening to the voice of conscience and thereby attaining a more authentic state of being. One response to this opportunity is for Dasein to turn away from the voice of conscience. In this case, the existential dilemmas generated by labour market uncertainty are resolved by continuing to draw on public norms of appropriateness, as the broken web of understanding comes to be repaired by inauthentically continuing to understand the self in relation to one's present labour market position, without regard to past or future ways of being.

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possibilities which it has not defined. Dasein's 'fate' is to attain authenticity by acknowledging rather than transcending these constraints which are rooted in the 'they world' of inauthenticity. (BT,74,435-437

[8] 'Voice of conscience' is used to explain how 'Being-towards-death' reminds Dasein that it has a more authentic self to find and one which needs to be recovered from the inauthentic 'they world'. The call is a 'silent call' in that presents no options for how Dasein might be in the future, instead confronting Dasein with the need to take responsibility for its own existence. Because the call *to* Dasein comes *from* within Dasein itself, there is a need to recognise that Dasein is conceptualised as having a simultaneous authentic and inauthentic existence. (BT,56-57,317-325)

[9] 'Guilt' arises from an awareness of the need to take responsibility for the deficiency of inauthentic existence as disclosed by the accusing 'call of conscious', and to make amends for this state. Because Dasein can never break free from its inauthentic heritage, guilt can never be overcome but for the authentic self, is accepted as ones 'own' guilt rather than that of the they-self. (BT, 58,325-329)

[10] Dasein typically 'falls' into the state of inauthentic everydayness as 'being-alongside' the world of its concern. This involves a 'Being-lost' in the publicness of the 'they' as *Dasein* falls away from its authentic potential into a Being-with-one-another. The term does not carry any negative evaluation. (BT:38,219-224)

The consensual messages of the 'they world', which may have shaped an understanding of employment, come to be replaced by different but equally inauthentic norms relating to 'retirement lifestyle'. Insofar as the future is thought about, lifestyle choices will be based on a 'forgetting' of the past as Dasein prioritises the present by remaining absorbed in the 'they world'. For example, understood as a 'new start in life', retirement may be awaited inauthentically as the 'not yet present'; as the next distinct phase in a temporally sequential life-course, where future lifestyle is thought about without regard to past circumstances or the constraints of the present. Such understanding renders Dasein vulnerable to the marketing of 'retirement' as a consumer product as highlighted in chapter 2. Here, the 'retirement industry' is influential in generating an ideology of 'retirement' as a time of active, fulfilling leisure, where the importance of personal choice in assembling individualised lifestyle is emphasised and embedded in popular culture. Resolving existential dilemmas by referring to these publicly accessible meanings is characterised by the sampling of new activities and interests to stimulate the self through short bursts of novelty. In doing so the typically inauthentic understanding of the self as an older worker is reproduced in its understanding of 'retirement' as the self becomes fragmented across the ever-changing objects of its 'curiosity'.

Stretching the self across time

The more difficult response to existential anxiety involves accepting the challenge laid out by the voice of conscience for Dasein to confront the disclosure of the 'world' as 'broken'. One possible outcome of this intensified reflection may be that the self comes to be understood as a unique existence, spanning the totality of the life-course. Here, the biographical narrative is 'stretched' across past, present and projected understandings of 'work' and 'retirement' as the dilemmas generated by the accumulation of contradictory understandings of 'older worker' and 'retirement age' come to be woven into an integrated whole. In these circumstances, the anxiety brought about by labour market uncertainty can

be regarded as having a positive outcome in that Dasein takes action on its awareness of existing differently. This response can be seen as having an empowering outcome insofar as Dasein attempts to modify its present 'fallen' state of inauthenticity by 'stretching' the self across its past, present and future into an integrated biographical narrative.

This more authentic self-understanding mobilises the biographical project of 'Care' to project the self into an anticipated future which becomes redirected back to the present so that the past can be received in a new light. In this way, existential anxiety brings about a 'remembering' of the past which becomes 'repeated' in being 'thrown' into a present which includes structural constraints on how the future can be anticipated. Resolving the dilemmas associated with the uncertainty of labour market exit occurs in the context of a unified life-course where past decisions are seen as being no less important than current decisions in their consequences for the future insofar as they are understood as moments when the significance of the uniqueness of the entire life-course is at stake. In doing so, the management of the latter part of the life-course is opened up to increased individualisation where retirement lifestyle choices are made not in the hope of achieving a 'new present', but involve a continual revision of the understanding of the totality of the life-course. However, there is no assurance that the biographical project is ever fully attained, nor that facing up to one's 'guilt' is a forever state of existence.

This unification of the past, present and future[11] is termed 'temporality' by Heidegger and is the means by which authenticity is attained. These are not seen as chronological phases of existence but as different ways of being. The 'past' involves allowing one's cultural roots to be brought forward; the 'present' consists of an awareness of one's 'being-alongside' other 'co-users' of the 'world'; whilst the 'future' involves confronting the possibility of one's non-existence. The authentic self deploys the resources of its past,

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[11] 'Temporality' refers to the dynamic unification of past, present and future modes of Dasein's existence, rather than the assemblage of a cumulative existence 'in the course of time'. It denotes Dasein's existence as a 'thrown projection' in that it occupies a state that is based in the past and that also shapes the future. As such, temporality forms the basis of authentic existence and an essential pre-requisite is that Dasein remains 'open' to time. (BT,65, 370-380). Temporality enables the meaning of Being to be understood as a unified whole. This is termed 'Care' and has three structural components: 'ahead-of-itself' which involves being open to the future; 'already-Being-in' which indicates an openness to the past and 'Being-alongside' which refers to the present. Dasein does not exist *in* moments of time but *as* integrated time. (BT 64, 364-370).

within the constraints of the present, to anticipate a future in which one exists differently. This response to existential anxiety is more difficult in the sense that it requires greater 'biographical effort' to unify the self. In the empirical chapters, the accounts of older workers are specifically analysed to identify the extent of 'biographical effort' in resolving the dilemmas of their labour market uncertainty.

The historically specific dilemma of stretching the self across time

Attaining authenticity through the temporal unification of the biographical narrative requires the various ways in which the self has been understood through 'work' and 'age' throughout the past and projected life-course, to be resolved. Authenticity requires these old understandings to be brought forward to be confronted by present circumstances and to be projected into a future lifestyle. The dilemma of stretching the self across time is one of opening the self up to accept how earlier understandings of 'employment, 'older worker' and 'retirement', which were likely to have been formulated during the solidities of consensual age-structuring and relative economic security of the 1960s, may be at odds with the present context of labour market uncertainty and age diversity. The expectations generated earlier in the life-course, of work-ending as a fixed, definitive and scheduled age-based event, might be brought forward to be confronted by the present ambiguity of retirement timings and by how the possibilities for the future are envisaged.

The application of the Heidegerrian perspective is considered to have a historically specific relevance. The de-chronologisation of the latter part of the life-course and the uncertainty of older workers' labour market position, together with the cultural diversity of the 'retirement lifestyle', have presented those currently approaching 'retirement' with new existential dilemmas relating to their age, employment status and identity which were less evident amongst earlier generations. What Guillemard (1998) describes as the 'identity crisis' amongst those aged 55-65, arising from the uncertainties of the deinstitutionalisation

of the latter part of life-course, may in part be a result of the generalised anxiety associated with confronting an overwhelming choice of de-standardised and de-chronologised lifestyle choices which are made available through media and marketing for integration into the unified biographical narrative.

The encounter with de-standardised labour market exit offers older workers an historically specific way of attaining authenticity. It presents the Heidegerrian question of being, in a new form. Attaining authenticity also requires older workers to resolve these new existential dilemmas by constructing new understandings of their personal experience of social change. The personal strategies used to weave together a temporally coherent biographical narrative across the practical manifestations of changing social circumstances forms the basis of the analysis of the interview data in Chapters 6,7 and 8. These chapters also examine the extent to which different life-course trajectories lead to different existential dilemmas and how the construction of a coherent self understanding across time might require greater 'biographical effort'[12] for some groups of older workers than for others, and for men compared with women.

Thus far, the thesis has focused on the uncertain nature of older workers' encounter with de-standardised labour market. It has been suggested that the social, economic and cultural changes experienced over their life-course have thrown older workers into an uncertain life-course position as they approach labour market exit. A number of dimensions of this uncertainty have been identified including: changes in the structure of the labour market; shifts in government policy to encourage older workers to remain in employment; the discursive power of organisations to construct new identities; the increased options for emancipatory lifestyles; and the weakening of age-determined life-course markers; all of which contribute to an ambiguity of what it means to be an older worker. The theoretical framework introduced in this chapter has extended that discussion to suggest that these uncertainties encountered through de-standardised labour market exit present an existential

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[12] 'Biographical effort' is an key analytical term used in this thesis to refer to the extent to which individuals have to struggle with their self-understanding and modify their expectations in order to manage the conflicts and tensions which arise from the dilemmas of labour market exit. It is more fully described in the introduction to chapter 8.

dilemma where the totality of the self is at stake. The Heidegerrian perspective has however, been used here to suggest that confronting this dilemma may have a positive outcome in that it offers possibilities for understanding the self differently, thereby restoring its holistic functionality. Before applying this theoretical framework to the empirical data, it is first necessary to describe the study methodology and to discuss the issues arising from the method of data collection.

CHAPTER 5:
METHODOLOGY

1. SUMMARY OF APPROACH

Data for this study was collected over a period of fourteen months, between October 1999 and November 2000. Qualitative interviews were recorded with sixty men and women aged between 54 and 67, the vast majority of whom were currently employed in either NHS or local government organisations. All those who participated expected to retire within two years of being interviewed. Each volunteer was interviewed on a single occasion for approximately one hour. Approximately 70% of participants were interviewed at their place of work, the remainder were interviewed in their own homes. The interviews were based on a life-course approach, and encouraged participants to tell their 'own story' of: their work history; their current circumstances of work-ending and; their anticipations about life after 'retirement'. Contact with potential interviewees was facilitated by personnel departments of large organisations which either allowed me to speak on their pre-retirement courses or informed their staff of my research through their routine procedures. Phase I consisted of contacting organisations in South Yorkshire in order to assess the feasibility of the approach. Phase II involved broadening the geographical base of the study in order to recruit sufficient numbers of interviewees within an acceptable timescale.

2. RESEARCH DESIGN

Rationale for this approach

Chapter 1 noted the problematic use of the term 'retirement' to describe current forms of labour market exit. The ambiguity of what it means to be an 'older worker', the lack

of definitive labour market exit, and the de-chronologisation of the latter part of the life-course, all of which were discussed in Chapter 3, mean that the term 'retirement' frequently involves an element of self-definition, rather than being necessarily associated with a particular 'stage' in an age-structured life-course. Therefore, qualitative interviews were considered to be the best means of allowing the interviewee's personal interpretation and understanding of the term 'retirement' to emerge. In order to allow this to happen, the interviews were designed to be only loosely structured around the topics of work history and retirement expectation. Moreover, it was felt that the range of alternative retirement pathways generated a variety of experiences which would be best captured through interviewees having the freedom to tell their 'own story'. Therefore, the chosen interview style was largely biographical in that it focussed on those aspects of work history and family life which the interviewee considered to be important. My role in this process was to direct the interview towards building up a trajectory of how past and future dimensions of work and family life had an impact on self understanding, both now, and in the future.

The interviews aimed to explore current perceptions at a phase of transition in people's lives. An underlying premise which influenced the interview style was that current perceptions are influenced by the interaction of reflections on the past and projections about an anticipated future. As such, it was felt that a life-course method (Elder, 1985) would be the most useful approach to explore how the interacting historical trajectories of work and family life had brought interviewees to their present position and how these trajectories were expected to change or continue in the immediate future.

Theoretical Influences on the Approach

Initially the study began with the aim of examining the researcher's preconception that employment continuity might have some impact on how work-ending was perceived. The study began with the intention of constructing detailed work histories which could subsequently be categorised along a dimension of fragmented-continuous to examine the relationship with retirement expectations. This approach was quickly abandoned during the piloting of the interview schedule when, contrary to my expectations, the

issue that emerged as being important was the extent to which interviewees felt they were in control of the retirement process, irrespective of their employment continuity. Moreover, given my personal preference for qualitative methods, the initial interviews exposed the inappropriateness of the research question in that it seemed to imply some expectation of association between employment continuity and lifestyle expectation.

Consequently, it appeared more appropriate to use a 'grounded theory' methodology (Strauss and Corbin, 1998) to examine a broader research question concerned with how those approaching retirement deployed personal strategies to manage their work-ending. Here, the interviews were not approached with the aim of testing any particular hypothesis. Instead, the chosen methodology involved creatively reflecting on data as it was collected, allowing concepts to emerge which would gradually narrow the area under inquiry and which in turn would continue to influence the type of data that was collected throughout the study. In this cycle of data collection and data analysis, preliminary analysis began with the first interview and influenced what was collected in subsequent interviews.

Encouraging interviewees to 'tell their own story' was intended to produce accounts in which personal convictions and emotions are expressed. In addition, rather than aiming to capture 'complete' life-histories, the approach hoped to draw on events which the interviewee considers to be important. These emotionally-charged and selective accounts of 'raw data' are considered to be 'valid' insofar as they offer an insight into the self-identity of the person giving the account, regardless of the 'factual accuracy' of the account itself. Such data can then be organised into conceptual themes which are continually checked and revised against incoming data.

3. GAINING ACCESS

Phase I: Assessing the feasibility of the approach

<u>The survey of pre-retirement education</u>

In order to assess the feasibility of accessing individuals through pre-retirement courses, a survey was undertaken to evaluate the extent to which employees in South Yorkshire attended pre-retirement courses. A questionnaire was addressed to 134 Personnel Directors in local organisations who were listed on company registers (FAME database) as having more than 500 employees. From the initial mail out and one follow-up reminder, 62% of the organisations responded. The results indicated that 28 of the 83 responding organisations provided some form of pre-retirement course for their employees. The covering letter and questionnaire sent to organisations are shown in Appendix A and Appendix B, respectively. The results of the survey are shown in Appendix C, and from here it can be seen that public sector organisations were far more likely than private companies to provide 'pre-retirement' courses for their staff.

Respondents were asked to leave a contact name and telephone number and to indicate if they had any objection to being contacted about the research. All those who supplied details were telephoned to ask if they would like to participate further in the study, regardless of whether they provided pre-retirement education .

<u>Making contact with organisations</u>

Following the telephone calls, five NHS Hospital Trusts, two Local Authorities and one engineering company expressed an interest in facilitating access to their employees. In each case, the researcher met with a member of the personnel or pensions department to discuss the nature of the research and the practicalities of gaining access to individuals. Important issues which required clarification at this point included: employee and organisational confidentiality; the voluntary nature of participation and the extent of additional workload for the personnel department. More positively, these organisations

were keen to see the results of the research, believing the study would be of interest to their own practices.

In most cases, the employing organisation took little direct involvement in the delivery of the pre-retirement courses. The most typical scenario was for staff from the personnel department to act as course administrators and facilitators, opting to invite guest speakers from outside agencies such as financial institutions, solicitors, the DHSS, travel agents and local clubs to speak to staff for about an hour. In some cases the running of the entire course was handed over to an external facilitator, for example from a private financial institution. Where this happened, negotiating access also involved gaining permission from those who delivered the course.

These initial discussions also revealed that none of the organisations who were willing to participate expected sufficient numbers of staff to retire from their own organisation within the next 18 months to make a single case study design feasible. The local authorities and the engineering company each mentioned how the rate of retirement had slowed down since significant numbers of older workers had left their organisations in the early/mid 1990s. This is consistent with the factors discussed in Chapter 2 which encourage older workers to remain in employment. Moreover, the survey revealed that those organisations who made any provision for pre-retirement education typically ran only one or two courses per year, which were on average, attended by approximately ten to twenty people. It was therefore decided to recruit employees from across all of the eight organisations mentioned above, and to develop a public sector focus. It was also decided to retain an interest in the engineering company, mainly because it offered a means of access to male retirement and also as a means of contrasting and comparing different employment experiences.

Recruiting interviewees through pre-retirement courses

After obtaining the necessary permissions, I made a 20 minute presentation at the pre-retirement course. The purpose of the presentation was to 'sell' the idea that volunteering to be interviewed would be an interesting experience, would be helpful to

me personally, and may have possible therapeutic benefits for those taking part. Therefore, the content of the presentation focussed on specific issues about employment and retirement with which I assumed the audience could engage. In addition, I explained the practicalities of what would be involved if staff decided to volunteer. Appendix D shows the slides and notes used in the presentation. All attendees were given a letter explaining further details about the research and a short questionnaire to return to Sheffield Hallam University in a pre-paid envelope. The information and questionnaire given to course attendees is shown in Appendix E. The questionnaire collected data about the employee's work history and their reasons for leaving work. In addition, employees were asked to leave their telephone number if they were willing to be interviewed. The main purpose of the questionnaire was to collect information which would enable me to prepare for the interview by highlighting particular areas to be explored, rather than arriving at each interview 'cold'. In addition, referring to the questionnaire offered a gentle way of introducing the interview by asking the participant to confirm their responses. The questionnaire also acted as a useful check on the 'eligibility' of the employee for the research. A number of people who returned forms to say they were willing to be interviewed had to be rejected because they were either more than two years away from intended retirement or had already retired.

Recruiting interviewees through routine personnel procedures

Two Phase I organisations were willing to facilitate access but did not provide pre-retirement education within their own organisation. The policy in these organisations was that employees were given the option of attending courses run by external commercial providers. Since any one course would be attended by staff from several different organisations, negotiating access would be impracticable. As an alternative, these personnel/pensions departments offered to distribute the covering letter and questionnaire as part of their own routine procedures. In one case this involved appending my letter to a 'standard pack' of information routinely issued to all staff who approached the personnel department about attending an external pre-retirement course. The other organisation handed my letter to individuals as they were interviewed as part of their routine 'exit' procedures, which normally took place 3-6 months before

retirement. In this way, employees became aware of the research, irrespective of whether they attended the pre-retirement course.

Interview arrangements

Returning the questionnaire, with a contact telephone number was taken to mean that the employee had given their informed consent to taking part in the study. They were telephoned to make arrangements for the interview. At this point I was able to clarify that there was an intention to retire within the next two years, even if a leaving date had not yet been finalised. I also asked those choosing to be interviewed at their place of work to ensure that the interview could take place in a quiet room which was either a meeting room or the employee's own office. There was obviously less control of arrangements in interviewees' own homes and of the 17 people interviewed in this setting, there were two instances of the husband being present in the same room at the time the wife was being interviewed. All interviews were tape recorded, typically lasted around one hour and were subsequently fully transcribed.

Phase II: Extending the geographical base of the study.

The above approach continued for a period of nine months, during which time 24 employees from 10 companies were interviewed, either through being recruited at pre-retirement courses or from routine personnel procedures. As this stage drew to a close, I decided to repeat the above process over a wider geographical area, covering Yorkshire, Nottingham, Lincolnshire and Derbyshire.

The decision to extend the recruitment process over a wider geographical area rather than continuing to rely on the support of South Yorkshire organisations was taken for a number of reasons. Firstly, for the Phase I organisations, pre-retirement courses were held infrequently and sometimes only when sufficient employees expressed an interest in attending. To have waited for an opportunity to speak on any future course was unpredictable and would have introduced a delay into the schedule. Secondly, I felt it

more productive to harness the 'fresh enthusiasm' of new organisations rather than to attempt to sustain the goodwill of existing organisations. Course organisers frequently commented on the tight timetabling of their course and I was aware of my relatively weak bargaining position in having to accept being 'slotted in' at short notice around the scheduled slots of other well-established contacts. Moreover, there was no guarantee that I would be contacted in time to make arrangements to attend the course.

Public sector focus

Whilst it had not been an intention at the outset to focus the research on public sector workers, this decision emerged as a result of the Phase I survey of pre-retirement education. Firstly, targeting organisations with over 500 employees increased the likelihood that the public sector would be strongly represented amongst those who were sent the questionnaire in Phase I. Secondly, the survey indicated that pre-retirement education appeared to be more common in the public sector than in the private sector. This meant that the topic may have been more likely to engage the interest of public sector personnel departments and therefore there would be greater opportunity to speak on their pre-retirement courses. Thirdly, the telephone follow up suggested that NHS organisations and local authorities appeared less defensive about allowing an external researcher into their work environment and were more willing than private companies to talk with me about their potential involvement. Therefore, the concentration of interviewees within the NHS and local government which had evolved during Phase I became a deliberate focus during Phase II when these organisations were specifically, but not exclusively targeted.

In Phase II, the survey of pre-retirement course provision was directed towards 91 organisations including hospitals, health authorities and local authorities within the area of Lincolnshire, Nottinghamshire, Derbyshire and West Yorkshire. A total of 47 organisations responded and of these, 12 provided me with access to a further 36 employees. The process of gaining access to individual interviewees in Phase I was repeated for Phase II.

The types of organisation which allowed access are shown in table 12 below. Overall, 130 organisations responded to the pre-retirement questionnaire, of which 22 offered me access to their employees, either through course presentations or through personnel procedures. These 22 organisations consisted of 8 hospitals, 8 local authorities, 3 health authorities, 2 community health units, and 2 private engineering/printing companies. The table shows that the proportion of responding organisations who were willing to offer access increased from approximately 1 in 8 for Phase I to approximately 1 in 4 for Phase II. Possible explanations for this are firstly that Phase II contained a higher proportion of public sector organisations who may have been more favourably disposed to allowing a researcher access than private organisations. Secondly, there may have been some improvement in the way in which I negotiated access in Phase II.

Table 12:
Response to Pre-retirement questionnaire by organisational type.

	Number of questionnaires sent to organisations	Number returned	% response	Organisations offering access	Number of people interviewed from each organisation
Phase I: (Nov 99- Apr 00) Area covered: :S. Yorkshire	134	83	62%	3 hospitals 1 health authority 1 community health 4 local authorities 1 engineering company *10 (total)*	10 1 3 6 (inc 1 informal) 4 *24*
Phase II: (Apr 00 – Jan01) Area covered: Lincs, Notts, Derbys, W. Yorks	91	47	52%	5 hospitals 2 health authorities 1 community health 4 local authorities 1 printing company *12 (total)*	17 6 2 10 (inc 1 informal) 1 *36*
Total	225	130	58%	22	60

4. CHARACTERISTICS OF THE INTERVIEWEES

Tables 13 and 14, below show the characteristics of those interviewed. Overall, out of the total 60 interviewees, almost half were aged between 55 and 59 and just over three quarters were currently partnered. NHS employees accounted for 65% of interviewees and an additional 27% were employed by Local authorities. The remainder coming from two private sector companies. A full list of the demographic details of the interviewees, and their 'pseudonyms' used in the data analysis chapters which follow, is given in Appendix F.

There were some notable differences between the characteristics of male and female interviewees. All of the 23 men were currently partnered whereas just over one third of the 37 women lived alone. Women were also much more likely than men to be working beyond statutory retirement age although the average age of men and women at the time of interview was virtually identical (58.9years). Voluntary redundancy was the most frequently given reason for intended retirement by men but was only given by one woman. 'Occupational age' was given as the main reason for retirement by over one third of the women but by only one man and in all cases this reason was given by those in the nursing profession.

Table 13:
Interviewees by sex, age at time of interview, and current marital status. [1]

	MEN					WOMEN			
Age at interview	Partnered	Never Married	Widowed	Divorced		Partnered	Never Married	Widowed	Divorced
50-54	3		·			4	4		
55-60	11					15	1		2
60-64	8					4	1	3	1
65+	1							2	
Total	*23*	*0*	*0*	*0*		*23*	*6*	*5*	*3*

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[1] A listing of the individual interviewees by age, sex and present marital status is given in Appendix G

Table 14:
Interviewees by main reason for intended retirement and organisational Type. [2]

Main Reason for Intended Retirement	NHS		Local Authority		Other		TOTAL	
	Male	Female	Male	Female	Male	Female	Male	Female
Statutory retirement age	3	9	3	2			6	11
Occupational age	1	10					1	10
Voluntary redundancy	3	1	8		5		16	1
Own Ill-health		1					0	1
Working beyond statutory retirement age		11		3			0	14
Totals	7	32	11	5	5	0	23	37

5. THE INTERVIEW STYLE

I approached each interview with the aim of exploring four broad areas. These consisted of: the importance of work in the interviewee's life; the level of difficulty experienced in making the decision to leave work; the domestic context of retirement; and how their use of time after work-ending was envisaged. Whilst being aware that these areas would need to be approached differently according to the retirement pathway of each interviewee, I nevertheless approached the initial interviews with a set of questions, typed on a prompt sheet in front of me and expecting to vary them according to the circumstances of each individual. For this reason, the sequencing of the interviews tended to vary according to my perception of where to make an appropriate start, based on the evidence provided on the form. However, because of their abstract nature, questions about retirement were usually left towards the end of the interview; preferring instead to concentrate on the more tangible topics of employment and making the decision to retire. Sequencing was also influenced by my assessment of how to time the 'key' questions for that particular interviewee. For those who arrived at the interview 'ready' to speak about a particular topic, there appeared a need to start the interview with a key question whilst others required more time to feel comfortable. Rather than having a formally defined piloting of the interview, the style gradually evolved,

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[2] A listing of the individual interviewees by main reason for intended retirement and organisation type is given in Appendix H

although after approximately the first six interviews I felt that the approach was generating data appropriate to the research questions.

However, the initial interviews also highlighted the need for a more loosely structured approach. It quickly became apparent that within the four broad topic areas on my schedule, each interview had its own themes to be followed and these themes could not necessarily be predicted in advance by looking at the details on the questionnaire which the interviewee had returned to me. It seemed to me that there were many different permutations to influence the appropriateness of questions. These included male/female, early/late retirement, voluntary/enforced retirement etc. Therefore, the approach of preparing a set of questions in advance which I assumed would be appropriate for each interview was abandoned. Instead, the interview developed a more loosely structured style as the set of questions became reduced to a set of headings, then to a set of key words and then was dispensed with altogether. Appendix I shows the initial aide-mémoire, and Appendix J shows the list of keywords. This came about for a number of reasons. Firstly, attempting to conduct the interview by referring to a 'flow chart' of alternative circumstances imposed an uncomfortable rigidity on the interview which hindered free conversation. Moreover, it was not possible to predict in advance which particular pathway of the flowchart should be followed; there were several instances of my pre-conceptions of the interviewees' pathway turning out to be quite wrong. Thirdly, the shift to a less structured conversational approach eventually felt more relaxed through an increase in my own confidence to sustain the interview over a period of approximately one hour.

The initial interviews also brought about an adjustment in my expectations of the type of data I might be able to collect. In particular, I became aware of the difficulty of asking some interviewees to talk hypothetically about events which had not yet happened. The importance of basing the questions on the everyday experience of the interviewees became highlighted.

6. DATA ANALYSIS

All interviews were fully transcribed by the researcher. This process involved entering each uninterrupted block of speech as a separate row in a table. Each row was numbered sequentially, to allow subsequent cross-referencing and the table also contained a column in which thematic codes could be entered at a later stage of analysis. The statements by both the interviewee and the researcher were transcribed.

Whilst transcription was a time-consuming task, it had the benefit of providing a time to reflect on the data as it was being entered, thereby constituting a preliminary analysis of the account, prior to it being read more 'deeply'. This reflection involved making hand-written notes which commented on the robustness of existing thematic categories, as well as suggesting new categories.

On the hard-copy transcription, thematic codes were written alongside each statement. The unit of text defined for analysis consisted of the theme, and consequently, each uninterrupted block of speech could have several codes entered, depending on the length and complexity of what was being said. Similarly, a theme could continue for several statements. This part of the process involved a closer reading of the transcript by referring to the research questions noted in Chapter 1, and to the list of categories, shown in Appendix K. The list shown in the appendix is the 'end product' of an iterative process of continual amendment and updating of categories. This continual refinement of categories occurred in two ways.

Firstly, in keeping with the grounded theory approach, data analysis occurred alongside data collection, (and data entry). It began with the first interview and continued beyond the last. The categories were therefore developed as a result of analysing each transcript in the order in which the data was collected, over the entire 14 month interviewing phase of the study. Each analysis informed the way in which subsequent interviews were conducted, as later interviews tested the robustness of the themes developed in the earlier interviews, and identified new themes. Secondly, and alongside this process, earlier transcripts were re-examined in the light of the refined themes which emerged over time, as being more significant. Consequently, the thematic categories listed in

Appendix K reflect the analysis of the entire 60 interviews. The extracts presented in Chapters 6-8 have been selected to illustrate the concepts which emerged from the analysis of the entire group of interviewees.

A spreadsheet was developed to show the thematic categories which emerged in each interview. An extract of the grid is shown in Appendix L. This grid contains a column for each interviewee, and a row for each thematic category. The numbers in the cells relate to the statement numbers in the transcript where that theme was expressed by the interviewee. It was not considered appropriate to analyse the grid in terms of the frequencies of thematic categories, mainly because the grid gave no indication of the 'weight' or strength which a particular theme was expressed in the interview. Its purpose however, was to highlight those categories which were emerging as important. It also proved to be an invaluable way of locating particular extracts to illustrate the analysis of the data in Chapters 6-8.

Towards the latter part of the analysis of the transcripts, a 'higher level' analysis was undertaken. This examined the relationships between the themes themselves, and how they could be consolidated and contrasted. This higher level analysis identified the cohesions and tensions between different 'top level' themes, and involved prioritising particular categories to sharpen the focus of the study towards more specific theoretical constructs. From this approach, 'dilemma' emerged as a central analytical concept and over the course of the analysis, resulted in the development of the typology of 'personal strategies' presented in Chapter 8.

7. REFLECTIONS ON THE METHODOLOGICAL APPROACH

On the interview style

Whilst the approach of a very loosely structured interview was felt to be appropriate, it nevertheless had its drawbacks. Because each interview had its own themes to follow which were not known to the interviewer in advance of meeting the interviewee, the skill required of the interviewer appeared to be one of tapping into a particular theme

which "kick started" the interviewee's enthusiasm and then sustaining that enthusiasm. This type of interviewing involved frequent 'blind alleys' of questioning which failed to engage the interviewee's interest before striking a 'rich vein' of material. An additional issue involved knowing when to end the interview. Stating that I had asked everything I wanted to and asking the interviewee for any additional comments was often sufficient to strike up another 'vein' of material which gave a renewed burst of life to the interview. Practical considerations such as the time available or indications of interviewee tiredness were more frequently the determinants of when the interview ended, rather than arriving at a position where there was no more to say.

An additional difficulty of this interview style came from the abstract nature of the topic. Interviewees were being asked to do more than just tell their 'story'. They were also being asked to reflect on a past and to imagine how their future might be. For some, these were difficult concepts to express verbally, particularly at a first meeting with an unknown researcher in an interview situation. Consequently, part of the 'skill' in interviewing involved assessing the extent to which interviewees were comfortable in opening themselves up to introspective thought and then tailoring the approach accordingly. A common indicator of those not comfortable with this approach was the use of flippant remarks to answer questions which were found to be difficult. I was aware of adjusting the level of abstract questioning according to how I felt interviewees were responding. Here it became apparent that a 'good question' only works for some interviewees and I refrained from asking really open ended questions with people whom I assessed as being uncomfortable in talking about their employment and retirement expectations in anything beyond purely descriptive or 'factual' terms. In these cases I felt that to ask questions which required reflection or projection would have led to an embarrassed silence. For this reason it appeared appropriate to explore topics using various 'levels' of questioning, starting with an open ended statement and becoming more closed if that failed to encourage a response.

On the Data Collection Timescale

Collecting the data over a fourteen month period allowed the interview style to be

continually appraised and modified. In general I felt that the quality of the data generated by the interviews improved over the course of this period. This was partly as a result of my own increased competence in interviewing and partly inherent in the methodology. Because preliminary analysis and data collection went hand in hand, preliminary analysis of the early interviews gave an indication of some themes that were emerging. These early themes were able to be 'tested out' in subsequent interviews. For example, interviewing people in similar occupations enabled interesting issues raised by earlier interviewees to be discussed with subsequent interviewees. In later interviews therefore, I was able to use a 'devil's advocate' approach by using material from earlier interviews to say 'Other people have said to me ...'. Conversely, preliminary analysis during the data collection period also meant that the earlier interviews needed to be re-read in the light of new themes which emerged in later interviews. Whilst I made a conscious decision not to ask all interviewees the same questions, later interviews brought about a realisation of omissions in earlier interviews. However, there did come a point where additional interviews were not generating 'new' themes and this, rather than the attainment of any predetermined target number of interviewees, was taken as the indication to bring the data collection phase to a close.

On the heterogeneity of interviewees

In planning the study, one option at the outset was to attempt to examine the impact of impending retirement amongst a more homogeneous group of interviewees. For instance, the way in which occupation, employing organisation, age groups and retirement pathway might be used to determine the recruitment of interviewees was considered. However, this was rejected firstly on practical grounds in that it appeared unfeasible to recruit sufficient numbers to the study from any single category within an acceptable timescale. Secondly, even if sufficient numbers could have been recruited to any one of the above categories, it appeared doubtful whether the group could in any sense, be regarded as homogeneous. Statistical evidence on the categories of people retiring suggested such a wide variation on any dimension that it seemed inappropriate for a qualitative study to attempt to construct a homogeneous group. Thirdly, and more positively, interviewing a diverse group of interviewees allowed a broader range of

issues to be explored. Since one of the aims of the study was to explore the ambiguity of the term 'retirement' it was felt that the varied nature of the group of interviewees would add to this debate by highlighting a broader range of issues. Therefore the heterogeneity of the study group allowed the ambiguity of the term 'retirement' to be explored in a fuller sense.

8. THE STATUS OF INTERVIEW DATA

The 60 interviews clearly provided many rich and personal accounts of the way in which individuals were approaching retirement and of their future expectations. Such data is unlikely to have been captured by structured interviewing or by questionnaire. Nevertheless a number of issues need to be kept in mind when using this data. In particular these include: the way interviewees were recruited; the interviewee-interviewer interaction and the capturing of abstract ideas.

Implications of how interviewees were recruited

Most interviewees were recruited by returning forms after I had spoken at a pre-retirement course. The minority were recruited through personnel departments' routine procedures. Approaching employees in these two ways had different consequences in the characteristics of those who volunteered which, in turn, had implications for the quality of data obtained at interview.

Interviewees recruited via pre-retirement courses

The style and content of my talk at the pre-retirement sessions is likely to have been influential in persuading certain attendees, rather than others, to take part. Those who responded may have done so because the topics and ideas in my presentation touched on some aspect of their own lives. In this way, volunteering might be seen as a means of confirming that their personal circumstances related to the areas that I had been speaking about. Those whose own experience lay outside these topics may have been

less likely to volunteer. It therefore seems likely that a different emphasis of my presentation would have generated a different set of interviewees. The effect of recruiting interviewees in this way is likely to have narrowed the range of personal experience made available for data collection. Moreover, in a continual attempt to make the talk more interesting, later presentations drew on the anecdotal content of interviews which had already taken place and may therefore have reinforced the homogeneity of experience of those who volunteered.

Recruiting interviewees through my course presentation is also likely to have attracted those with a passion about the issues raised in the talk, particularly where this involved negative attitudes towards the changing nature of their work. For example, those who felt aggrieved at reorganisation may have seen the interview as an opportunity to express their dissatisfaction or anger. At the extreme, there were instances of interviewees explicitly stating that they were taking part to express a political motive of dissent. For example, one interviewee stated that he had participated in order to get his views about poor health service management into the public domain. Another stated that she had agreed to be interviewed in order to highlight the disadvantaged position of divorced women in later life and would like the research to have a positive outcome in this area. Those for whom the issues raised in my talk were dispassionate may have been less likely to have volunteered.

In cases where there appeared to be a political motivation behind volunteering, the interview tended to be dominated by that theme and in general, had a narrower focus than I would have chosen. However, I felt that, even though allowing interviewees to express their strength of feeling on a single issue produced a narrower interview, this produced better data than attempting to interrupt their passion for the sake of covering a wider range of topics.

Amongst those recruited through this route, there was considerable variation in how far the interviewees were away from a known retirement date. Because organisations had only loose protocols about who was eligible to attend, course attendees included those who may have been five years away from retirement as well as those who had recently retired. It was not uncommon for attendees to have only a vague idea of when they

might retire and some had elected to go on the course through a general curiosity about what was involved in retiring. For others, the course had been a means of clarifying whether or not they wanted to retire. Consequently, a group would typically include those with an ambiguity about whether retirement would take place and an uncertainty about a retirement date. Even though my letter stated that I was only interested in interviewing people who were within two years of intended retirement, I did have to reject several volunteers who returned forms but were more than two years away from leaving.

Interviewees recruited via routine personnel procedures

In general, those coming to the interview after being recruited through the pre-retirement course were better informed about what was expected from them and therefore these interviews were able to start with a minimum of introductory pre-amble. In contrast, those volunteering after being given the letter by their personnel department were less sure of what to expect, took more time to settle in and were less likely to have been motivated to attend by having a personal engagement with the topics in my invitation letter. In some cases, I felt that their relationship with the personnel officer who distributed the form was the critical factor in explaining how the employee came to volunteer.

Those volunteering after being given the details of the research by the personnel department were more likely to have made a definite decision to retire and were more likely to have a definite date for retirement. The timing of their contact with the personnel department was usually bound up with formal procedures for giving notice to leave and this implied that they were already committed to the 'exit process'.

Interviewee-Researcher interaction

The interviews were conducted under the assumption that the interaction between interviewee and researcher would have an influence on the type of data obtained.

Moreover, following influences from feminist research, rather than attempting to 'eradicate' the 'effect' of this interaction, it was felt that engaging with interviewees had on balance, a positive influence on the type of data obtained. It is however important to consider the ways in which this interaction influenced the data obtained at interview.

Interviewee perceptions of what was required

The type of data collected was influenced by the interviewee's perception of what was expected of them in the interview. Some interviewees openly expressed their perception of what my research was about and had doubts as to whether their own experience of approaching retirement would be of any relevance to the study. This reaction was most common amongst those whose retirement pathway had led to de-standardised and ambiguous endings. For example, those who were leaving before statutory retirement age with the expectation of continuing to be fully engaged in various forms of work, as well as those who were retiring for a second time, expressed doubts about their own circumstances being of value to the study.

Rather than feeling free to tell me 'their story', these people held a pre-conception of what I wanted to hear and were often apologetic in having arranged to see me, believing their experience to be outside the scope of the research. For example, I was told 'I'm not a good subject for you' or 'I suppose that invalidates the interview' by those who had considered their 'retirement' to be outside the scope of my enquiry. (ref: LN1101, LN0703, LS2502, S3306, in Appendix F). In these cases it was necessary to give reassurances that the ambiguous nature of their 'retirement' pathway was in fact, central to my research. In part this ambiguity arose from their awareness that their own 'retirement' pathway was different to traditional understandings of work-ending and from a belief that my own concern was with 'retirement' in its traditional, age-structured sense. Invariably, those expressing this view were recruited through routine personnel procedures. At the pre-retirement presentations I was able to talk about my interest in the various meanings of retirement.

The abstract nature of the topic presented problems for those who had simply not given

any real thought to their work-ending and for whom the interview may have been a first 'public' encounter with their mixed feelings about retirement. There were instances of interviewees expressing concern when they thought they were being of little use to me, either because they simply had not thought about the dilemmas or they perceived work-ending to be an unproblematic transition. In these cases, interviewees indicated an awareness of a need to give a good 'performance' by being able to maintain the flow of the interview. Where this broke down, through the topic being outside the interviewee's experience, it was therefore necessary to give a reassurance that not having thought about retirement, for example thorough being 'too busy' or from avoiding the issue, was in fact a valid response, and one which I was interested to explore, even if they thought that they were unable to provide me with what I wanted to hear.

In these situations where the topic had not really been thought about, one satisfying aspect of the interview occurred where it appeared that I was actually assisting the interviewee to clarify their own confused thoughts about leaving work. Here, I felt there was an element of reciprocity as I worked with the interviewee to explore ideas which they had found difficult to unravel (ref: LN1202, LN1203 in Appendix F) or had previously avoided thinking about. There were instances where interviewees admitted that they had deliberately avoided confronting the issue because of a fear of what was ahead and that the interview had forced them to confront a situation which they knew was be inevitable. This feeling was most powerfully expressed by one interviewee (ref: R1602 in Appendix F) who claimed that the interview had been rather like 'going to the dentist' where she knew she needed a filling, knew it would not be a pleasant experience, but felt better afterwards for having been.

However, this raised issues about the quality of the data collected in these circumstances. Whereas 'stories' about past employment and family life might have been frequently thought about through being told many times before, asking interviewees to talk about the 'avoided' areas of anticipated futures, was more likely to generate responses 'on the fly' rather than expressing a more 'matured' view which had emerged over time after more careful, reflective thought. Whilst accounts about the past are a 'snapshot' of feelings at a particular point in the present and are open to change, I felt that data collected about the future from people who had not confronted this topic

was likely to be particularly volatile.

Having something in common with the researcher

In some cases, the story told to me was influenced by the interviewee believing that they had something in common with me, either as a health service employee; as a person of similar age; as a male, or as a parent.

On the one hand, this perception of a common reference point assisted the flow of the interview. For example, in assuming that I was familiar with previous and current structural changes in the NHS, health service staff often felt that it was not necessary for them to explain the political and organisational context of their retirement. Similarly, I did not need to interrupt the interviewee to seek clarification when jargon was used. However, this common point of contact did tend to lead to an expectation amongst interviewees that I would have a shared understanding of the circumstances which had brought about their decision to retire and a level of agreement with the decisions which they had come to. There were instances of those disillusioned by reorganisation, encouraging me to draw on my experience of working within the NHS to confirm their own views by making statements such as '... and of course you'll know that ... '. Some were more direct in asking if my feelings on a particular issue were the same as theirs (ref: LN1203 in Appendix F).

In addition, because the nature of the interview involved exploring the changing nature of family relationships, some interviewees, who were only a few years older than me, appeared to invite a shared understanding between their own experiences of family life and their assumptions about mine. When this happened I felt that interviewees were able to express their feelings more freely with me than they would have been with a younger researcher. For example, I felt that points about the impact of childcare on working lives were made more lucidly where, because of my age, interviewees assumed that I would also have experienced these conflicts in family life. Similarly, there were instances of male interviewees assuming that I would be able to relate to their position vis-a-vis their wives. Comments such as 'You know what women are like' (ref: N10602 in Appendix

F) suggested that they were telling me things that they would not have told a female researcher. In some cases I was asked directly if I was married and had children as a means of establishing a common ground in this area.

The interviewee's assumption of having a point of similarity with me on any of these dimensions enabled a richer source of data to be collected in that it encouraged interviewees to feel more comfortable in expressing their views. Regardless of any real similarity, I felt justified in sustaining this assumption in order to encourage the interviewee to talk. The alternative of indicating instances when my personal views differed from theirs might have had the effect of breaking the flow of the interview and of making interviewees less forthcoming.

The difficulty of capturing abstract ideas

Section 2 above argued that the rationale for a qualitative approach to this study was that it allowed interviewees the freedom to express their own understandings relating to the ambiguity of their labour market situation. The conceptual nature of the research questions set out in Chapter 1 implies that the data which needed to be collected is that which lends itself to interpretive analysis, rather than factual data to test a hypothesis. The approach therefore involved encouraging interviewees to go beyond a mere 'description' of their lives and to engage in a degree of self reflection on their feelings and emotions about particular events and decisions. This presented some difficulty for data collection in that it required interviewees firstly to think in abstract, rather than factual terms, secondly to have the linguistic ability to articulate these more abstract areas, and thirdly to feel comfortable in talking on a personal level with someone who they had not met before.

Consequently, the approach appeared more suited to some interviewees than to others. The data presented in later chapters is thus more likely to come from the articulate, expressive interviewees, rather than from those who were less able, or less willing to express their feelings. This obviously meant that the stories of those less able to articulate in this way did not carry the same degree of 'depth'. However this is not to

say that these interviewees did not experience the concepts under investigation; they were merely less able to express their thoughts in the interview situation. Through being unspoken, their data remained uncollected.

In particular, getting interviewees to talk about how they anticipated their future lifestyles proved to be a difficult task. This was partly because of the abstract nature of the question, and partly because of the difficulty in expressing a feeling which had not yet been experienced. Questions about 'anticipated lifestyle' were frequently answered in material terms relating to activities, time and money, whilst there was a greater difficulty in expressing how they felt about the future. For the majority, these were simply too difficult to think about and required a greater mental shift to confront any dilemma about what retirement might hold for them. It was only those who had some 'emotional stake' in work-ending, who could articulate their anticipations and their apprehensions, mainly because they had already attempted to resolve personal dilemmas around this issue on previous occasions. Over time, this realisation brought about a subtle change in the focus of the interview. The ability to think about one's future self remained an important part of the theoretical perspective, as discussed in the next chapter. However, rather than concentrating on dilemmas associated with how they perceived their retirement lifestyle, the focus shifted towards the dilemma of the impending retirement decision, which had a more pressing impact on the lives of those being interviewed.

9. ETHICAL ISSUES

One ethical issue became apparent through the means of gaining access. Because the initial approach to organisations had been through a questionnaire asking about pre-retirement education, there was some degree of expectation amongst those organisations offering access that the research would be about improving the design and content of pre-retirement education. I was aware of a dilemma of disclosing the full purpose of my research at the risk of losing the support of the organisation. This required a moral

rationalisation to justify the approach by claiming that pre-retirement provision might benefit indirectly, even if it was not the main focus of the study.

Ethical issues became apparent during two interviews involving women who lived alone. Both women were leaving work reluctantly after reaching the upper age limit within their respective organisations and to some extent appeared to have used work to fill the gap created by lost personal relationships. Asking these women to reflect on their past appeared to rekindle the emotions of warm and happy relationships experienced much earlier in their lives, while asking them to think about the prospect of retirement intensified their feelings and fears of loneliness.

The first (ref: N12802) was a woman who had been bereaved 17 years previously after nursing her husband. Her tearfulness centred on how she might have been sharing her retirement had her husband been alive. In expressing her emotion, she appeared to enjoy talking about the fond memories of her deceased husband and the discussion seemed to me to have a cathartic value. I therefore felt no need to bring this part of the interview to an abrupt end.

The second (ref: S5202) was a woman who appeared not to have recovered from the double impact of the loss of her son in a road accident 18 years ago and then being left by her husband one year later. Again the prospect of loneliness in retirement intensified her sense of loss and this was expressed emotionally during the interview. She required no prompting to tell me the depths of her sadness, including a time when she had contemplated suicide.

Both these cases illustrate how events which occurred outside work many years ago continue to have an impact on current lifestyle and future expectations. They highlight the value of a multi-trajectory biographical approach to the study of work-ending. Both these women appeared willing to talk about their family relationships, however upsetting it might have been. In one other case (ref: N12801) involving a recently bereaved woman I was aware of the interviewee's resistance to discuss these feelings. In this case I decided not to pursue this line of enquiry. The 'ethical risk' in these interviews was that the decision to either continue or abort this area was my subjective

assessment of how the interviewee was reacting. Making the wrong assessment in either direction could have lead to emotional distress.

Bereavement and divorce were shown to have had such a powerful and continuing influence in structuring the lives of these women that to have not pursued this area would have simply missed a crucial element of their story. My reservation in discussing this with the two women came from the fact that interviewees had agreed to participate in the study on the understanding that the research was about employment and retirement. They might not have anticipated being asked to explore these areas. These two interviews had such an impact on me that I decided to specifically mention in my recruitment presentations how bereavement and divorce could influence retirement expectation.

CHAPTER 6:

DISSOLVING THE LIFE-COURSE 'TEMPLATE'

INTRODUCTION

In this, the first of three empirical chapters, evidence is taken from interviews to support the argument that for the current generation of older workers, labour market exit has become a de-standardised and uncertain process. Chapter 3 discussed ways in which the latter part of the life-course was becoming more uncertain, through changes in the labour market, and through a weakening of age-structured identities. It was claimed that the uncertainty in later life had significantly weakened the 'template' model of the life-course. In this chapter, interview data is used to illustrate aspects of this uncertainty. Firstly, the extracts demonstrate the tensions arising from the incompleteness of de-chronologisation; and secondly they show how the de-standardised nature of labour market exit brings about an ambiguous status of what it means to be an 'older worker'. The third section shows the impact of disruption within domestic relationships on the way in which employment ends. The extracts also identify differences between men's and women's encounter with these process. The underlying approach, following Elder, 1985, is to locate labour market exit within the broader context of the life-course. Consequently, the extracts are presented in context by giving brief details of employment history and domestic circumstances. The subsequent empirical chapters show how this dissolving of the life-course 'template' offers opportunities for the strengthening of self-identity through active biographical management and personal decision making (Chapter 7), and how personal strategies are deployed to manage the

uncertainty of labour market exit (Chapter 8).

1. DE-CHRONOLOGISATION AND ITS LIMITS

Section 3 in Chapter 3 examined the relevance of an age-structured model of the life-course to understanding current labour market transitions of older workers. It was argued that for many older workers, it was the uncertain nature of their employment that had resulted in age becoming less important in structuring the latter part of their life-course. The uncertainty brought about by de-chronologisation was seen as being compounded by its incompleteness, as older workers continued to relate to earlier normative ideas about age, albeit in a weakened form, which gave rise to a dilemma in understanding their labour market exit. The extracts in this section focus on the dilemmas brought about by the incompleteness of this attitudinal shift.

However, rather than generating a sense of personal disorientation, it is suggested that de-chrononologisation may be empowering for those who are approaching labour market exit. The extracts also illustrate how organisational restructuring and changes to the ways in which people work have created 'opportunities' for making personal adjustments to the timing of labour market exit. These opportunities for personal decision making about retirement timings mean older workers are less likely to understand the end of their working life by passively referring to a set of age-structured norms. Instead, they are more likely to be involved in actively managing the interaction between their work and non-work circumstances. Even where older workers intend to retire at state retirement age, this is likely to involve an element of choice, where the decision to leave work 'early' or 'late' may be considered and discarded. Even amongst those in good health, age is clearly no longer the sole determinant of intended retirement timings.

De-chronologisation of work-ending need not necessarily involve a major upheaval to

the end of the life-course. At its most extreme it is characterised by ending work at 50 rather than 65, or of continuing to work to age 70. However, de-chronologisation may also involve relatively minor adjustments, for example in leaving one or two years before state retirement age. What is more important than the actual age of retirement is an attitude of knowing that leaving at an age other than state retirement age is a socially acceptable option.

Nevertheless, age remains important in understanding one's self as labour market exit approaches. Firstly, the continuing existence of state retirement ages and occupational retirement ages continue to provide meaningful reference points which denote pension entitlement. Secondly, age of work-ending contributes to self-identity by offering a means of comparison with the work-endings of others. Thirdly, and paradoxically, opening up retirement timings to personal decision making may encourage an intensified reflection on one's current position in relation to the entire life-course. This tension between normative de-chronologisation and the continuing importance of age is illustrated in the extracts in this section.

The positive impact of de-chronologisation on self-identity

Those interviewed provided evidence of how intended retirement timings were flexible, were influenced by personal circumstances and were to some extent negotiable with their employer. The chronological 'fact' of reaching age 60 or 65 appeared to be less important in explaining the timings of labour market exit than the interaction of personal and employment circumstances in which older workers found themselves. Uncertainty of employment brought about by organisational restructuring and the changing nature of their jobs, together with changing personal circumstances create a dynamic situation where older workers feel some opportunity to exercise personal choice over how they manage their labour market exit. In some cases this choice is understood as a lifestyle-enhancing option by retiring 'early'. In other cases, choice about labour market exit may be driven by a need to retire 'late' in order to cope with

what are seen as adverse personal circumstances. However, in *both* cases, there is evidence that exercising personal choice has been understood positively and has been constructed as a self-enhancing act. Increased flexibility in the age at which work ends, and awareness of the options to make decisions means that older workers approach labour market exit more 'actively' and with less likelihood of being 'problematised' by passively accepting state retirement age as a life-course indicator of their 'role loss', as discussed in section 2 of Chapter 3.

The transition towards normative acceptance of de-chronologisation

The case for de-chronologisation is in part, based on the increasing percentage of older workers who retire either before or after state retirement age, as illustrated in table 2 in Chapter 2. However, de-chronologisation is not simply about the increase in numbers retiring 'early' or 'late'; it is also about attitudinal shifts which dissolve previously held norms about retirement age, and replace them with an acceptance of flexible work-ending as a new social norm. Those currently approaching retirement are likely to have spent a considerable amount of their working life exposed to clear cultural norms that men retired at age 65 and women retired at age 60. They are therefore in a transitional period, where old understandings are revised as they are found to be inadequate when applied to their current circumstances. Those interviewed showed that whilst the legacy of understanding early retirement as 'role loss' remained, their initial disappointment with the way work was ending could, with some effort, be constructed into a more positive understanding. Whilst many of them had at one time *expected* to retire at a particular age, the option to exercise some choice appeared to make a positive contribution to their sense of self. Even in cases where they would have *preferred* to have retired at a different age, their situation came to be perceived positively. However, as discussed in Chapter 8, there is a possibility that this positive attitude was part of a strategy to rationalise a situation which was not of their choosing.

Differences between Men's and Women's de-chronolgisation

Men's work-ending appeared to be have been de-chronologised in a different way from that of women. The interaction of personal circumstances and uncertain work-endings, brought about by restructuring and redefinition of job roles operated differently for men compared with women, and had different outcomes Amongst those interviewed, men were more likely to retire *before* state retirement age, to be in financially secure positions, to have greater pensions and to feel more supported in their domestic relationships. In contrast, women were more likely to retire *after* state retirement age, to be either widowed or divorced, and were remaining in employment either because of financial necessity or because of the satisfaction gained from social contact with colleagues. Whilst for both men and women, de-chronolgisation had self-enhancing aspects, men appeared to be required to make more biographical effort [1] to rationalise the difference between expectations of work-ending and their actual circumstances.

Men's de-chronolgisation

The reorganisation of the NHS and local government structures, accompanied by the changing nature of administrative and managerial work within these organisations over the last ten years has typically resulted in men retiring 'early', frequently up to 10 years before their state retirement age. In many cases, this mode of labour market exit is not what was envisaged earlier in the life-course and requires older workers to make some attitudinal shift to perceive their circumstances in more positive terms. As noted above, de-chronologisation involves much more than retiring before state retirement age; it involves confronting the tension between earlier expectations and current happenings. In some cases this involves confronting feelings of failure and disillusionment, and integrating them into a biographical narrative.

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[1] 'Biographical effort' in this thesis relates to the extent to which individuals have to struggle with their self-understanding and modify their expectations in order to manage the conflicts and tensions which arise in the transition to retirement. It forms one of the characteristics of the personal strategies used to manage the dilemmas of labour market exit and is applied to the interview data in Chapter 8.

The following two accounts show some of these tensions which arise from men retiring before state retirement age. They indicate how de-chronologisation involves biographical effort to break attitudinal links with the past and to understand present circumstances differently. Moreover, it is suggested that some aspects of this complexity arise from differences in the way men, as compared with women, encounter the interaction between the changing nature of work and the experience of domestic life.

Mike Bagley, age 55, was interviewed one month before 'voluntary early retirement' from his post of Director of Corporate Services with the local authority where he had been employed for the last 21 years. His account is intended to show how public sector reorganisation, as outlined in section 2 of Chapter 2, can 'undo' the latter part of one's work history. His work-ending is de-chronologised in the sense of him retiring ten years earlier than expected. Mike's understanding of this situation illustrates the tension between his previous expectations of an age-structured work-ending and a need to maintain a positive view of his self.

His career has been progressive, secure and up until recently, has generated a feeling of success through several promotions. In the last few years, policy changes in the provision of local authority services have brought about departmental reorganisation and he was unsuccessful in applying for one of the newly created Chief Officer posts. This reorganisation has brought about a period of role ambiguity in that he has been displaced from a position of power and influence, yet remains employed on existing salary but without a clear understanding of the nature of his job. The instability of his employment is underlined by his position on a rolling fixed term contract, which adds to the conflict with his expectation of secure employment. Labour market exit at age 55 was not envisaged by Mike earlier in his life-course. Consequently, his mode of leaving is initially confused, taken to indicate personal failure, and involves disillusionment, reduced commitment and unhappiness at the way in which his career appears to be ending.

Mike: I always thought I'd be working 'till I was 65 to be honest ... my grandfather worked until he was 67 ...my father only retired at 64 ... so I've not sort of planned for it

...it was only when the clamps came on and ... bigger departments and small management teams came in that I dipped out ... and I nearly got the job that would have put me into a Chief Officer job to carry on with this team but ... was sort of second.

I could have been his deputy ...although we don't strictly have deputies so I would have been his number two in the department but it became apparent quickly that that wasn't really what they wanted ... so, I'm effectively still the same status ... I'm now on a grade that no longer exists any more.

I'm now in my third fixed term contract ..so that's like 10 years and ... I didn't really want to go on a fixed term contract ... because I was only in my 40s and I couldn't see what was going to happen at the end of 4 years .. well, its rolled on ... and the last one was renewed when I didn't get this internal job which was really weird ..

Despite having worked within an organisational culture where 'early retirement' has become increasingly common (Audit Commission, 1997), Mike clearly holds on to an age-structured view of labour market exit, formulated earlier in the life-course.

Whilst Mike's work-ending is occurring 10 years before state retirement age, Frank Reid, aged 63, also describes himself as 'retiring early' from his job of construction manager in a local authority planning department. His account is chosen to illustrate how relatively small adjustments to the age at which older workers leave the labour market may reflect more significant attitudinal changes about the importance of age as a retirement marker.

Apart from one brief period of redundancy, Frank has worked continuously for over 40 years in the construction industry as an architect/engineer, initially in the private house building sector and more recently in the local authority. For the most part, Frank's account of his work history is a story of pride and achievement, involving a strong work-ethic which provides a positive source of self identity. However, in recent years he has become disillusioned with the way in which he sees local authority

administrative policies associated with the Best Value[2] initiative stifling his ability to do the more practical and creative aspects of his job. This shift in attitude towards work has brought about a revision in his understanding of the importance of state retirement age as a marker of labour market exit and has prompted him to accept an early retirement package, albeit only eighteen months before state retirement age.

Previously, the satisfactions gained at work were leading him passively towards an age-determined labour market exit at 65. At that stage, his own anticipated retirement pathway was seen as normative, whilst early retirement by other colleagues was regarded as surprising. More recently, confronting the disillusionment with work appears to have weakened the significance for him, of state retirement age, and awakened a more active and de-chronologised understanding of work-ending.

JS: So when did you begin to think about retiring?

Frank: I hadn't really thought about it and I didn't think about it until ... and I
         thought 'Well ... I really ought to work' ... 'cause at the back of my mind
         that's what I was going to do ... to work till I was 65 ... I hadn't thought about
         any alternative ... didn't particularly want to finish before then you know.

         People retire from here at 50 and 55 ... and I've found it surprising that
         people here have been retiring here at 50, 55 .. my last 10 years of working
         life have been very interesting, they've been worthwhile, I've achieved quite
         a bit. If you enjoy what you're doing, carry on ... er I'm getting to the stage
         now where I'm not enjoying what I'm doing. There are all sorts of things
         happening in local government such as Best Value, which to me it's ... I'm
         no longer doing the job I'm here to do. I'm doing a job I wasn't trained to do.
         In other words Best Value is about proving that the Council is giving a
         service ... but you have to prove it with paper work ... and that to me is
         somebody else's job not mine .. I'm a building and construction manager ..
         ... somebody else can prove that as far I'm concerned .. I want to go on and
         get things built.

         I would hate it if I was 55, I would really .. I think ...if I wasn't due to go in
         six months time then I would retire I would finish! If I was 60 I would finish!
         So that perhaps sums up my attitude to the way things are going in local
         government. Up until the last twelve months very happy, now ... there's a
         very difficult balance because I've been involved in some nice projects ...
         which sort of balance the .. I won't say nastiness but the nonsense as I call it.

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[2] The Best Value programme was outlined in section 2 of Chapter 2.

I've often thought of it as the happiest time of my working career because it's been a lot of fun … but things move on .. they never stay the same … and for the last couple of years this business of Best Value … I've tried to shy away from it .. but you can't … its got to be done … so consequently I'm quite glad I'm going.

JS: How far has that actually spoiled the end of your working life?

Frank: I wouldn't say it's spoiled it. It's tainted it … I said that if I was much younger it would have driven me out of local government .. I would have got out … I wouldn't stay to get involved in something that in my view is a different sphere of employment … It's something I don't know anything about and nobody knows anything about. It's just producing endless paperwork, reports on how you are performing. So we have to do a review of various things and I got this year's review done… I said ok I'll get this one done and do not expect me to do next year's but if you say I've got to do it I will leave … so its got to that stage … and that would probably spoil the end of it if that was insisted upon I would go earlier … and I suppose I'm in a fortunate position … financially I don't have to work … and my boss knows that and he can either dispense with me when I want or I'll go when I want so it's a fairly equal working relationship I suppose (laughing) .. … if he wants to get rid of me earlier I won't bother too much … I might just go earlier anyway. I think I could say 'I'll go tomorrow'. I could say 'If you're not happy I'll go'.

Whilst changes in the nature of his work may act as the trigger for a more de-chronologised attitude to work-ending, this shift in understanding is facilitated, and to some extent 'cushioned' by the nature of his financial and domestic circumstances. He appears to be financially secure, having no mortgage and having made plans for his pension. In addition he appears to be happily married, and for the majority of his working life has been the main wage-earner, pursuing a 'career' whilst his wife has combined a fragmented employment history with the main responsibility for childrearing and home making. He describes a close family network, being actively involved with his four children and seven grandchildren.

Because this de-chronologisation has occurred relatively suddenly, and because age-structured understandings of work-ending have predominated for the majority of his life-course, there appear to be no alternative identities to take the central place which work recently held in the life-course. Therefore work-ending is approached with a

degree of optimism, rather than planning, that retirement will be life-enhancing.

Frank: I don't think I've even thought about it now ..what I'll actually do .. I think it'll just happen ...I just accept that you know, one day I don't come to work again and then I'll be doing something else ... I shall find something.

These accounts illustrate firstly how the disillusionment associated with reorganisation, restructuring and the changing nature of work can loosen age-structured ideas of work-ending. Secondly, they suggest that a varying degree of tension exists between men's earlier expectation of retirement and their actual circumstances of work-ending. The extent to which those currently approaching retirement might be historically unique cohort in experiencing this tension is discussed in the conclusion to the study. Thirdly, the interaction of domestic and employment circumstances has an important bearing on the freedom to de-chronologise 'downwards'. Whilst the ending of their working life may have become 'undone', it is understood through perspective of secure and stable non-work aspects of their lives. A fourth aspect to these accounts, which illustrates how pension entitlements continue to exert a more explicit age-structuring factor on the life-course is discussed later in this section, on the continuing importance of age.

What is also important in these two accounts, is that the Heidegerrian perspective outlined in Chapter 4 can be applied to show that retiring at an 'unexpected' age can generate a degree of 'existential anxiety'. The response by both Mike and Frank is an explicit questioning of the way in which their careers are ending, and this illuminates possibilities for their futures, which up to this point had not been thought about.

Women's de-chronologisation

For the men in the section above, the meaning of state retirement age changed as labour market exit was approached. The de-chronologised nature of their labour market exit gradually unfolded as their earlier understandings of work-ending were confronted, and came to be revised. In contrast, the following two women's extracts show how their

already de-chronologised work histories may have desensitised any expectation that their employment trajectory would end at age 60. To some extent, this supports the argument outlined in earlier chapters[3] that because their work-history has not been age-structured to the same extent as that of the men, there is less expectation that its ending should be age-determined, and that retirement is therefore less problematic. For these women, de-chronologisation of labour market exit is more easily accepted, presents less 'existential anxiety', and requires less rationalisation of any difference between the expected and actual circumstances in which employment ends. However, their extracts also illustrate that whilst culturally generated expectations of retiring at a fixed age were not so centrally embedded in their earlier understandings of how work would end, employment has come to have a greater significance in the latter part of their working lives than at an earlier age. This may happen partly through financial necessity where there is a perceived need to work beyond state retirement age to boost poor pension entitlement, or as a means of enjoying social contacts with colleagues in what would otherwise be a lonely existence. In particular, early widowhood and divorce appear to de-chronologise women's labour market exit 'upwards', especially when these factors are combined with employment histories which have been fragmented through having the main responsibility for domestic and caring tasks.

Sheila Thomas, aged 64, works part-time as a nursing auxiliary in a general hospital where she has been employed for the past 22 years. She has been a widow for approximately 20 years. Throughout her working life, part-time employment has been combined with domestic responsibilities, including childcare, caring for her ill husband and for the last few years she has also been caring for her deceased husband's parents. Her fragmented employment history has had an adverse impact on her pension entitlement, and whilst financial necessity is one reason for continuing to work beyond state retirement age, her job has to some extent, been a welcomed alternative to her domestic and caring roles. Her account illustrates how de-chronologisation arises from a reluctance to leave employment due to a combination of continuing job satisfaction and financial necessity.

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[3] The gendering of labour market exit was discussed in section 1 of chapter 2.

JS: So what is it about the work here that you've enjoyed?

Sheila: Oh ... it's the actual the contact ... you know ...with new mums ...and
          their baby ...and she's so happy ...and their partner's happy ...you know ...
          you get involved in that happiness ...when the babies there ... so I get a
          special bond sometimes and when they have problems ...especially with
          breast feeding ... I can help them ...'cause I've been there ... and it's
          satisfaction really at the end of the day ... I feel as if I've done something.

JS: So what do you think about all this coming to an end in a few months?

Sheila: Well to be honest I still feel that I can carry on a little bit longer ... and it's
          given me an interest because I enjoy my job ... you know I've enjoyed
          working on the maternity unit ... contact with the patients and the babies
          ... and ... I think I'm going to miss them really ... but ... I do feel health-
          wise that I can carry on a bit longer ... but unfortunately we can't do that
          ...when I knew ... I was quite shocked really ... I thought we could go on
          'till 70 probably ... to be honest ..I was quite taken aback when they said
          'No, you've got to finish'

          It'd be a lot really .. I suppose ...at my age now (laughter) ...but you
          know, in my heart I'd like to go a bit longer if I could ... (laughter) ... ...it
          just sort of feels ...a bit upset that I've got to go sort of thing

JS: But you could have gone earlier couldn't you?

Sheila: I could ..at 60 ... but financially as well ... I thought it might benefit me to
          stay on ... because my husband died at 42 .. I wasn't getting so much
          pension ..and me superann's not as much as I thought it would be ... well I
          needed that little bit more to help me financially ...

Divorce can also have a similar de-chronologising effect on work-ending. Sue
Ridgeway, aged 63, is a personal secretary in a hospital, where she has worked for 22
years on a part-time basis. Combining domestic responsibilities with fragmented
employment has resulted in a relatively low NHS pension entitlement. Divorced 15
years ago, employment has become more important in the latter part of her working life
as she remains aware of the adverse financial consequences of living alone. She has
remained in employment beyond state retirement age, mainly through a wish to recover
a level of material comfort that she had when she was married. This has involved
substantial long-term financial planning to move back into a more prestigious area

where she previously lived and to improve the level of comfort of her home. Restoring her material standard of living which was lost when she got divorced has been a 'life-project' which has structured the latter part of her work history, transcending the significance of age as a marker of work-ending.

Sue: I moved house 3 years ago because I had to move from a 5 bedroomed house in Bramsworth to a semidetached in Arnwood .... It was all I could afford ...and I was there 13 years and I saved up sufficiently to go back to Woolberry which is the same road but just a bit further down the road ... a detached house back down there ...I've now done it up and I've just finished doing it up and that's the reason I'm staying now till 65 .... And I'm happy coming to work and I enjoy my work.

... and now I'm saving up for this conservatory you see ... so ... the money that I would have saved I'm continuing to save for the next bit you see ... so I've managed without that for 3 years ... but the job ... if I could have stayed in this same job ...after 65 I would have probably carried on one more year say, because I'd have done 24 years with the ... health service

JS: People are retiring earlier ... how does that make you feel?

Sue: Yes ... I know ... perhaps they've got marvellous partners or husbands ... or something ...

JS: You don't look at these women who are retired at 55 and wish that you'd done that?

Sue: Oh, no, no ... I accept what my life is ... er .. I'm proud of the fact that I actually got off my backside ... purchased a house and survived ... er and repurchased another one ...my retirement home ...as you might say ..and have done quite nicely thank you ...you know ...it would be nice to have an ideal relationship ... but that doesn't work either ...

The continuing importance of age

Whilst the above accounts provide evidence of a weakening of age as a determinant of labour market exit for both men and for women, this is not to suggest that age was found to be irrelevant in influencing decisions to retire. On the contrary, age continues to influence retirement timings in a number of ways.

For some, the availability of an occupational pension continues to exert an age-structuring influence on how work ends, which to some extent 'competes' against other factors operating to de-chronologise work-ending. For both men and women, de-chronologisation may involve balancing the contradictions between an attitudinal weakening of the importance of age and the 'occupational rules' which determine the age of pension entitlement. The case of Frank Reid described above, in the section on men's de-chronologisation', illustrated a weakening of the importance of age as a result of disillusionment with his job. However, this shift in *attitude* towards the age at which work ends competes with the *fact* that access to his occupational pension is age-related. To some extent, his decision to retire 18 months early is a compromise between these two influences.

JS: But the option has always been there to leave earlier than 65?

Frank: Oh yes, I mean ... I needn't have taken this I suppose ... it would have been much ... much more difficult for me to survive because my pensions don't kick in until 65 ... unlike people who retire from here after having done 40 years ... they started work at 15 .. their pensions will kick in at 55 and get a pretty good pension, all mine kick in at 65 .... I could take them earlier but ...it reduces .. I'm holding out to 65. So its been a two way thing really, I don't have to work till I'm 65 ... but you know, there are advantages financially

       ... 'cause from what I can remember ... pensions in the early 60s ... if you left the company, they paid you up and you took the money with you ... but instead of taking the money I've left them frozen and left them so I've got two from the company I worked for ... I've got another one with Sissons which is the last company I worked for ... I've got an AVC and I've also kept one running here, so I've got about 4 or 5 different ... pensions which will give me a reasonable total pension at the end of the day .

Moreover, the age-structuring effect of occupational pension entitlement age is likely to be different for men, than for women[4]. For Frank, the age at which his occupational pensions mature denotes a significant marker because their value represents a substantial part of his retirement income, being based on full contributions made over

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[4] See table 9 in chapter 2 for percentages of men and women receiving occupational pension schemes.

virtually the entirety of his working life. For some women, age of occupational pension entitlement age may exert a less important age-structuring influence. Their occupational pensions may be relatively small because of incomplete contributions and fragmented employment histories and therefore hold less significance as an indicator of their retirement timings. The accounts in the section above on "women's de-chronologisation" illustrated how the need to remain in employment for financial reasons influenced women's labour market participation beyond state retirement age.

Nevertheless, for some women with fragmented employment, on relatively low-pay, with poor occupational pension entitlement and with a relatively low enjoyment of work, age 60 retains an importance not as an marker of work-ending but as an indicator to making an adjustment to their working life. Entitlement to state pension brings about the possibility of life-course revision[5]. It denotes an opportunity to alter the balance between work and leisure, whilst retaining a similar and necessary level of overall income.

Dianne Black is 64 and continues to work part-time as a ward receptionist in a hospital. She is recently widowed and began working at the hospital 27 years ago. During this period she has adjusted her hours of work several times to fit around domestic arrangements. Therefore, poor pension entitlement arising from a work history characterised by intermittent employment, part-time work, and earlier lack of eligibility for an occupational scheme means that she feels compelled to continue working, mainly for financial reasons. However, age 60 was recognised as a state-defined threshold, at which she chose to balance her pension entitlement with a reduction in working hours from full-time to 15 hours per week in order to maximise income whist enjoying increased leisure time. It also has a formal significance in that the rules of her occupational pension scheme stipulate that she is required to stop work for a certain period in order to claim her pension entitlement. Whilst her work-ending may be de-chronologised in that she is working beyond state retirement age, she has made

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[5] The extent to which 'life-course revision' is deployed as a personal strategy to manage labour market exit is discussed fully in Chapter 8

calculated adjustment to the latter part of her working life based on age-related entitlements.

JS: Many people are retiring in their 50s now

Dianne: That wasn't an option for us because when we were sort of young enough they didn't have these pension plans ... obviously when I first went to the hospital in 1973 I was what, about 37 ... so I'd had my family ... and these things weren't the norm then.

           I think I wasn't sort of ready to retire at 60 but I thought if I don't have to work so many hours then I can actually draw my pension and not be any worse off. I can still work, less hours but I wont be any worse off because I'll still have my pension anyway

JS: During your time at work did you actually make plans for when you would retire?

Dianne: Er ... not specifically ... I mean ..when I started work at the hospital .. I was part time ..you couldn't actually go into the superannuation scheme as it was called then ... then the rules have changed and if you worked over a certain amount of hours then you could go into it so I joined then ... when I was 60 I wanted to go part time, I was full time up to 60, then I wanted to be part time ... so I had to have 6 weeks off... so that I could draw my pension, works pension, because if I didn't have that amount of time off they would carry on stopping that pension, and then I went back part time ... so that I could actually draw my pension and sort of earn extra money working part time

A similar account of making a life-course revision around the age of state pension entitlement is given by Sue Ridgeway, part-time personal secretary, age 63 whose account was used earlier in the section on "women's de-chronologisation". For Sue, balancing pension entitlement at age 60 with income from employment forms an important element in managing the way in which employment ends. This involves weighing up the time required to make material improvements to her home, with the funds required to do so.

JS: Another option would have been to take your pension and retire at 60.

Sue   Yes , but ... I also received a state pension at 60 ... which I am receiving ... and to do my house up ... I only work part time ... I've only being paying superann since I went on my own which is only like ... er 16 years .... So actually it isn't very much, no on a grade 3 it is ... I mean I have a lump sum of about £20 a week or something ... I mean its nothing to write home about .... Oh yes if it had been worth my while, I would have done ... I'm happy with the situation that I do get my pension ...so I'm in a happy position of having my state pension and earning money at the same time ...so why would I not want to be here !

The impact of organisational rules on age-structured work-ending

The section above, on "women's de-chronologisation", suggested that for those women who were retiring after state retirement age, de-chronologisation appeared to require less rationalisation between earlier expectations of work-ending and current circumstances than it did for the men. However, for women working beyond state retirement age, different age-based markers come into force to structure the way in which their employment ends. Organisations have rules about the maximum retirement ages, and in recent years these have become standardised and more rigorously enforced. Insofar as this takes away the need for those working beyond state retirement age to make a decision to retire, it may act as a substitute for state retirement age. Awareness of these rules therefore continues to remind older women of the importance of age in structuring the end of their working lives. For Jean Grey, print room manager aged 65, the timing of her retirement is determined by how these rules operate within the hospital where she works, and by what she believes the European legislation to be on this subject.

JS: So what made you decide to retire?

Jean: Because I'll be 65. It's the hospital's regulations that you've got to retire. Up until last year we could always stay on 'till after 65 ... I mean receptionists have worked 'till they've been 67,68 here ... as long as you were fit enough and able to do your job ... then because we're not in line with the European Union[6] this year ... we've enforced finishing at 65 .... We don't have the choice. This year I think, this year ... you have to finish at 65, whether you want or whether you don't.

JS: In a way you've not had to make a decision about your retiring

Jean: No. I haven't no. I think if I had to make the decision I wouldn't do it ... 'cause I enjoy the work ...

However, whilst the organisational rules may allow some forms of part-time employment to continue after age 65, Jean's extract above indicates that these rules may not be fully understood, or that there may be thought to be some variation between different employers. Maria Jenkinson, aged 64, a ward clerk in a district general hospital, also illustrates how the age-structuring of her work-ending may be based on an incomplete understanding[7].

JS: Do you have to retire when you're 65?

Maria: Well at Nottingham city hospital you have to go at 65 but apparently at Queens you don't ...so I'm not quite sure ... I didn't ask anybody but I decided to go on my own because they're employing the nursing bank now and they take anybody on after 65 ... so I'm not quite sure ...I didn't even make any enquiries ... but I have been told by the girls when you're 65 you have to go ... in this hospital ...but in the Queens you don't ...so I don't know ... I haven't got a clue

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[6] A major part of EU directive 2000/78/EC is concerned with the prohibition of discrimination in employment on the grounds of age, and this is taken to include discriminating against older workers' labour market exit. However, on the specific issue of retirement ages, clause 14 states that 'This Directive shall be without prejudice to national provisions laying down retirement ages.' The implementation of the Directive, including the fixing (or abolition) of compulsory retirement ages, is therefore, a national government responsibility, and is the subject of current consultation between government departments in time for its legislative introduction in 2006.

[7] NHS guidance gives 65 as the maximum age of retirement, but provision can be made for staff to work beyond age 65 in special circumstances, which include them being essential to the organisation, or likely to encounter severe hardship as a result of retiring. Those who wish to work beyond 65 may do so at the discretion of the hospital, and after submitting an application form to do so.

Uncertainty of work-ending illuminates the importance of age

The uncertainty of labour market exit, and the broad age-range at which employment might occur, mean that older workers are more likely to have to *think* about their pathway to 'retirement', rather than passively relying on pre-determined are-related markers. Paradoxically therefore, the de-chronologisation of labour market exit itself brings about a greater need to justify one's decision about retirement timing and age may be used as one such means. Because of the increased age range at which work-ending *can* occur, one's current age provides a means of comparison between what *is* happening and what *might have* happened or what *might yet* happen. Consequently, whilst the '*fact*' of state retirement age appears less important as a determinant of work-ending, *thoughts* about age and ageing were found to accompany decisions about retirement timings. For the men in the section on "men's de-chronologisation" above, the very need to resolve the tension between expected age of retirement and current circumstances is evidence of a continuing importance of age.

John Bradshaw, aged 54, has already taken 'early retirement' and is now working full-time on a self-employed basis in two uncertain and precarious jobs. His account is more fully described in section 2 of this chapter on the ambiguity of retirement, but the following extract provides evidence of his explicit recognition of the dilemma of age. On the one hand, his 'early' retirement reflects a freedom to de-chronologise, whilst on the other hand, decisions about continuing in employment are set against the backdrop of an age-structured life-course, based around his awareness of physical ageing. Rather than passively progressing to state retirement age, this is an active thinking about age in the context of an uncertain employment trajectory and requires decisions to be made. In part, his current enthusiasm for work is based on an understanding that his anticipated ageing will constrain his capacity to work.

John: ... you've got this physical slowing and mental slowing ... you have to look at what you're going to do at 55 to 65 and you've got to think right, we must do the things that we must do physically now.

and you need to think from 65 to 70 I may or may not be able to do this ... at least if you've done it you've done it ... er .. and I think you have to look at your life in stages ...ok so if you are fit from 65 to 75 as you were from 55 to 65 .. great ... you are a lucky devil sort of thing but looking at in reality I don't think we will be or could be, so therefore you have to look at that ten year cycle ... I'm thinking at 65 to 75 pack everything in that I possibly can .. maybe after 65 you may be happy to be 'putelling' about in the garden or what have you and you won't have the need for the buzz of being with it ... so you know, that's the way I see it

One additional way in which this reflection on the entirety of the life-course continued to have an age-structuring impact on the understanding of labour market exit was in how older workers thought about their own death. The ages at which close relatives and friends had died appeared to direct their understanding towards a chronologised life-course perspective. Thinking about the ages at which others had died heightened age awareness insofar as one thinks of one's current self in relation to one's past and to one's future. In this sense, 'age' is relevant not as a chronological trigger of a life-course event, but as a current point on the life-course relative to a possible ending, as inferred from the deaths of others. The number of anticipated years before death was sometimes explicitly talked about, even amongst those in their mid 50s.

One outcome of reflecting on one's current age in relation to one's death is to re-focus attention on the possibility of 'taking action' to maximise the personal benefit of one's remaining years. Moreover, the uncertainty of employment heightens awareness of a more generally uncertain life-span. Consequently, this type of age-structured thinking is likely to involve a re-appraisal of the importance of work in the life-course. For example, 'early retirement' may be understood as offering an opportunity to enjoy more years of relatively good health than would be the case if work-ended at state retirement age. Amongst these workers there was an awareness of the ways in which age and ageing might limit the extent to which retirement could be enjoyed.

For example, Eric Johnson, aged 59, reflecting on the relatively early death of his parents, shows a heightened awareness of the possible 'number of years left' between his current age and his anticipated lifespan. Whilst his labour market exit is de-chronologised in that state retirement age holds little significance as a life-course marker, reflecting on his anticipated life-span adds a chronological dimension to his understanding of his own life-course and is used as means of rationalising his decision to take early retirement from his job as head of planning in a local authority.

Eric: My father and mother both died in their early 60s ... and that concentrated my mind on the issue of retirement. My father retired at 61 and died at 63. My mother retired much earlier from her part time work but she still died at 63 ...and that was ... years ago ... and immediately then I thought ... 'Right there's a mistake I'm not going to make ...

Eric: I'm not going to retire and have two years retirement before ... I'm in my grave .. I'm going to retire early enough to enjoy my retirement and get some use from it' ... and from that point on I was determined that I wanted to retire at 55 ...... I didn't make it ... that's my fault ... I was given the opportunity ... but from then I've been thinking about ... you know ... for the last 10 years I've been thinking about retirement really.

Eric: I simply think that if I'm going to achieve some of the things I want to achieve in a leisure sense I'm never going to achieve them by staying in work ... the risk to staying in work is that I shall die in harness ... and it will it make me happy to know that I've managed to avoid the regret if you like of finding that when I do retire I'm incapacitated ... you know ..., I've still got my faculties about me and ... it's [retirement] to enjoy.

Similarly, John Bradshaw, aged 55, uses the ages at which his parents, relatives and friends died to locate his current life-course position in relation to his own future death. His thinking about age has strong practical implications both in terms of current decision making and in terms of how he intends to plan the rest of his life. However, whilst these ages act as markers to structure the understanding of his life-course, they are also understood to be freely chosen markers.

John: I'm always aware that both my parents died early. I mean my mother died at the age I'm at now and my father .. he retired at 65, had cancer, he was ten years older than her so he had a cancer to live with until she died ... that's his retirement and then he developed his own and died .. so I think if I've got anything over 65 I'm lucky.

... and that isn't helped by the fact that ... we have had at least half dozen ... including the wife's sister's husband ... who have died you know ... our peers as such who are now dead, who we wouldn't have thought would have died. It makes me think I want to get as much done now as I can and not leave it to chance as such. I think that's the driving force more than anything else.

... and you think 'Well right, you've got to go for it, do it'. I mean if you survive, I'm one of those ... live for today business ... if I get to 65 and beyond there's the bonus .. .its like give yourself ten years ... 10 years to 65, five years to 70 and so on

For Graham Kay, aged 55 and a few weeks away from taking an 'early retirement' package, the relationship between age, retirement and death is thought about explicitly.

Graham: And [I've been] reading quite a few leaflets on early retirement, they say if you retire between 50 and 55 or early 50s your life expectancy goes up 10 to 20 years ... so I thought 'Do I want the 20 years or do I want to stop in employment ?'

In the above cases, awareness of ageing and 'early' death were used to justify choices about early retirement. It might therefore be expected that such awareness was more likely to be a factor in men's retirement decisions than amongst women. However, reflecting on the death of friends and colleagues can have a more ambivalent effect. For Jack Simpson, age 64, hospital storeman, the age at which his friends retire provides a means of evaluating his own work-ending. On the one hand, like the accounts above, the death of his friends focuses his attention on the vulnerability of his own life-course and how early retirement offers an opportunity to enjoy leisure time interests in relatively good health. On the other hand, he also sees evidence of 'decline' amongst those who have retired early. Taken to its extreme, 'role loss' on early retirement becomes associated with premature death. Consequently, remaining in employment is regarded as a means of retaining well-being and is used to justify continuing his own employment to 65.

JS: You're retiring at 65. Men are retiring in their 50s now. What do you think about that?

Jack: Well I've thought that. ... I mean ... I said I was looking into retiring at 60 myself because when you find you get to this age, 90% of your friends have retired ... er .. but some of them are dying off in retirement as well ... you know ... so you're not always sure whether it's a good thing or not because I see some of them that have been very active in employment and then when it comes to ..retiring they sort of become a couch potato and go down hill ... so ... you know .. I take note of these things and there's been quite a few friends that died and each time you know, you go to these funerals ... and you think 'There but for the grace of God' and it could have been yourself er .. I mean I had one boss some years ago who was looking forward to retirement ... and a fortnight after he retired he was sitting at a cricket match and died in the stand ... he only got two weeks retirement ... so ... and there's been a number of other people recently .. you know .. gone within five years of retirement ... so ... it makes you realise that you've got to try and get through as much as you can before you're unable to.

This section has illustrated the problematic and contradictory nature of age in structuring the latter part of the life-course. In the above accounts, de-chronologisation was evident in that state retirement age was not the determining factor in structuring their retirement timings, and in that they were to some extent able to exercise personal choice in when they retired. Whilst the normative acceptance of the variety of ages at which older workers leave the labour market suggests a de-chronologisation of work-ending, age continues to have a structuring impact on work-ending in terms of pensions rights, occupational rules and in reflecting on the life-course. Age continues to influence decisions about labour market exit, not because of any unequivocal, passive acceptance of state-defined, or employer-defined markers, but because of how it has a specific personal significance in the interaction between an individual's own work history and their domestic circumstances. De-chronologisation of labour market exit therefore involves a weakening, rather than an elimination of age-structuring. Age continues to function as an important referential measure of self identity, by locating one's self in the totality of the life-course and by providing a means of comparison with the life-course trajectories of others. These contradictions surrounding the de-chronologisation of work-ending, are compounded by the ambiguity of 'retired' status, which forms the focus of the next section.

2. THE AMBIGUITY OF 'RETIREMENT'

The problematic nature of the term 'retirement' was noted in the Introduction to this thesis. Previous Government research (DFEE, 1998) has also highlighted the difficulties in using economic status to define the term, reporting that:

> ... only nine percent of men aged 55 to 59 said their main status was 'retired' ; but a further ten per cent agreed they were retired when asked if this was, in effect, their main current status. The same pattern held for women of the same age. (DfEE, 1998, pp. 60)

The purpose of this section is to show how the ambiguous employment status of 'work-ending' impacts on self-identity, and how this may operate differently for men, compared with women. It is suggested that rather than having a disorientating effect on self-identity, ambiguity can have a positive and empowering outcome. The accounts show how ambiguity involves explicitly confronting the contradictions surrounding 'retirement' in order to maintain a coherent biography.

For many older workers, their impending 'retirement' does not necessarily denote a clear division between an employed status and definitive labour market inactivity. Firstly, some of those now approaching 'retirement' may have done so before, and either re-entered the labour market, or adjusted their hours of work. For these people, their identity as an 'older worker' is likely to be influenced by having already reversed an earlier 'retirement', and by having already encountered some of the dilemmas identified in the above section.

Secondly, those 'retiring' may intend to continue in some form of paid employment. A distinctive feature of the accounts is that they illustrate how paid employment may be anticipated as continuing to occupy a central place in the lives of those who are 'retiring'. This may occur either from embarking on 'second careers' in new areas of work, or from intending to use existing skills in a new work situation. 'Retirement' may therefore be ambiguous where older workers perceive their economic status as

continuing into 'retirement' or where it is seen as being potentially reversible. In these circumstances, those who anticipate working beyond state-retirement age may continue to identify more with their employed status than their 'retired' status.

The reversible nature of 'early retirement'

Organisational policies which promote 'early retirement' may highlight the ambiguity of the 'retired' status. Those retiring 'early' may still feel they have a number of 'working years left' and therefore wish to remain in paid employment because they feel a sense of 'role loss' and identify more with the working population than the 'retired'. Moreover, the ambiguity of the 'retired' status may by compounded by a blurring of the distinction between redundancy and retirement, and a lack of clarity about its 'voluntary' nature.

In the following two extracts, the interviewees are 'retiring' for the second time at age 65, after previously having left the labour market in their late 50s. For both men, a degree of ambiguity comes from the fact that whilst they have consciously made considerable effort to reverse their 'inactive' status by returning to full-time employment, their current labour market exit appears to hold less significance than their previous ending. This is brought about by a number of factors. Their current employment is seen as less demanding than their previous job; they worked for their previous employers for a long period in comparison with a relatively short period with their current employer; they are already claiming occupational pensions; they have already encountered the process of negotiating financial settlements; their previous labour market exit was officially termed 'early retirement', but was brought about by a need to make staff redundant. Consequently, their current employment is seen as a period of 'winding down', and it is their previous, rather than their current employment which continues to be the major influence in how they see themselves as 'workers'. This results in their current employment generating an 'in-between' status.

After working in the meat packing industry for over 30 years, Denis Gutteridge left the labour market at age 57. This was officially described by his employer as 'early retirement' but was brought about by a need to cut staffing levels within the company he worked for. Whilst he was able to claim an occupational pension from his employer, Dennis returned to employment as a kitchen porter in a hospital, where he has worked for the last 6 years. Now aged 64, he is encountering the procedures of labour market exit for a second time. However, his approach to his 'second' retirement appears less significant than when he left his previous employer. This is brought about partly because of the length of time he worked at his previous employer and partly because the work is less physically demanding. To some extent his current job enables him to 'wind down' from what was seen to be a stressful situation.

Dennis: Well ... well Pork Packers was asking for redundancy but .... they wrote it down as early retirement ... they asked for all the older people that had been there over 20 years that would come out with a full pension ... and the full whack ... they asked ... about 25,30, 40 people ... but they asked the older ones that had done the time ... they said to us .. it's redundancy but we'll word it as early retirement ... so you can go onto the DHSS sort of thing ...

Dennis: If I'd have carried on at Pork Packers I'd have been dead. That was hard work ...in fact that was what made me take redundancy because I went to the doctors for something for my nerves and there was this lump at the back of neck ... in fact its still there now ... I had me blood pressure measured ... and me blood pressure was going through the roof ...and he said 'You're heading for a heart attack' so I thought 'That's it, get out' ... then that come up at the right time so I took this ... but yes, I was heading for a heart attack I suppose

A similar account of ambiguity arising from the reversible nature of work-ending after early retirement is given by Jack Simpson, aged 64. Jack spent 40 years working as a credit control manager before taking 'early retirement' at age 57, and for the last 7 years has been employed in what he regards as a much less skilled capacity as a hospital storeman. Because of the undemanding nature of his current job, he admits to having a 'lukewarm' commitment, which is to some extent an 'in between' status between his previous job and retirement. His previous experience of labour market exit heightened

his awareness of retirement planning.

Jack: I was retired once before ... I was in previous employment ... I took retirement and redundancy at that time ... that was about 7 years ago ... so er ... really this was only a stop gap this sort of work ... I was in totally different sort of work before.

JS: So when you left that job was it redundancy or voluntary retirement?

Jack: It wasn't voluntary no. Well I was 57 so I took the redundancy and the pension because I'd been in the pension scheme for ... 40 years so ...

JS: How did it feel when you left that job?

Jack: I thought 57 was an age where I think it was a bit too young to retire .. but I didn't actually think I'd get any more work ... .. so ... I looked around .. There was various jobs I applied for and never got an answer ... so I decided to by-pass personnel in these various places that I didn't get any joy from at all ... and I just walked in to one of the offices here on the hospital and said, you know, gizza job sort of thing

JS: How important when you left last time was it to get work again?

Jack: Well I wasn't desperate ...you know, I'd got a fairly reasonable pension ... but er ... it was one of these things .. I tried simply because I didn't want to be out of work

JS: So how does leaving this time compare with last time?

Jack: Well I was very involved on the last job so when it came it was more of a shock ... there's not a lot of interest here ... you can't use your mind .. you know its all routine stuff ... and I'm really looking forward to finishing .. I think this is the difference this time ...er ... I don't think it will be as much of a problem. As I say I was always involved .. I always had to be thinking.. but there'll be nothing like that now ... so I can cut clean from this job.

Early retirement as an opportunity for further employment

In contrast to the above accounts, retiring 'early' may open opportunities for second or third careers where existing skills are applied to new areas and which allow a 're-

invention' of self to flourish. In one sense John Bradshaw, aged 54, describes himself as 'already retired' in that after 30 years continuous full-time employment as a PE teacher, involving progression to head of department, he recently took 'early retirement', with an occupational pension. He is married with two adult children and his wife works as a nurse. They appear to live in comfortable material circumstances in a large, well furnished detached house in a relatively affluent rural location.

The ambiguity of his current circumstances comes from the fact that he is conscious that 'retirement' brings about a degree of 'role loss' in losing his socially recognisable identity as a teacher, yet at the same time he now has two part-time paid jobs which leave him with little leisure time. The first involves a business partnership with two colleagues in the area of events management and in the second he works as a counsellor with youths with behavioural difficulties. Both jobs are characterised by self-direction, insecurity, uncertain hours of employment and flexible working arrangements. The ambiguity of his situation is in fact a subject which is explicitly recognised by John. He acknowledges the 'in-between' nature of his current situation, being aware of having 'already retired' whilst still feeling a commitment to paid employment.

John: I think the most important thing you'll find is ... is your social standing gets a knock ... to some extent ... people are still very much aware of people's social standing 'What do you do' ... this is very much the case in point for people who retire ... You know they say 'What do you do' and you know they'll say ... 'Well I used to' ... because you're passé .. we don't have any respect for people once they have left the job in which they are in ...

John: ... and because I'm on the company directors list ... I can say I'm a company director ... and now I've got some consultancy status in these organisations ... I've got that ... and people can accept that on a social level but ... I mean if I wasn't going out to meetings and doing what have you ... I'd feel outside society as such and I think that's the trouble with retiring ... you automatically place yourself outside of the working population and I think psychologically, no matter which way you look at it that does have an effect on you ..

Whilst the ambiguity of his current labour market position is explicitly recognised by

John, it is not felt to have been brought about by passively accepting the decisions of employers or becoming resigned to labour market conditions. Instead, this 'in-between' employment status is to some extent self-constructed, and has been actively chosen. Here, ambiguity is seen not as a threat but instead, is embraced positively as an 'opportunity' to establish control over his life-course and to strengthen his sense of self. Paradoxically, this ambiguous and fragile employment status appears to make a greater contribution to his sense of self than his previous secure career in full-time teaching.

John: Well first of all, we all got the opportunity. The door was opened and was going to shut very quickly on a chance of early retirement er ... and we were all well aware that it was going to shut so that was the motive .. that had to be done there and then ... there was no "shall I, shan't I".

John: ... and also at that time there was an opportunity of joining with another two colleagues to er ... start our own independent business ... so at that point that's exactly what happened and I joined er ... two friends of mine

JS: You used the word retired a few moments ago. Do you consider yourself retired?

John: No, I don't think .. and this is what I'm trying to get across ... that retirement as such isn't retirement .. it's <u>freedom</u> to be able to pursue work or whatever your interests are .. in another plane and in fact you are ... unleashed from the restrictions ... of er ... jobs .. of working within er big public sector services.

Moreover, John relates the ambiguity of his own personal circumstances more broadly to the emergence of new social trends where de-standardised endings are to be encouraged. His own circumstances are therefore seen as positive indicators of new social trends for others of his age. His own experience of de-standardised labour market exit is seen as being potentially normative.

John: I think that retirement as such ... for certain people ... if they've been in public sector work or a private sector on an organisational management level is something that for their sake, for their sanity, for their prolonged life is something that should be left open ended because I think once you have ... this is the big thing ... because when you leave in mid 50s

John: or even 60 or whatever and take up your knitting and sewing I think its a looser ... because ... you lose ... what you lose is your identity in society ...

for most people it's their creative side that keeps them on top ... and if you stultify that creative side of people, that's when burn out comes in and that's why people want to retire because they can't see the point any more ... that's it ... they can't see the point ...if you're not creating, then what are you doing, and I think that's the nub of it .

John: And I had to be creative to find things to do anyway to make a business work or find different ways of selling it or whatever but that creative side had free reign then and it's like it was down there and suddenly ...the weight was taken off and you could go for it ... I'm quite lucky.

Continuity of work-identity after 'retirement'

Those retiring early may anticipate applying their existing skills in similar areas of employment after they leave their current job. In this way, the identity developed through work is anticipated as continuing into 'retirement'. Frank Reid, age 63, whose account has already been described in the above sections on "men's de-chronologisation" and 'the age-structuring impact of pension entitlement', has been employed in construction/building work throughout his employment. Work has been central to his sense of self and he has opted for early voluntary retirement because of disillusionment with local authority policy, but feels he is capable of working beyond state retirement age. His intention to look for similar employment after 'retiring' can be seen as an attempt to rationalise the tension between his disillusionment and the importance which this particular form of work holds for him in sustaining his identity as a construction designer. For Frank, ambiguity arises from wanting to hold on to a work-based identity after the formal ending of his employment with the local authority.

JS: Is it a possibility that you will carry on working after you retire from here?

Frank: It is ... er strangely enough I saw an advertisement in the paper last week that asked for a retired person with construction background ... required to run small construction jobs ... hours to suit ... so I've written for it

JS: And if you were to continue in work after you retire would it be using the skills that you've already got?

Frank: Yes definitely ... it would be using those ... I don't think I would like to go in for something else. Yes, I think at the back of my mind there will be some work for me to do ... I've got a drawing board and I can work from home if I want to ... for many years I've had a little office .. it's still there ... where my drawing board was set up. If ever I wanted to do work for other people I did it ... perhaps going back to that ... er as a part time industry if you like, from home.

'Late' retirement and ambiguity

In the above accounts of men's labour market exit, ambiguity occurred *before* state retirement age and arose from actively searching for fundamentally *new* areas of employment. This section looks at women's accounts to show how their ambiguous economic status arose *after* state retirement age and was brought about by amending their *existing* forms of work within their current employment. Moreover, for the men, ambiguity appeared to occur at the end of what had been a previously secure and progressive career, and this brought about a degree of introspection. For the women, ambiguity appeared to involve less of a 'rift' with what had gone before, and required less rationalisation[8]. One factor here is that their earlier work history had been characterised by disruption, and this may have minimised the difference between their past and current employment statuses. In these cases, their ambiguous employment status was largely a 'blurring' of what had gone before. Nevertheless, in having already passed state retirement age, and in some cases claiming state retirement benefit, their

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[8] This relates to the degree of 'biographical' effort which is required to integrate the different aspects of past and current employment experience into a unified whole. This forms a key concept in the analysis of personal strategies to manage the uncertainty of labour market exit and is discussed fully in Chapter 8.

'retired' status was a legally defined one, and was therefore more in contrast with their employment status than that of the men. In addition, for the men, ambiguity arose as their work-ending involved a degree of disillusionment. In contrast, the women illustrated how ambiguity arose from a continuity to enjoy their job.

For Audrey Fisher, age 67, the latter part of her work history has involved a number of changes in the formal contractual arrangements of her employment as a nurse. For virtually all her working life she has been employed at a district general hospital, within walking distance of her home where she has lived for over 35 years. After a history of combining part-time employment with raising a family as a widowed mother she returned to full-time work in her 50s. At age 65 she chose to 'wind down' and for the last two years she has reduced her contracted hours to 16 hours per week, in order to retain her state retirement benefit. Since reaching state retirement age she has been employed by the hospital on a renewable short term contract. However, because of staff shortages she has worked extra hours by mutual arrangement with her manager and in practice, she finds herself working much longer than her contracted hours.

Audrey: I wanted to wind down gradually so I chose 16 hours ... like I say it often goes on a lot more hours ... especially at the minute ... they're doing initiative work in theatres ... to get waiting lists down ... so you see they've extra shifts on ... weekends as well ... so you need a lot of staff for that .. as I say .. if they need me, I go in ...sometimes I'm doing up to 30 hours a week ... more ... it often turns out to be more than that according to staff being off sick ... there's a lot of sickness in these jobs you see.

Well, the idea after 65 really was to retire gradually and that was the winding down to the 16 hours but you see I'm not just doing 16 hours at the minute ... you know I just carry on as needs be.

JS: And how do you feel about that arrangement where you can be called on to do extra hours?

Audrey: Oh, I don't mind ...it doesn't worry me ... I mean you can say 'No' if you've got something else on yes .. it's flexible ... you can do it if you want ... or they say 'Are you all right for coming in Saturday morning or Friday morning' or whatever ... ... but I do any time ... I mean I still do .. I'm 12:30 'till 9 tonight and I shall do an on-call tonight ... still do me on-call turns ..you know .

Despite being over state retirement age, Audrey retains a strong work-based identity and this is made up of a number of components: being employed at the same hospital for a long time; feeling that she is making a valued contribution; feeling well thought of; and social contact with colleagues. She also continues to attend study day training sessions.

JS: Why are you still continuing to work?

Audrey: Why?... I enjoy it! I've always enjoyed the job ..it will be a sad day when I do go ...I'm not looking forward to it ... but basically I enjoy being at work .. I love ... I like to have my mind occupied ... I love to be doing something.

Audrey: Well you feel useful don't you? I mean it gives you sense of purpose doesn't it .. er ...especially when they're short staffed ... being needed ... interest ... it's an interesting job ...I mean sometimes they can ring up and say ... 'Can you do a shift tomorrow morning Audrey ?' or 'Can you come in and do a 5 to 9' or something like that 'Somebody's off sick' ...well you're needed aren't you?

My registration finishes end of January 2001 and er ..there was a study day on ... on Tuesday drugs awareness study day and sister said 'Are you going Audrey' and I said 'Well, yes I could do' ... 'Well a study day is nice' I like to go to study days ...its good for you really whether you're carrying on work or not ... it was my day off, so I went and ... I enjoyed it ..I always enjoy study days because you do really need that.

The uncertainty surrounding her retirement date has also contributed to the ambiguity of her status. Rather than having a set target date for formally retiring, her ending has been flexible, and has been revised a number of times during the last year. At the time of interview, she had no fixed date for formal retirement and was considering a 'final' ending in 3 or 6 months time.

Audrey: I accepted the fact that I was retiring and then ... just about ... a month before I was due to retire, Mrs Green came and said 'Well I've talked to so and so and we don't see any reason why you should retire, everybody speaks well of you. You do your job. You're conscientious'

Since formally reducing her contracted hours she is enjoying some extra time at home decorating and has some definite ideas about taking on new 'retirement interests'. However, the flexibility and uncertainty of her retirement date means that she is not fully able to identify with being 'retired'. Even though she is working on a lower grade than earlier in her career, her role-identification as a nurse continues to be important in defining her sense of self. For Audrey therefore, the transition to retirement is a protracted one, taking several years, in which she is unable to leave behind the identity of 'nurse'. On the other hand, she has begun to shift the balance of her life by starting to take on new hobbies but this aspect of her self is not able to fully develop because of her work commitment.

Unlike the men described earlier in this section, ambiguity does not appear to be such an issue for Audrey. It does not involve the same degree of reflection and does not require the same degree of effort to be woven into a coherent biography[9]. One factor to explain this is that throughout her working life, Audrey's employment has always been combined with other identities of mother and widow. Fragmented employment history and multiple identities appear to make the ambiguity of her current employment status more readily accepted than that of the men described earlier. There appears to be less introspection, less apprehension about change and the transition towards work-ending appears to be less disruptive than that of the men with secure work histories.

Audrey: ...maybe I had a whole lot of stress at an early age ... you know ...certain things don't seem to be particularly stressful now ... I mean losing your husband is a big thing ...without a doubt because ...he died ... my husband died suddenly because of a brain tumour ... and that was the biggest shock anybody could have ... and as I say ... always family orientated ...always worked together ...that was a big shock and it took me a while to adjust to that ... that's probably it ... so your mind goes on to other things you know ... you sort of put your mind deeply

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[9] Chapter 8 applies the concept of 'biographical effort' to the personal strategies used in the management of labour market exit.

into other things ...probably I don't know ..whether that's the reason I don't know ... but that was a big stressful thing to happen to me ... and now a lot of things don't seem to be ... you know ... ... you know I think a massive shock like that really ... it sort of buffers you maybe for others.

Further evidence of how more complicated life-courses can lead to an easier acceptance of the ambiguity of the 'retired' status' is provided by 60 year old Gloria Marshall, a hospital linen room assistant, who is divorced and lives alone. Gloria is continuing to work beyond state retirement age partly because of the financial need to do so, and partly because work provides an opportunity for social contact with others whom she has known for many years. She has recently discovered that she is able to work two mornings per week without loss of pension. This has involved formally 'retiring' from a job in which she has worked a variety of part-time hours for over 30 years and then immediately returning on a new contract of two mornings per week.

JS: But your decision to reduce your hours was to ...

Gloria: To have more leisure time ... doing other things ... and of course financial ... you see, I got awarded the state pension ... but that's not enough ... I can't manage on that ... you know ... the criteria for that is you work sixteen hours and then you're allowed this allowance ... it's called earnings top up ... and it's been an absolute boon to me ... and I didn't want to do that job full time 'cause I knew it would be too hard you know so ... and this came my way ...

Having more time to pursue leisure interests and develop family contacts opens up the opportunity to expand a non-work based identity. Her entitlement to age-related benefits also confirms her 'retired' status. Therefore, sources other than work make an important contribution to her sense of self.

Gloria: I've got grandchildren and me son's wanting me to have them more often you know ... and I want to have them you know ... I've been trying to fit things in ... it's time to enjoy it really ... that's it and I want to do other things. I do a bit of voluntary at church and er next year I'm hoping to ... because I don't know a thing about computers and I'd like to go on a computer course.

Gloria: ... so now I've got the state pension I feel really well off ... and I got my fuel allowance yesterday (laughing) ... it's not bad being 60 ... it's the best time of your life (laughing) ... ... free prescriptions ... it's wonderful.

Yet at the same time she is also holding on to a strong work-based identity which has been established through working in the same hospital for many years, and for much of that time with the same colleagues. The strength of this work-based identity comes partly from a strong "work ethic" and partly from the camaraderie with others. Importantly, neither of these sources of work based identity appear to be diminishing because of reducing her hours of work.

JS: And do you think your attitude to work has changed since you went down to two mornings?

Gloria: My attitude to work ? No .... Well I've always believed ... if you go to work, you go to work ... and you do your job and then you come home ... I'm still doing my whack . (laughing).

You know, I've always felt a loyalty ... I must admit ... don't know if it's to management or to my own little group but I've always felt a loyalty ... yes I have

Oh, yes, I intend to go on for a few more years yet ... but only two mornings a week. I love going ... I love the social side ... er I mean we've had a lot of hassle lately with one thing and another ... but we get on really well you know ... and we go out socially together er for a meal occasionally ...

Like Audrey above, her choice to continue in employment and her own willingness to be flexible about her availability for work coincides with the needs of the hospital to have a reserve labour supply.

Gloria: I've got the option you see ... if I want to do a few more hours, you know ... if they need me I shall go in but I don't think I shall unless they want me

and then I've said that if they get stuck ... with sickness or anything like that, I'm always ready to go out and do a bit more

In contrast with the men described earlier, the ambiguous employment status of both Gloria and Audrey do not appear to involve the same degree of personal reflection about moving to a new stage in their life-course. Their ambiguous employment status involves a more subtle change to their working circumstances than that of the men. Unlike the men, their circumstances of employment are similar to those before and work appears to contribute towards self-identity in much the *same* way as it did before, despite the reduction in hours. For both women, their work history has been characterised by frequent changes in the number of hours worked and has been influenced by the need to survive financially after living alone, through bereavement or thorough divorce. These factors may have contributed towards a smoother transition towards employment ambiguity in contrast to the more introspective transition of the men. Moreover, for both Audrey and Gloria, the ambiguity of their employment status is facilitated both by the needs of their employer and by the nature of their work. Nursing and linen room work typically involve a significant component of part-time workers and involve staff shortages and high labour turnover. Consequently, the employers' need to have an available and flexible workforce ensures there is an easy transition into a more 'in-between' employment status.

3. THE IMPACT OF THE PRIVATE SPHERE ON DE-STANDARDISED LABOUR MARKET EXIT

Whilst de-chronologisation and the ambiguity of the 'retired' identity have contributed to the dissolving of the life-course 'template', the interaction between one's own life-course and that of one's partner, can exert an additional effect in de-standardising the pathway towards 'retirement'. This interaction of non-work and work trajectories is implicit in all of the accounts described above, where the interviewee's work-ending was to some extent influenced both by their relationship with their partner, and by their partner's life-course. However, for some older workers, personal and domestic circumstances in the years leading up to 'retirement' exert a more dominant influence in

structuring their labour market exit.

This section highlights how the domestic setting can act as the backdrop, through which labour market exit needs to be understood. It shows how the latter part of one's own life-course is inexorably linked with that of one's partner. It also shows how the domestic setting can disrupt the pathway towards 'retirement' and require those involved to make a revision to their life-course. In its milder form, this revision involves managing the 'practical' aspects of the disruption by making adjustments to retirement timings, in line with one's partner's life-course.

In more severe cases, the management of work-ending brought about by disrupted personal circumstances also involves revising the way in which the self is understood. Here, revision involves a more fundamental questioning of one's identity, and a re-construction of one's biographical self. In some cases the need for biographical revision occurred unexpectedly, in response to specific disruptive life-course 'events' such as bereavement, divorce or partner's-ill health, and marked a relatively recent change as labour market exit was approached. In other cases the disruptive impact of personal circumstances on work-history occurred over many years and was embedded in the structure of the domestic relationship.

Interestingly, the strongest evidence of how the domestic setting impacts on labour market exit was contained in the accounts of married women. The extract which follow are taken from women whose pathway to 'retirement' has been profoundly influenced by the life-course of their husbands. Men's accounts contained no evidence of their approach to 'retirement' being revised to the same extent by their wives' life-course.

Making minor adjustments whilst retaining the domestic identity

The first two accounts provide evidence of the milder form of revision in that the women's employment expectations have been revised because of the influence of their

husbands' life-course. Their domestic identity plays an important part in influencing their decision making and this domestic identity is reinforced by their work-ending. To some extent, there is tacit acceptance that their own work-ending should be revised to 'fit around' their husband's circumstances and consequently this involves minimal change to their self understanding.

June Holmes works as a nurse health advisor in an NHS Community Trust and at the age of 54 is intending to take 'early retirement'. Her account illustrates how her entire employment work-history has been influenced by her husband's career progression and has also been fragmented by her roles of wife, mother and carer. She admitted that, despite wanting to be financially independent, in general she considered work as less important for women of her age and that she accepted that, out of economic necessity, her own employment had taken a secondary place to that of her husband. After initially training and working as a nurse in southern England for 20 years, June left her post as a health visitor when her husband was relocated to the North within the civil service. This move brought about a brief period of unemployment. She claims not to have had any particular career ambition, having always believed in prioritising her domestic responsibilities as a home maker.

JS: And what about having to move with your husband's job?

June: Oh I resented that. I resented it. I really did resent it.

JS: Why was that?

June: I didn't want to move. I didn't want to move, I really did not want to move. but I'd left good friends … twenty years in London … been very happy years… and I did resent a bit this fact that I had to follow him and I just …

        I wanted to be home, I wanted to be home, I liked being home, I enjoyed being home … but I liked my job as well

Approaching the age where nurses are eligible for an occupational pension, and despite stating that she continues to enjoy her job, June has decided to 'retire'. The most

important factor in this decision appears to be that her husband is 13 years older than her, and is in poor health. Her fear of becoming widowed is highlighted by her husband's recent heart attack and this brings about a reappraisal of her own life. Her 'revision' therefore involves a conscious decision to shift the balance of her life away from employment towards her domestic circumstances. Whilst this revision appears to be something of a 'sacrifice' of her own work-identity, it is a continuity of the way in which she has, throughout her life, placed greater importance on her husband's employment than her own. Early exit therefore involves a sense of continuing loyalty and commitment to the domestic relationship. Shifting the balance of her life represents a continuity of what has gone before. Consequently, whilst this revision by taking 'early' retirement involves careful thought and reflection, it is rationalised on the basis of a continuity of self, and therefore appears relatively unproblematic.

The domestic sphere appears to have been prioritised throughout her life as a result of the relationship with her husband. Whilst the decision to retire 'early' is largely influenced by her husband's circumstances, it does nevertheless provide June with a sense of being in control of revising her priorities. It is seen as a positive choice and as such, it also involves an element of strengthening identity. What is being strengthened here is the relationship with her husband, and her existing domestic identity.

JS: And what about your reason for retirement, how would you describe that?

June: Well ... because Harry is older than me, and ... you know, with thirteen years difference ... I am very conscious that ... I am very conscious that ... you know, he could go ... and it would be wrong of me to carry on 'till I'm 60 ... by that time he'd be 72 ... it would be totally wrong of me ... to ... to carry on and not enjoy times that we can do together, so there's that ... and we did have a very unfortunate episode last Christmas where Harry was very ill ... Christmas night they rushed Harry into hospital and that really clinched it, that made the decision.

JS: I mean ... how far do you think the future is uncertain for you?

June: I think in my case, I think it <u>can</u> be uncertain because of the age difference …
         it does concern me, that I could be left on my own comparatively young,
         that's happened to several friends of mine … … erm … so that , you know,
         before I'm 60 I could be a widow … and that does concern me a bit 'cause
         you think … part of me sits here and thinks 'but you've given up your job,
         and now you're on your own' … you know … so that does concern me a bit.

JS: Does it feel like a risk in giving up your job?

June: It does a bit. Yes, 'cause you sort of think, 'Yes, well, you know, I might do
         that and then … a year later' … I mean … being older, I could be in my …
         early 60s, still reasonably fit and well, he's in his 70s, not wanting to do
         something …. We just a couple of years ago bought a timeshare in Lanzarote
         … it's really nice… it's on the flat and it's by the sea … you suddenly think,
         'Hang on, he might not want to go or he might not be well enough' , you
         know, so … there's those little niggles.

Whilst June's account illustrates how the domestic identity is important in making the
decision to retire and in easing the transition towards 'early' exit, the following extract
shows how domestic identity brings about a compromise in the pathway to retirement.
Maria Jenkinson is 64 and works as a nursing auxiliary in a hospital where she has been
employed for 36 years. Over this period, her hours of work have been adjusted several
times to fit in with the needs and wishes of her family. She spent 10 years working
nights in order to be able to care for her children. After her children grew up, she
increased her hours to full time and changed to the day shift. At age 60 she reverted to
part-time hours, not through her own wishes, but because of the influence of her
husband.

Maria: I worked on nights as an auxiliary when my daughter was young and that was
         the only job you could go to … because there was no time to have off when
         the kids were off school.

         When I was on nights I worked for five and a half years as a full timer … and
         five years part-time … I decided I needed more time to spend with my
         daughter so I cut my hours down for that purpose … then when my daughter
         was married there was no problem then …so I went back on full time … and
         when I came up to my 60th birthday I decided I would cut my hours down
         again to twenty one and a half hours .

She appears enthusiastic and positive about her work, is outgoing and enjoys contact with other staff on the ward. Having worked at the hospital for such a long time she appears to be well known and clearly enjoys her job. She admits to not having wanted to return to part time work and would have liked to continue in full time work up to state retirement age. However, domestic life has continued to structure her pathway to 'retirement'. For the last four years she has been working part-time, mainly because her already retired husband wanted her to spend more time at home. Reducing her hours was therefore a compromise. This compromise does not appear to have involved any real conflict with her own wishes to carry on working full time, and as in the case of June above, it represents a minor revision to her sense of self.

JS: So why did you go part time if you enjoy work so much?

Maria: I cut down for the simple reason ... to ... not to upset my husband too much ... I didn't want to upset him too much because he didn't like it when I said I'd stay on ... so I think it was to please him ...that's the only thing ...you know ... because he says 'Why do you have to go out five days a week' ... I mean, I could have managed the five days ... but ... that was the reason ... because he was fed up ... He says 'I don't want to be sitting at home on my own every night' so that's the reason I came on days. He says 'You're a silly old fool. Why are you going to work when you don't need to'.

Biographical Revision

In the following account, domestic circumstances disrupt the life-course to the extent that the approach to work-ending is more problematic and brings about a more fundamental questioning of the self. Here, much more biographical effort[10] is required to maintain a sense of coherence.

Amongst couples, it would not be uncommon for one partner's expectations of when retirement might occur and how their time in 'retirement' might be spent, to be linked to the employment history of their spouse. In this sense, their expectations can be thought of as 'joint expectations', and plans made on the basis of a 'joint retirement'. The case

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[10] See Chapter 8 for a discussion of 'biographical effort'.

of Rona Cullen, aged 62 and manager of an NHS Adolescent Psychiatric Unit has been chosen for three reasons. Firstly it provides evidence of how a clear view of retirement expectations, formulated earlier in the life-course, can be undermined by disruptive personal events and replaced by a more fleeting view of how work ends. Secondly, it shows how disruption to the work and non-work trajectories of one's partner can render one's own expectations as fragile and in need of revision. Thirdly, her case presents some distinctive features of the way in which women, as opposed to men, may need to actively revise the latter part of their life-course in order to counter structural disadvantage brought about by combining employment with caring responsibilities and from the unequal balance of power in domestic relationships.

The earlier part of Rona's work history involved combining a variety of temporary, part-time, unskilled jobs with child care. As her children grew older, she trained as a nurse and worked in a hospital for 10 years before becoming divorced at age 40. In her mid-40s, and with some reluctance, she was persuaded by her second husband to leave nursing and to enter pub management as a husband and wife team. This was regarded as a strategy which would allow them to build up a secure financial base from which to retire into comfortable circumstances at an age of their choosing. However, the business failed after only four years, and in her late 40s, Rona returned to psychiatric nursing, mainly to pay off the considerable personal debts which had been incurred as a result of their business venture. During this time, her husband had encountered serious health problems which prevented him from finding further employment. Rona became increasingly aware of the insecurity of her financial position which added to the importance of her return to work. Eight years ago, her husband suffered a severe stroke. He now has limited mobility, has lost his speech completely, has declining mental functioning and requires substantial care. In contrast, the latter part of her working life has been the most rewarding in that she has experienced recognition through career progression, and her job has provided her with self-esteem, mental stimulation and social contact which is lacking in her domestic situation. However, whilst she would have liked to continue working, fatigue and the pressure arising from combining full-time work with her caring role have brought about the decision to leave her current job.

She now speaks enviously of her friends of similar age who appear to have been enjoying their early retirement as couples for a number of years whilst she anticipates retiring into a position of uncertainty.

In her mid 40s Rona held a positive view of what her retirement might be like. Entering pub management was one part of a long term plan which involved a clear expectation that life after work would be spent enjoying leisure activities with her husband.

Rona: ... 'cause we had all sorts of plans and dreams.. we were going to retire and get a longboat and go back down to Leicester and have a longboat to travel up and down in the summer and we were going to have people on board for cooking weekends ... we'd got everything as we thought planned and of course that's totally out the window now...... I mean everything goes pear shaped doesn't it ...

The double disruption of business failure and her husband's illness has meant a significant revision to the latter part of her life-course. The very idea of retirement as a time to be planned for, or to be looked forward to, has been soured and instead, she has adopted a more focussed approach on managing the day to day issues of domestic finance.

Rona: ... so my vision of the future is ... I get a little bit jaundiced thinking that I've made plans so often and its all dependent on ... I mean they all went wrong ... when George had this last stroke ... er we'd got great plans and it was er ... we had a vision of doing it because we had friends with houseboats and barges and mooring spaces and we'd tried it and done it you know, long, very long holidays at different times and ... it wasn't just a pipedream it was something that was within our grasp ... to have done, so I'm a bit wary now of setting plans.

At age 63, paid employment appears to be a central part of her sense of self identity and has occurred at a time when this was least expected to be the case. The last few years have involved career progression and an increasing engagement with her work. This revision to her expectation of how work would end has been influenced by two factors. Firstly, as the sole household earner, there is an instrumental 'need' to remain in employment in order to recover from the financial losses. In addition, the nature of her

husband's illness means that her job provides her with a source of mental and social stimulation which is lacking at home.

JS: What's actually contributed to your decision to go on past pension age?

Rona: Finance. Financial. Hundred percent financial ... er because ... when we had the pub, we lost <u>so</u> much money ... er ... yes, it was megga bucks ... 'cause we hadn't been in long enough to recoup what we was paid in and er ... we had an awful lot of debts to pay off as well ... er, so we worked and paid everything off , so when I started back to work ... thirteen years ago we were starting from square one ... and I was 50, just 49 coming up 50 and I was starting from the beginning ... financially ... so er .... if I'd have retired at 60 I would have had what, about 10 years ... just coming up for ten years in, which was a pittance ... in pension ...

Rona's case provides evidence of how disruption to personal circumstances has influenced her work-history over the previous 20 years of her life. Leaving work is seen as one further disruptive event in a life-course punctuated by several other disruptions. Facing up to her impending retirement brings about a reflection on the totality of her life and her understanding of 'retirement' is influenced by how she has 'coped' with crises earlier in her life-course. The expectation of a smooth transition towards a planned work-ending has been abandoned. Instead, work-ending is seen as yet another event which requires personal effort to overcome. Previous disruptive events of divorce, business failure and her husband's illness are understood as 'character building' insofar as they have equipped her with the personal resources to weave the next disruptive event of work-ending into a coherent biography.

JS: How big a blow is it to say goodbye to your job?

Rona: Er ... the job, probably not a great deal ... you know, and I'm looking at all the other things I want to do ... and then that will be my responsibility ... carve my life out again ... I've carved my life out from scratch on more than one occasion ... er ... first when me marriage broke up and I was 40, and then ... when George became ill with heart problems and then strokes, its all had to go, I mean everything's just ... bottom's dropped out, you got to start again with a totally new vision, new life, new ideas .. so I think ... well , I'm no different now to what I was then ... and I'll do it again.

Rona: ... but er whatever happens I shall cope with it anyway and I shall ... if there's any good to be got out of it I shall 'wingle' it out ... 'cause that's me, I always have to look on the ... typically look on the bright side, you know, 'Oh well, that'll all be for the best', you know, bankrupt, 'Oh well, you can't go any lower can you now (laughing) you can only go up'

JS: You're an optimist?

Rona: Oh I'm a born optimist, yes ... I've had periods in my life when things were just totally, totally black and er ... very depressive ... this is before ... when I was still on my first marriage and so depressed and so black ... that I vowed having clawed out of that ... because it does take a lot of ... climbing and clawing out of, it doesn't happen overnight ... is I vowed I would never, ever let the situation get me to that extent again ...

Her expectations of what 'retirement' might offer have also had to be revised. The anticipation of enjoying leisure activities with her husband has now had to be replaced, firstly by a more instrumental attitude to her job and secondly by 'philosophically' accepting that the latter part of her life-course will be different from that of her friends.

Rona: and I was sort of pleased for them but there was this ... feeling of real envy er ... because they bought a caravan, they were always off together, they're doing the things that I wanted to be doing with my husband er ... and I think I got a period of being resentful ... of what life had done to me, not my job ... nothing else, not my self, not my friends but I think I was angry ... that er ... that my lifestyle had been quite crippled by George's illness ... and I think that was the beginning of er ... I don't know, probably just a feeling of dissatisfaction and anger and frustration with it all ... and I really wanted to put the clock back and go back to this wonderful, secure life that I had ... the big house and plenty of money and ... be going off in the caravan with my friends you know ... which is probably why, when I say to you 'I won't think too hard about what's going to happen when I retire' because I don't think I would like, particularly what ... I was seeing, you know, it's like a bereavement isn't it you know, you get an awful lot of anger

JS: How much do you think you actually know what's ahead of you in retirement?

Rona: You don't. You don't know what's ahead of me ... any, from moment to moment really do you ... yes, lets enjoy today ... and what it brings ... and this is why I'm spending my money now, what's left over ... if I want it now, I'll have it ...

Rona's account shows how her own work-ending has been revised by unexpected events which have disrupted her personal life over the last 20 years. Moreover, actively confronting these disruptions has led to a revised understanding of what work-ending means and has also brought about changes in self-understanding. In doing so, work has occupied a more central place in her life than it was expected to and consequently, her work-identity appears to have been strengthened and used as a measure to gauge the rest of her life. The converse of this revision is that 'retirement' has become more problematic for her, as the prospect of relinquishing this identity has to be confronted in a way in which it was not envisaged.

The above accounts have illustrated that the latter part of the life-course is neither unproblematic nor passive. Instead it is characterised by increasing uncertainty from the way in which de-chronologisation and the ambiguity of the 'retired' status interact with domestic life to dissolve the life-course markers associated with labour market exit. And yet, the latter part of the life-course is not completely 'undone'. Perceptions of age, retirement stereotypes, and family life, formulated earlier in the life-course continue to constrain one's understanding of labour market exit. What may be being broken down, is a rigid understanding of how work *should* end, and in its place a more open acceptance of alternative ways in which it *might* end. The opportunities for confronting these alternatives and the possibilities for personal choice and decision making which they bring are discussed in the following chapter.

CHAPTER 7:

INCREASED OPTIONS FOR DECISION MAKING : OPPORTUNITY FOR ACTIVE BIOGRAPHICAL MANAGEMENT

INTRODUCTION

Thus far, the data have been used to illustrate how the de-standardised nature of labour market exit generates uncertainty amongst older workers. This chapter marks a more positive turn by identifying how uncertainty presents older workers with 'opportunities' to actively manage the timings and circumstances of their exit. In doing so, it highlights the extent to which these employees feel in control of their 'retirement' decisions, and how these decisions are integrated within their overall biography.

From a traditional age-structured view of the life-course, those approaching 'retirement' might have been thought of as passively accepting decisions made by their employer or by government. The timing and circumstances of their work-ending, could be seen as being 'beyond their control'. However, the previous chapter showed how the age-determined nature of work-ending has been weakened during the last quarter of a century. One outcome of this de-chronologisation of the latter part of the life-course has been to open up 'spaces' in which exit timings can be negotiated, and where lifestyles are open to greater choice. As such, older workers may believe that they are able to exercise some control over when, and how they leave the labour market. The social,

economic and cultural factors which have contributed to this de-standardised nature of labour market exit have been discussed in Chapter 2. The accounts which follow show various ways in which older workers have made use of the 'space' generated through their encounter with these factors to assert some control over their own biographical management.

What is important is the extent to which employees *feel* they are in control of their labour market exit, irrespective of how their choices and decisions may be constrained by organisational or other structural factors. This *feeling* of being in control may arise from different levels of intensity of negotiation with the employer, and may involve various levels disruption to one's lifestyle. Where employees understand that it is *they* who are making the decisions, the encounter with de-standardised labour market exit presents an opportunity for attaining a more 'temporal' self understanding, as discussed in Chapter 4.

1. THE ACHIEVEMENT OF KEEPING TO A SET PLAN: MINIMAL NEGOTIATION

There are those older workers for whom the pathway to 'retirement' has been relatively 'smooth' in that they consider labour market exit as the 'natural' ending of a continuous and secure career history. They perceive themselves to be heading towards circumstances which they have envisaged for many years. For these older workers, their transition towards 'retirement' is largely 'going to plan' and this in itself may be sufficient to generate feelings of being in control. Such employees may attribute the success of 'going to plan' as a measure of their own personal management of work-ending. Here, the decision to retire may be associated with certain life-course 'markers' which act as identifiable criteria for successfully managing one's retirement pathway. These include: working for a defined number of years; attaining a certain retirement age; achieving a level of material comfort; or being linked with the domestic circumstances of one's partner. Proceeding towards these previously defined 'markers'

may generate feelings of achievement in attaining a goal. Indeed, those approaching retirement may take personal credit for their life-course 'going to plan', believing that they themselves have been in control of achieving this 'target'. Moreover, keeping 'on course' whilst others are *having* to retire earlier or later than planned, or are dying before retirement, may reinforce their feeling of successful biographical management.

Where working towards an intended retirement date is progressing as anticipated, managing the latter part of employment may involve 'fine tuning' to ensure that the route to retirement proceeds in accordance with 'life plans'. Whilst the de-standardised nature of labour market exit opens up possibilities for negotiating one's retirement timings, for this group, negotiation involves maintaining a 'steady state' progression towards an ending which has been anticipated for some time.

Stan Thornton, aged 59, has worked as a mental health nurse for 34 years, mostly based in the same hospital. Despite little career progression, he has a highly positive attitude towards his work. He describes his retirement as being 'planned' insofar as he has a number of financial 'investments' which are to mature at age 60, and derives satisfaction from being in a financially comfortable position. Reaching age 60 is seen as a goal and provides a measure of success, especially when he compares himself with ex-colleagues who have died before reaching retirement. For Stan, age 60 is a clear marker, denoting a point on a life-plan conceived many years ago.

Stan: You know, a lot of people work then they kick the bucket don't they ... in fact a friend of mine died and he was only 63 ... you see what's the point ... the man could have gone before he was 60 ... that's why I want to go ... I made it very clear to them ... I want to go ... just achieve that goal .

An additional 'target' involves wanting to achieve a certain number of years in employment in order to maximise pension entitlement. Again, Stan understands that he is retiring at a time of *his* choice.

Stan: I could have gone ... but you lose money ... on the other hand, I did want to make sure I did 40 years service first.

For those whose life-course is 'on course' in this way, to meet a retirement date set many years ago, requires only minimal action at this stage in their lives to attain their goal. All that is needed is to monitor 'the plan' and to negotiate relatively small changes to their circumstances of work-ending. Stan feels firmly in control of when he is to retire, believing that he has only to *tell'* management of his chosen retirement date. Any modifications to this date are seen as unproblematic.

Stan: I have made the decision and I haven't been influenced by nobody. I made that decision and I want to go and I made it very clear to the management that I wanted to go this November.

Stan's account represents a group of employees whose employment history has been largely insulated from the more pervasive uncertainty discussed in Chapters 2 and 3. The remainder of this chapter examines the accounts of those older workers for whom the latter part of their working lives has to some extent been disrupted by uncertainty. This group evidence of having to make greater biographical effort[1] to negotiate this disruption.

2.   THE OPENING UP OF BIOGRAPHICAL 'SPACES' BY UNCERTAINTY: RECONSTITUTIVE DECISION MAKING

The opening up of 'negotiating spaces'

For those who have encountered a greater degree of uncertainty in the latter part of their employment history, their transition towards labour market exit may not be 'going to plan', as described above. Instead, the timing of their work-ending may be being brought to an unexpected end, as a result of technical change, organisational restructuring, or from a broader economic instability. For more than two decades, workers in the private sector have been at risk from the unstable and volatile nature of market forces. In recent years, public sector workers have also come to experience an

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[1] As discussed in Chapter 8

increasing level of job insecurity, brought about by the political reform of NHS and local government institutions, and the consequent internal restructuring and changes in the content of their jobs. For these employees, the uncertainty of their current employment, and the de-standardised nature of their labour market exit may have disrupted their own expectations of work-ending. This later-life disruption might be expected to generate feelings of vulnerability, and as discussed in Chapter 4, it may also be expected to present existential dilemmas which involve an intensified reflection on one's self.

Rather than positioning employees as passively accepting the consequences of their unexpected work-ending, the accounts which follow illustrate how the uncertainty of labour market exit has generated a 'negotiating space' in which this intensified reflection on the self takes place, and which present opportunities for employees to regain control over their biography. Two related types of negotiation can take place within this 'space'. Firstly, employees negotiate the terms and conditions of their work-ending with their employer. Secondly, the 'space' contains the possibility of re-negotiating the work-life balance. These two types of negotiation are interlinked, for example where a desire to give greater priority to non-work circumstances may influence the seriousness and intensity of that negotiation. This 'negotiating space' enables a degree of lifestyle re-prioritisation, where the unexpected nature of their exit may redirect employees' attention away from their employment towards non-work activities in their personal and domestic lives. Consequently, the uncertainty of the 'space' into which older workers are thrown may generate the 'existential anxiety' referred to in Chapter 4. On the other it may also present options to manage time and activities in a way in which they had not expected earlier in their life-course. This concept of 'spaces' is more relevant to understanding the work-endings of those whose pathway into 'retirement' is unexpected, than of those whose labour market exit is 'going to plan', as in the case of Stan Thornton above.

Chapter 4 suggested that one possible outcome of the 'existential anxiety' arising from the dilemma of work-ending was to understand the self differently. In providing opportunities to exert control over retirement timings and to make adjustments to the

work-life balance, the 'negotiating space' provides the arena in which this possibility for attaining a more 'authentic' self understanding takes place.

How employees make use of the 'negotiating space' to regain control

The importance of organisational 'rules' and administrative procedures regarding when individuals *can* retire, was noted in the section on 'the continuing importance of age' in the previous chapter. However, departmental restructuring and the more flexible organisation of work introduces a degree of discretion within these rules. The 'space' opened up for active negotiation may be brought about because of changes in how the organisation structures its work, where leaving dates are only loosely defined and where they may be frequently revised. The accounts which follow show that, whilst the absence of a clearly defined end to the working life might generate some anxiety, it also generates opportunity for older workers to exert some control over when and how they leave employment.

Within the 'space', there is more 'at stake' than merely negotiating the material terms and conditions of labour market exit. Negotiation carries with it, possibilities for success and failure and therefore provides an example of the 'risks' associated with the more individuated lifestyle discussed with reference to Beck (1992) in section 4 of chapter 2. It can be seen as part of the personal 'project of identity', where the self becomes 'at stake' through attempting to re-gain control of circumstances which have become disrupted. As such, the outcome of the negotiation has consequences for self-identity, whereby 'successful' negotiation may be self-enhancing. The accounts below show that the outcome of the negotiation matters and that, even for those with secure financial and domestic circumstances, who may be 'retiring' only a few years before they expected to, considerable effort and energy is devoted to 'winning the argument'. Negotiation becomes accepted as a 'challenge', and contains the possibility for re-enforcing a sense of self. Moreover, the 'playing of the game' can in itself be a source of satisfaction in cases where employees feel as if they are manipulating the employer.

Jim Baxter's account below illustrates how this 'project' may be protracted over many months and may become all-consuming, as considerable time and effort is diverted from normal work duties into negotiating a favourable ending. Jim is a 60 year old project engineer in an engineering company. He is married, in comfortable material circumstances and has had a progressive career history within the same company over the past 34 years. Despite having planned to retire at 60 and having made financial investments which mature at this date, Jim's job has become insecure over the past two years. This has largely come about through internal restructuring, following the merger of his company with another organisation. His 'retirement' date has been continuously revised over this period of uncertainty and he has been put on rolling 6 month contracts, often involving work which is less skilled than he has been used to. He has been actively involved in negotiating these arrangements and has had to reconcile his feelings of being shabbily treated at the end of his working life with a commitment and a loyalty to the organisation. Initially, not being able to end his employment as originally planned dents his pride and Jim's reaction to the insecurity of his position is one of feeling that he has been badly treated by his employer. The prospect of retiring before age 60 is both disappointing and disempowering in that it disrupts his biographical understanding of his self. At this point, the uncertainty of his work-ending has a negative impact on his sense of self. Meetings with his line manager to discuss how work will end become the dominant activity in his working day. This process of repeatedly negotiating his exit appears to have had a wearing effect and to have diverted his attention away from a job which he once enjoyed.

Jim: All of a sudden there's going to be no money to do projects etc, etc …
        so the project department if you like, is going to be phased out. … I
        stand me ground … 'cause where am I going to go at 58 … er have a
        meeting with my boss er 'When do you want to finish Jim ?' 'Steve,
        you know when I want to finish, we've discussed it often enough, I
        don't want to finish while I'm 60'. "Phhhh, don't think I can mange
        that" … He says, 'I might be able to get you 6 months at best'. This is
        October, November time, 98. er … so I said to him 'I'm not going to
        argue with you' … and I was quite upset. I said 'I'll tell you what,…
        I'm very, very disappointed in that. I reckon after 33/34 years of service
        I deserve a bit better than that'.

Eventually, the insecurity and disappointment of being offered a series of six month rolling contracts, involving less skilled work at the end of his working life, comes to be re-interpreted by Jim. The unexpected and disrupted nature of his work-ending appears to bring about a reassessment of the importance of work in his life, relative to other activities. This draws his attention to how 'early retirement' might actually be enjoyed, as the prospect of increased leisure activities and spending time with his wife becomes increasingly appealing and takes an increased priority over his employment. Consequently, he comes to recognise the opportunity to time his 'retirement' to fit in with his domestic circumstances, rather than merely aiming to reach age 60 before retiring.

After at first having felt in a relatively powerless position, Jim begins to be more manipulative in his attempt to assert some control over the situation. He allows his manager to believe that age 60 is still the major factor that determines when he would like to retire. However, timing his 'retirement' to fit in with domestic circumstances increasingly becomes the undeclared motive of the negotiation, and having a temporary contract now appears advantageous in achieving this aim. With this in mind, he appears to enjoy negotiating his ending date, and is able to 'play the game' in the knowledge that he is in a secure financial position.

Jim: 'Right, how do you feel about stopping on a bit longer ?'. I says 'You know how I feel about stopping on a bit longer, I want to stop until I'm 60'. 'Phwww, can't promise you that, might get you another 3 months'. 'Aye go on then, I'll accept that' I says, 'cause its getting me to time of year when I want to go and watch cricket and whatever.

       ... so what I started thinking was ... hmmm that's even better , finish in March, world cup cricket starts in April or whenever ... lighter nights are coming er .. bit more golf, I'm a walker ...better weather so I'm walking and not getting wet through and all this business so me thoughts went positive and I turned towards that ... now that then didn't happen but I've started mentally attuning to these are the things that I'm going to do when I finish.

The outcome of two years of re-negotiating his contract is that Jim feels that he has achieved his aim of retiring at age 60. What is more important is the extent to which he *felt* that he had negotiated favourable terms, even though the nature of his temporary

contract may have also been in the interests of the organisation. Although his expected pathway to retirement has been disrupted, the successful management of this disruption is seen as an achievement. And as part of this management, he has, over the two year period, re-negotiated his own work-life balance.

Jim: We get to last October and we shake hands that I'm going to finish at Christmas … and I finish up telling him 'That's it', We shake hands. 'That's it Steve, thanks very much, I'm not happy about how we've got there but thanks for last 12 months I've really got to where I wanted to be' er … you know once again it's a two way thing … 'You've wanted me, I've wanted you, we've got there'.

Tactics

Jim's accounts illustrates the importance of 'tactics' in negotiating retirement timings. Jim tactics are manipulative insofar as he has a declared purpose which is presented to his manager, and a more hidden purpose of 'winning the game'. To his manager, Jim presented the view that he felt extremely disappointed in being treated so shabbily after his long service and thought he really deserved something better. This had the effect of making his manager feel sorry for him in offering work below the skill level at which Jim had worked. In fact, the three month temporary contract arrangement was exactly what Jim wanted, because at the end of period it gave him the flexibility to review his circumstances and decide whether or not he wanted to retire at that particular time. In addition, the reduction in skill was welcomed as it enabled Jim to move towards retirement without the 'stress' that he felt he would otherwise have had.

Evidence of the use of 'tactics' was found amongst many of those who were involved in negotiating the terms and conditions of their work-ending, and to varying degrees can be seen in the rest of the accounts in this chapter. Sometimes, negotiating one's exit may be likened to a 'campaign', in which the employer appears as the 'enemy' to be out-manoeuvred. Here, tactics may be sophisticated, involving strategy and calculation where the employer's 'moves' are anticipated and 'counter positions' taken. The use of tactics and strategies is explicitly recognised by Tony Wright, a 54 year old Health Authority finance manager, attempting to negotiate the terms of his 'early retirement'.

Full details of his case are given later in this chapter to illustrate how he re-negotiates his work-life balance, but the following extract indicates the complexity of his task in turning his employment situation to his own advantage. Making the 'right' strategic moves provides a positive sense of self and generates a feeling of being in control.

JS: How much were you able to negotiate your retirement date with the Health Authority?

Tony:

They [the Health Authority] would never admit that ... er ... In very simple terms, the psychology that occurs is that you have to let them believe that they are controlling everything. So they would never admit that there has been any negotiation or that they have been manipulated ... but they have (laughing).

Controlling the dynamics of uncertain endings

One characteristic of the uncertainty brought about by organisational restructuring is that it involves frequent changes to the number and type of staff required within the organisation. As new departmental structures emerge and are constantly revised, the staffing levels and skill requirement of the organisation changes. Consequently, the contribution which older workers can make within this structure is also open to revision. Sometimes their skills appear redundant, at other times their experience is deemed relevant. Negotiating the circumstances of one's retirement may therefore have to be managed at a time when the organisation is still in a process of defining its own requirements, and may require employees to change their approach to how they negotiate their work-ending. This dynamic nature of negotiating the leaving process is illustrated by Barry Jones, a 56 year old engineer working in a hospital. The opportunity to negotiate his early release first came about because of a need to reduce staff numbers. This coincided with Barry's own aspirations to withdraw from employment, partly to spend more time with his family, and partly because of health problems.

Barry: We had this reorganisation and it was a case of reduction in numbers ... the Authority decided they wanted 40 people of my level ... to ... be taken out of the equation ... and that it was done voluntarily ... I volunteered to go.

I went to see the boss and asked him for an off the cuff interview ... and I went in and put all my cards on the table ... so we went through different scenarios ... and we had a two hour bash one Friday night ... I told him exactly what I thought ... I told him why I thought it ... and I said I can't see why I should logically carry on ...

Barry regarded this as a success, and felt he had reasserted some control over the uncertainties of his leaving situation brought about by a combination of reorganisation and his own ill-health. However, in the very week when he was due to 'retire', and after even choosing his retirement present, Barry's manager decided that he was in fact needed in the new structure.

Barry: So I went and enjoyed my holiday. Come back and on me desk there it was [retirement letter] ... 'private and confidential' and it said ... 'The Authority is giving you a £200 retirement present ... come and pick your present'.

So I went to see him at half past one and he just said 'It's not what you want to know ... I can't let you go'. So I said 'Well what's this then' ... [retirement letter] and he went white ... and he said 'Well you shouldn't have got that' ... so I said 'Well I've got it ... I could fight you for this' and he dropped it on the table ... and I literally grabbed it (laughing) and put it in me pocket (laughter) ... and he said 'I've got a substantive post missing ' and I said 'Well I told you when the post first came up ... it's the wrong salary for a start ... all these posts are the wrong salary' and he said 'It's what the market will stand' ...and I said 'They're wrong'.

However, before accepting this new offer of a job, Barry went to considerable lengths in re-negotiating the grading of his revised appointment according to national terms and conditions which he saw as more favourable than his existing contract under the local hospital terms. Barry now negotiated an entirely different position.

Barry: I'm taking over his responsibilities ... and you're giving me nowt for it ... and I said 'That's not on' ... er ... and I said 'You make it an EO3 plus 3 and you've got a deal' ... and he wouldn't do it ... Well letters went backwards and forwards ... I got the unions involved ...I thought 'Right, ..we'll do the game properly' ... unions loved it ... they were really going to go to town ... so anyway ....I made my mind up that if they made it a 3 + 3 I'd stay ...
... I wouldn't argue for a Trust contract ... I wanted a Whitley contract ... er and I was going for the national scale for me to be rated up two star points ...anyway ... so I went to see the Director at half past ten ... and he said 'I

can offer you an EO3 +2' and I said 'John, right at the start I told you what would solve the problem ... I'm not asking for the sky ...there's no point in us talking any further and left' and I thought 'Here we go ...big guns now' and I went home and drafted a letter and sent it to the unions ...and it went on a bit and they did some changing to the job description ... and then offered me the post with some additional star ..and I thought' fair enough ...that's all right ... I'll take it'.

Barry appeared to have gained considerable personal satisfaction on both occasions, suggesting that the process of successful negotiation had been a self-enhancing experience through establishing a form of biographical control in dynamic circumstances.

How far does negotiation lead to a different self-understanding ?

For both Jim Baxter and Barry Jones above, the need to negotiate the terms of their came unexpectedly. A few years earlier, after having long and continuous employment histories within their respective organisations, their expectation of labour market exit was one of retiring at a pre-determined age without any significant disruption to the life-course. This illustrates the point that whilst individuals may not set out with the intention of negotiating their work-ending, they may, through necessity, 'drift' into negotiation as their understanding of what is happening to their current, or future work position emerges. It may become gradually apparent to those older workers who might not otherwise have taken early retirement that their job may be at risk and therefore generates an awareness of the need to take action to negotiate their position as they reflect on their future. Many older workers share with Jim and Barry the experience of beginning their employment in conditions of job security and will have come to expect work-ending to have a smooth and predictable ending. Their careers have been characterised by stability rather than change, and have involved minimal 'risk' taking. Exposure to uncertainty is relatively recent, and as such, the need to re-assert control over their work-ending may take them into a new relationship with their employer.

In contrast there are older workers who have experienced considerable job insecurity over much of the latter part of their working life. Instability is expected as the norm and the need to negotiate one's ending may be anticipated and accepted as just one more specific aspect of the generalised unstable nature of employment, to which they have become accustomed in recent years.

Terry Richardson is a 56 year old marketing director in an engineering company. He has had an employment history characterised by successful career progression and gives a strong impression of being motivated, work-focussed and has a strong identification with the company. Over his career he has encountered the risk and change of economic uncertainty. He has worked in a number of organisations but has been in his current post for 6 years. For the past six years Terry has been employed on a rolling two year contract. Rather than finding this insecure, Terry thrives on this situation.

JS: And this idea of a rolling contract?

Terry: Brilliant! Everybody should have one.

He is in a sufficiently powerful position to be able to turn the unpredictability of work-ending to his own advantage by 'threatening' to leave. As a marketing director he is an experienced and comfortable negotiator. The self-confidence and skills derived from successfully negotiating his own career in conditions of economic uncertainty is now being applied to manage his own exit in an equally unstable ending.

Terry: I knew if they got nasty and said 'Look, you've got to go', I was
         prepared to go at 24 hours notice and I was prepared to actually
         pack up 'cause I knew .. er I've got a two year rolling contract
         plus I'll get redundancy ... er... I got 30 years service in anyway
         for me pension so I got half me pension anyway, got half me
         salary ... er and I thought under those circumstances I'll get
         another job.

The timing of his retirement is seen as 'up for grabs' and he has strategically negotiated the process of voluntary redundancy and has attempted to retain control of the situation. He admits to setting out a bargaining position of claiming to want to retire at 65 merely to secure a more lucrative financial settlement. Therefore, his end-date has been chosen

and flexible. He admits that he is highly satisfied with the settlement that he has won for himself.

> Terry: ... the chief executive spoke to me firstly about 18 months ago and he said "When are you thinking about retiring ?" and I said "When I'm 65" ... that was for negotiating reasons ...
>
> ... so after about 6 months of negotiating er .. Wireworld brought it to a head and said er 'Look ... would you like to go and would you like to go at the end of your two year period ?'... which would have taken me to er ... April 2001 and I said 'No I'm not prepared to go under those circumstances, but I'll negotiate', and so we agreed that I'd work a year.

Terry's account illustrates a clear and aggressive use of the 'negotiating space' to shape the circumstances of his exit. Throughout his career, Terry has been in control of his working life. The way in which he perceives work-ending to have been successfully negotiated appears to reinforce a positive sense of self and be a continuation of previously successful biographical management.

Prioritising lifestyle adjustment

In the above accounts, the 'negotiating space' was used primarily to exert control over the terms and conditions of retirement. The employees' personal and domestic circumstances were important in shaping how the negotiation was approached and these became reassessed as the negotiation proceeded. For other older workers, it is the need to make lifestyle adjustments that provides the driving force behind their use of the 'negotiating space'.

For some, the encounter with uncertainty in later life has resulted in a disillusionment with work. Even amongst those with successful and progressive careers, there is a strong desire to use the flexible nature of work-ending to re-direct the work-life balance towards their non-work interests. For example, uncertainty about their future role in the organisation may be seen as an opportunity to 'do something else' and some older workers may perceive a 'moment of opportunity' to take advantage of particular

circumstances to improve their lifestyle. For those older workers who foresee the negative personal consequences of impending mergers of hospitals or reorganisation of local authority departments, negotiating one's 'early retirement' may appear as a more attractive option than the anticipated 'stress' of forging new roles within a restructured organisation. Whilst public sector 'early retirement' policies may have been initially introduced as a means of reducing staff numbers by offering financial inducements to those who wished to leave, future uncertainty brings about a more self-induced form of self-selection amongst those who either dislike what the future holds for them or fear for their futures. In these circumstances the 'voluntary' nature of taking 'early retirement' becomes unclear.

Tony Wright, 56 year old Health Authority finance manager, was referred to earlier in the section on 'tactics', in relation to his use of 'psychology' to manipulate his early retirement. He anticipates the reorganisation of the NHS into Primary Care Trusts as being personally unrewarding in comparison to his activities outside work. The decision to 'retire' is a calculated choice, and one which appears all the more attractive through evaluating future prospects of work with an alternative lifestyle out of work. Even though Tony is disillusioned with how the NHS is being reorganised, work-ending is seen as a positive choice which is self-enhancing, rather than being associated with any feeling of failure.

Tony: I don't see ... shall we say ... a level of involvement on my part to the level I would require to get job satisfaction. ... er .. I personally feel that PCTs are a bad mistake ... and I've come to that conclusion by listening to doctors who tell me it's never going to work. And I've also come to that conclusion because I'm in finance and I can see what's going on.

However, this decision is made in the context of being financially secure and having other sources of income from casual self-employment. For Tony, altering the paths which his work, and non-work trajectories take, is referred to as his 'crossed wires'.

Tony: There's an element of looking forward as to whether I will get job satisfaction, whether I will be useful to the authority but the main part of it is that my wires crossed some time ago anyway ... so I'm off in a direction which is ... like... personal ... you know ... if they don't want me and don't

need me and I don't particularly need them ... it's a bit of a rude statement but I don't particularly need them ... yes, so that's a sort of ... ... difficult one to portray but you know, you do find yourself making more rational decisions if you've got somewhere else to go that perhaps you would have hung on like grim death if you hadn't got somewhere else to go.

Similarly, Alan Spencer is a 56 year old Director of Performance Management in a Health Authority, and has had a secure and progressive career history. His decision to seek out 'early retirement' is an active one, based partly on his ideological opposition to recent and ongoing NHS reorganisation, which is understood as undermining the very essence of his self, and partly on what life outside work can offer him. Reflecting on these changes has generated some disillusionment with work and he has redirected his attention towards the broader aspects of his existence as a human being. His account illustrates a personal strategy for managing the uncertain nature of work-ending and this is discussed at length in Chapter 8. His comments in this section indicate the motivation behind his use of the 'negotiating space'.

Firstly, despite holding a senior role in the Health Authority, he is disillusioned by the reorganisation of the Health Authority into Primary Care Trusts, which he sees as uncertain and destabilising to his sense of self.

Alan: There's nothing about my retirement which is about being <u>unhappy</u> with <u>where</u> I am. ...there's an unhappiness with <u>what I am</u> and what I am becoming and why I'm asked to become what I am within the systems that are being created.

JS: So you're looking at how the Health Authority's role might change in the next year or so?

Alan: Yes. I think I've lost the plot somewhat ... about how things are actually going to work in the future for the benefit of people ..and I've just lost that plot and I can't read the tea leaves any more with that ...

            ... I have lost that plot ... I cannot see how that can be achieved in a way in which we're being asked to achieve it and in that sense I have a degree of unhappiness but I'm not unhappy with where I'm working ...

            ... it's a results culture rather than a change culture ... and that makes it very unhealthy for me because I cannot be in the results culture.. it's just not a thing I like .. or want to be in ...

In response, Alan has been pro-active, firstly in identifying the opportunity to alter his work-life balance, and secondly in making out a case to the Health Authority for his 'early retirement'.

Alan: so ... er what I've done is .. I overheard a conversation about the management costs of the Health Authority over the next two years ... worked out that I wouldn't cost them that much because most of my pension is in local authority ... and saw the way the wind was going.

The uncertainty arising from NHS reorganisation is seen as presenting him with a unique opportunity to regain control of his self. This involves adjusting his expectations of work-ending which were formulated many years ago, by coming to understand non-work activities as offering opportunities for self-fulfilment.

Alan: I spend approximately 15 hours a week in my car travelling to and from East Renshire .. I get at home at half past seven, eight o'clock each night. I get up at six o'clock in the morning. I work Sundays ... you know, I've got a big garden, I don't get in it ... yes it will be a better balance in my life ... between doing that ... but I couldn't sit at home either. So I couldn't do the whole lot of it either. Oh, and I'll go and play golf, yes.

JS: Have you particular things in mind that you want to do?

Alan: Yes, yes. I've an acre, an acre and a third which was a field ... the last few years I've spent trying to convert it into a garden ... I could do that ... I enjoy reading, I want to do that er ... we enjoy going out to the theatre etc etc I want to do more of that ... so there's lots of things ... I see working in the Labour Party as leisure rather than as a ... job .. so yes .. very much so.

This shift in work-life balance is anticipated as having a significant impact on Alan's self. His decision making is based around using the uncertainty of his work-ending to reassert his sense of self through non-work activities which are seen as offering possibilities for self-fulfilment. This re-prioritisation appears to offer the possibility of understanding himself differently.

Alan: ... this may sound utterly stupid but I'm afraid it's part of me anyway .. I've been doing quite a lot of reading recently about sort of ... diet (laughter) and issues promoting emotional confidence and trying to find something that is about being more .. I suppose trying to become what you are rather than what you've become because of the job you're in .. and er so

I've got a mentor around those sort of things and I've done quite a lot of reading myself and so ... the issue if retiring and all those challenges ... and did I want to do it and could I do it became much more about ...Do I want to be me again ... and do I want my value systems to come right back into play and if the answer to that is 'yes' .. I want to be more in control of my own life a bit more... then I've got to do it.

Seizing the moment

Re-negotiating the work-life balance may be perceived as a unique opportunity, created by particular employment and personal conditions which are not expected to present themselves again. The fact that these conditions coincide with an older worker's eligibility for 'early retirement', or with their own specific financial or domestic circumstances, may highlight the opportunity of using the 'negotiating space' as a 'moment to be seized'.

For Alan Spencer above, several 'events' coincided to make the prospect of work-ending appear as a unique moment to be 'seized' upon. Firstly, he believed that the proposed NHS reorganisation presented the Health Authority with a 'problem' of having too many managers, and this was unlikely to re-occur during his working life. Thus it appeared that his 'early retirement' could also be in the organisation's interests. Secondly, he believed there were opportunities for him to do casual work in the areas of social services and education which were thought to be more aligned with his own political views. Thirdly, he was aware that his current positive attitude to work might not be sustained in the years ahead. The outcome is that the present moment is seen as a unique opportunity.

Alan: Well part of it is an opportunity in the sense that this is a real piece of opportunism to persuade them to give me a package ... to deal with their problem as well as ... me deciding to go .. ... I'm not sure the same opportunities will be there really and I will feel a bit more... pissed off really, yes.

Unsuccessful use of the 'negotiating space'

The accounts above illustrated how employees who were faced with uncertain work-endings managed to regain some control over their labour market exit by making use of the 'negotiating space' opened up by that uncertainty. Their actions were driven by conscious decisions, were directed towards a clear aim and to a large extent, the 'space' was used constructively, and successfully, to generate positive feelings about the self.
In contrast there are those who are faced with equally uncertain work-endings, but feel they are in a relatively powerless position to do anything to shape their circumstances of work-ending. Whilst this group of employees, like those above, find themselves in the ' negotiation space', it appears to them as a 'space' of bewilderment and hopelessness, rather than one of opportunity. The following accounts show how these employees feel that the decision about their work-ending has been made for them and there is really no alternative but to passively conform to the employers' procedures.

Gillian Robertson, aged 59, is currently employed as a payroll clerk but has held various different part-time and full-time jobs during the 31 years she has worked for the local authority. Her work history has been fragmented by several periods of bringing up her four children and caring for her parents. She admits that throughout her working life, 'career ambition' has not been important and, as referred to in section 1 of Chapter 2, has internalised a gendered view of domestic relationships where she sees her husband as being the main 'breadwinner', whilst she takes the main responsibility for domestic work. Three years ago, her 62 year old husband retired early through ill-health, with what she describes as a 'good' package. She appears to be in comfortable material circumstances, with her own employment providing 'spending money'. Just under one year ago, she applied to retire early but was unsuccessful. Her main motivation for doing this was to share leisure activities with her husband, to become fully involved with her six grandchildren, and to generally expand those routine aspects of home life which she currently enjoys.

JS: So why did you want to retire early?

Gillian: My husband's retired anyway ... he retired in April ... and ... to leave him

at home ... it's ... I think ... not fair (mock sadness/laughing) ... I should be at home ... you know. But yes, I'd miss my work colleagues, but then I like to do house work ... you know ... cooking ... cleaning ... I love cleaning and cooking ... I haven't got time for now. ... I mean, just cleaning windows and housework I love it.

Well ....there's lots to do.... we can go out for the day... we can go walking.... we can take the grandchildren....I've got 6 grandchildren, so we lead quite a busy life... so there's lot's to do.

Whilst her job is relatively secure, the flexible nature of work-ending has been highlighted through other female colleagues in the payroll department who have successfully applied for 'early retirement'. Her own request for early retirement however, resulted in her not being offered an adequate financial package, and was therefore not accepted by Gillian. She then turned to the union to support her case for early retirement but was unsuccessful in gaining their backing. She is now reconciled to having to work to age 60.

Gillian: I don't think they look after you. I'm probably saying that because they refused me my severance pay. And I didn't agree with them so I sent them a grievance letter. Because what had happened ... one of my colleagues left last year and she was 61 and because it suited them she could go and ... two or three went who were advisers on good salary and like I were only on 2 grade and because of that they wouldn't let me go ... which I thought was totally unfair when they'd already let one person go ... and I've never ever caused a fuss but I fetched the union in ... but he wasn't interested.

So I threw out of his union which I'd been in all these years and I went into Unison and their shop steward said 'Write a grievance letter to the council', which I did and I've never had an answer. 'Cause people say 'well why don't you write and say why haven't you had answer to your letter'. So I say 'To be quite honest I don't think they've got any answers to it.' I think it's totally unfair what they did.

So what they do is they enhance your pension when you get severance so if they'd enhanced me pension several years I wouldn't have been no worse off. But I'm afraid it wasn't meant to be. So I've never sent the letter asking why they've not replied 'cause I don't like causing a fuss. But I still feel aggrieved.

Gillian's involvement in the negotiation has not been as 'direct' as those above. Whilst there is clearly flexibility within the organisation about retirement dates, she has been

largely distanced from the negotiation process. In contrast with the face-to- face character of the negotiation of those above, Gillian's involvement in the process has been channelled through formal procedures, including the request for union involvement. This distancing has been disempowering in that it has reduce her potential to feel in control, and has limited what might have been achieved.

Gillian's self-perceived failure to exert control over her work-ending appears to have had a negative impact on her self identity. Firstly, this failure is explained by comparing herself with higher paid colleagues who were successful in negotiating a retirement package. Secondly, the failure reinforces the power imbalance between herself and the employer and thirdly, her perception of herself as a low status worker in the organisation is compounded by the apparent lack of union support for her case.

Negotiation and power

Gillian's extract illustrated how the lack of 'success' in attempting to regain control over the circumstances of her work-ending was influenced by her weak bargaining position. This contrasts with the account of Marketing Director, Terry Richardson, above, who was able to use his powerful position within the organisation as a bargaining tool. However, the uncertainty of work-ending may disempower those who have until recently held high status positions, and this in turn may influence how work-ending is negotiated. For example, the extensive restructuring and reorganisations of NHS and local government, outlined in Chapter 2, may have placed senior staff on 'protected grades', thereby weakening their status within the organisation, and already generating a feeling of vulnerability. Whilst those with positive self images of their value to the organisation (like Terry Richardson) have an opportunity to enhance their sense of self through entering into the negotiation with confidence, the work-based identities of the 'already vulnerable' may be reinforced when their lack of power to negotiate their work-ending becomes apparent and they have to passively accept the circumstances of their retirement.

Mike Bagley's account was used in the previous chapter to illustrate characteristics of 'men's de-chronologisation'. At age 54, Mike is taking 'voluntary early redundancy' from his post of Director of Corporate Affairs in a local authority. The extract below shows how the bewilderment of being placed in the 'negotiating space' may compound their more general disillusionment and sense of failure amongst those in senior positions whose careers have been disrupted by internal reorganisation. In Mike's case, consolidation of departments has resulted in his being placed on temporary contracts for the last few years and operating on a protected salary in a less skilled role than earlier in his career. He emphasises that he does not want to 'retire' and intends to look for work immediately. His work-ending is understood to be largely beyond his control in that he perceives himself to be in a powerless position and no longer wanted within the local authority. Despite his senior position, he has come to passively accept the decision of the authority without really understanding how these circumstances have come about. The impact on the self is of a double failure; firstly in being made redundant against his wishes and secondly in not really understanding why the situation has come about.

JS: What do you think about the way in which you're leaving .. how much are they your wishes to leave like this?

Mike: Well yes, they're certainly not my wishes although over the last few days I'm beginning to think I'm better off out of this (laughter). I mean, even now ...I haven't quite got to the bottom of ... why they don't really want me here as such ... I don't think this local authority knows really what it wants or where it wants to go ... someone's described it as wading through a swamp with concrete boots on and .. I've found that a bit wearing of late ... it seems they don't want me any more .. well that's their problem basically (laughter)

This 'failure' of work-ending appears to reinforce a more generalised sense of failure. Despite a successful career progression, Mike admits to feeling some disillusionment during the last five years when the failure to advance his career even further has coincided with his feeling out of alignment with the political shift of the authority. Mike's appears to have become demoralised by reorganisation, departmental mergers and loss of status in the years leading up to retirement which influences his confidence or willingness to negotiate the terms of his leaving with his employer. It may well be that those who perceive their work identity more positively are more likely to look for

an opportunity to negotiate the terms of their retirement and are more confident about their expected outcome.

Mike: ... and now I think I'm paid too much to stay in my existing job (laughter) ... so they're getting rid of me when my contract's up (laughter).

... it seems they don't want me any more.

Er ... I am still slightly puzzled because I don't think I've quite got to the bottom of why they don't want me to stay. I'm getting sort of waffly answers when I've asked. I mean I've been to see the leader today ... but I wouldn't say I'm any the wiser as it were ... so I'm a bit puzzled by that.

Whilst feeling powerless in being unable to alter the terms and conditions of his 'retirement', he is nevertheless able to use the 'negotiating space' to re-prioritise his work-life balance. This involves focussing on the positive aspects of his retirement and emphasising the sense of relief at leaving behind the disillusioning aspects of his current employment situation. In part, he is able to do this because of comfortable family financial circumstances which 'cushion' what are initially seen as the negative aspects of early exit. These include his own pension entitlement and an income from his wife who is in full-time employment.

JS: What sort of feelings have you got about what the future holds?

Mike: Yeah, yeah (laughing) ... I've absolutely no problems as I sit here now ... I don't think about...occupying my time ... because I've got ...got lots of things that I don't do now .. really because the job interferes ... I just haven't got time to do them ... and I'd just like to do them ..nothing particularly expensive either necessarily ... so I can do .. I can occupy my time if need be ...certainly for the foreseeable future.... there's things like, you know, going for walks and things (laughter). ... I suppose there's a whole rake of jobs that I just want to get round to doing ... around the house and things like that ... the sort of things that you put off because you really haven't got enough time to get stuck in to ...

The impact of 'negotiation' on organisational loyalty

The above two accounts illustrate how the negotiation process may mediate previous loyalties to the organisation, especially in cases where the employee feels they are being treated poorly or where the negotiation appears to have not resulted in regaining control over work-ending. However, whilst the attempt to negotiate is driven by self interest, and whilst manipulative tactics may be used to regain control, there are those for whom the commitment to the organisation, and the desire to do a good job remains important, irrespective of the outcome. Rationalising the attempt to regain control over work-ending with a previous commitment to the organisation forms part of the 'dilemma' of negotiating the uncertainty of work-ending.

For Terry Richardson, marketing manager, involved in 18 months of negotiation:

Terry,   I won't say a word against them 'cause they've been very good to me er ..
         and that's that great ..

For Tony Wright, Health Authority finance manager:

Tony: Perhaps the Health Authority won't let me go but er... I believe that they will
        do. If we actually get to that point then I'll do whatever they want me to. I
        shan't walk out on them. If they want me to do something ... it'll be
        important to leave the whole thing square but to give them what they want...
        if you like, in return for releasing me.

Levels of seriousness: what is 'at stake' in attempting to regain control?

The Heidegerrian perspective discussed in Chapter 4 highlighted the importance of 'existential anxiety' in 'disclosing' the possibility of understanding the self differently. Being thrown into the 'negotiating space' would appear to present employees with such a possibility of understanding themselves 'differently', and thereby containing the potential for developing an 'authentic' self.

However, making use of the negotiating space to regain control of their labour market exit is in itself insufficient to bring about an intensified reflection on the existential aspects of the self. For some, staying in control of work-ending may involve an element of fun, where little appears to be 'at stake'. For Barry Jones, whose account was given earlier, negotiation had been played as a 'game' which appeared to have been enjoyed and which generated an element of personal satisfaction.

JS: You enjoyed it?

Barry: I enjoyed it. ... I just towed him along for a bit and then I said er
        ... 'John ..I've no need to think about it ...you've got a deal' ...
        put my hand across the table and shook his hand.

For others however, the attempting to stay in control of their labour market exit may generate anxiety. Even amongst those who are retiring into relatively secure financial and domestic circumstances, the desire to 'win' favourable terms may be bound up with their sense of self. Despite being an experienced negotiator, Terry Richardson's account above, contained evidence to illustrate how the disruption caused by negotiating one's 'retirement' circumstances may extend into domestic life. For Terry, there was a lot 'at stake' in controlling the negotiation process. It represented a significant challenge to be accepted and which when achieved, generated a positive sense of self.

Terry: When I was going through the negotiation it disrupted er .. there was a month
        where I did nothing but think about it and work sums out ... that was about 18
        months ago you know when we were first negotiating ...and it disrupted me
        life then .. I was going home and I was whittling a bit about it and I'd got to get
        the deal right .. and I did eventually ... that all sounds a bit selfish that but ...
        there's not many people in my position who ever have that opportunity.

This chapter has shown how the uncertainty of employment in later life creates an opening for decision making and for lifestyle adjustment. The opportunity to exert some control over their work-ending is seen to be a distinguishing characteristic of the present cohort of older workers. Some older workers more than others, make use of this 'negotiating space'. Some are more 'successful' than others in regaining control over a

part of their life-course which threatens to become beyond their control. Some appear to be empowered by the potential for decision making, whilst others remain disempowered.

However, it is suggested here that it is not necessarily those who 'successfully' negotiate the circumstances of their labour market exit according to their own choosing, who develop a more authentic self. What appears to be a pre-requisite for attaining a different understanding of the self is that the self is recognised as being 'at stake', and as being dependent on the outcome of the negotiation. The 'negotiation space' acts as the arena in which older workers can actively engage with the dilemmas of uncertain work-endings. It is the space in which choices and decisions are made, and these have come to be explicitly recognised as such, as individuals show evidence of actively attempting to shape their life-course. An awareness of being in this 'space' may generate the 'existential anxiety' referred to in Chapter 4 and thereby act as the impetus for authentic understanding.

Awareness that choice now exists is not to say that decisions are made entirely or even partly on an informed or 'rational' basis. Those who use the 'space' to confront the dilemmas presented by the uncertainty of work-ending appear to retain the potential to attain authenticity, regardless of how successful they are in securing an outcome of their choosing. How older workers use these choices to weave together a coherent biography forms the focus of the following chapter.

CHAPTER 8:

PERSONAL STRATEGIES FOR THE BIOGRAPHICAL MANAGEMENT OF WORK-ENDING

1.   THE DIFFICULTY OF LABOUR MARKET EXIT

Uncertain endings

Previous chapters have brought us to the point in the argument where the anxiety arising from the de-standardised nature of the latter part of the life-course has been shown to coincide with the opportunity to take greater control over labour market exit. Chapter 6 illustrated the tensions arising from the incompleteness of de-chronologisation and from the ambiguity of the 'retired' status, along with the effect of disrupted lifestyles on work-ending. Chapter 7 provided evidence to show how, within the broader constraints of organisational procedures, occupational rules and employment legislation, there is at least some opportunity for personal decision making about when to retire, as opposed to passively accepting decisions made by employers or statutory bodies. This chapter brings these two strands of the argument together by examining how the decisions which older workers take in response to the anxiety generated by de-standardised labour market are part of wider personal strategies of biographical management. In doing so it

shows that the historically specific difficulty of making the decision to retire involves resolving different understandings of how work was expected to end, and how it is actually ending. The main aim of this chapter is to examine how those approaching 'retirement' manage the uncertainties and choices which accompany work-ending.

Chapter 6 has shown that making the decision to 'retire' may be difficult for a variety of reasons. Thoughts about leaving work are rarely expressed in terms of a single, unitary outlook of either apprehension or pleasure. Instead they are more likely to involve contradictory feelings. In terms of employment, these feelings are likely to draw on a range of positive and negative experiences of employment which compare how work was seen in the past with how it is seen as 'retirement' approaches. In addition, projecting one's self into a future existence without employment may on the one hand generate feelings of freedom to pursue opportunities for self-fulfilment whilst at the same time heighten concerns about becoming 'disengaged' from society; about changes in levels of income and about a need to re-negotiate the domestic relationship. Decisions about when to retire, therefore, often present dilemmas.

Strategies for managing feelings about work-ending

Personal strategies may be deployed to manage these dilemmas and to resolve the tensions and ambiguities which arise from the mixed emotions of approaching 'retirement'. Even where employees describe their work-ending as unproblematic, this may be a reflection of their successful application of a personal strategy to resolve their earlier dilemmas about leaving work. Personal strategies can be seen as having the goal of reconciling how one has felt about the past with how one might feel about the future, as seen through the 'lens' of the present. Whilst choices about 'retirement' timings, negotiating financial arrangements and the planning of 'retirement lifestyles' clearly highlight the personal management of the more tangible aspects of work-ending, it is suggested here that how one *feels* about retiring is also open to personal management. This chapter is concerned with how those approaching 'retirement' might deploy personal strategies to manage their *feelings* about work-ending. However, the

management of feelings frequently finds *expression* in the actions and decisions which older workers take to manage the practical aspects of their work-ending.

Biographical management

Because work-ending involves a transition between different employment statuses, it has the potential to be disruptive. One function of personal strategies can be seen as an attempt to minimise this disruption and, as far as possible, to aim for a smooth transition around the point of 'work-ending'. Personal strategies therefore offer a means of attempting to make one's present circumstances link with one's past and one's future. In this analysis, such linkage is referred to as *'biographical management'* and involves individuals making some attempt to re-construct and maintain the totality of their life-course trajectory at a particular point of disjuncture.

Biographical effort

Strategies are rarely applied as once-and-for-all measures at particular moments around 'retirement', but may evolve and change direction in the years leading up to 'retirement'. Some strategies require considerable explicit reflection and are accompanied by considerable anxiety on behalf of the employee. Other strategies appear to be deployed almost without the employee's awareness. Of interest in this analysis is the extent to which individuals have to consciously 'work' at their strategy to manage their work-ending. For some, deploying a strategy requires little change to how they understand their work, their 'retirement' or their selves. For others, considerable change is required in their approach to work and to their 'retirement' expectations in order to manage their work-ending. The use of the term *'biographical effort'* has been devised in this analysis as a way of referring to the extent to which individuals have had to struggle with their self-understanding and modify their expectations in order to manage the conflicts and tensions which arise in the transition to retirement.

Categorisations of strategies to manage work-ending

The data provides evidence of a number of ways in which work-ending is managed. These have been categorised in the following table and show: the dilemma faced by the employee; the strategy used to resolve this dilemma; and the degree of biographical effort required to manage this strategy. Each of the categories will be discussed in turn. Whilst the analysis attempts to take account of all the data collected, the accounts are those taken from the most striking and complete cases to illustrate these categories. In practice the group of interviewees included many other examples of employees partially adopting these forms of biographical management. The categorisation is not intended to offer a comprehensive schema covering all those approaching work-ending. It does not even categorise the complete set of interviewees in this study. Table 15 also indicates that particular strategies cannot be automatically 'read off' for a given dilemma, as the same dilemma may elicit different strategies by different groups of older workers. What the categorisation does begin to offer however, is a framework for understanding the management of those particular aspects of work-ending which are pertinent to a contemporary employment context characterised by uncertainty in the form of reorganisation, restructuring, flexible ending and redefinition of job roles.

Table 15:
Categorisations of strategies for managing work-ending

Category Name	Dilemma	Strategy	Level of Biographical Effort required
'False Optimism'	Retirement anticipated as lonely and isolating but have to leave work	a) use employment to avoid confronting retirement b) construct an imaginary optimistic future	high
'Regaining control'	Want to retire but financially unable to do so	Instrumental focus on work Positive planning for future	high
'Biographical repair'	Disillusionment sours a successful career	Restore sense of self by: a) Reflecting on past successes b) Anticipating future happiness c) Taking control by seizing the moment	high
'Trajectory Transfer'	Difficulty of leaving work behind	Energy and commitment transferred to non-work activities	low
'Re-prioritisation'	Disillusionment sours a successful career	Focus on traumatic personal events to rationalise work-ending	moderate

2. FALSE OPTIMISM: THE MANAGEMENT OF UNHAPPY PERSONAL CIRCUMSTANCES

The dilemma

In some cases, older workers may be approaching work-ending after a prolonged period of personal or domestic unhappiness arising from a variety of causes including marital dysfunction, death of a partner, divorce in later life or from social isolation. In these situations, employment may have been used as a mechanism for 'escaping' these unhappy circumstances. In doing so it may also have provided an important source of self-identity. Here the dilemma is in coming to terms with the fact that their inevitable work-ending will terminate this form of 'escape' and that retirement is likely to bring about an intensification of that unhappiness. This presents them with a significant biographical disjuncture insofar as there is no immediately apparent activity or interest which can be substituted for work as a means of sustaining their identity. Consequently, work-ending is approached with some apprehension and considerable biographical effort is required to maintain a coherent sense of self.

The strategy

The strategy for managing this apprehension is double-edged, with both strands appearing to avoid rather than confront the unhappy personal circumstances. Firstly, work-ending is delayed for as long as possible. This delay is rationalised through a belief that work is personally rewarding, both as a means of self-fulfilment and as a means of maintaining social contact. In doing so, the individual is able to hold on to a sense of self for as long as possible.

Secondly there is a *hope* that personal life will somehow improve after work-ending. Insofar as these people may be embedded in desperately unhappy personal circumstances, perhaps through financial difficulty or social isolation, this hope may reflect a false optimism. Moreover, because women rather than men are more likely to

encounter bereavement of a partner or financial difficulties through divorce, women may be more vulnerable than men to these forms of apprehension and more likely to deploy these strategies.

The purpose of strategies

The following two women illustrate various ways in which biographical disjuncture has arisen as a result of work-ending intensifying their prospect of retiring into unhappy personal circumstances. To a large extent, they have deployed a double-edged strategy which in the years leading up to retirement has involved a commitment to their jobs and an avoidance of facing up to their futures. Whilst these women have each felt the need to remain in employment beyond statutory retirement age for financial reasons, this occurs alongside the emotional and social reasons for working as long as possible. As they approach retirement, considerable biographical effort is being made to construct a future in which their unhappy personal lives are somehow transformed into opportunities for fulfilment. The importance of hobbies is inflated, and possibilities of new social contacts are hoped for without any real evidence that this will happen. This optimism occurs whilst the structural dimensions of their situations, which have generated their unhappiness, remain intact and are likely to be intensified by their retirement. As such, this optimism appears to be based on a hope, rather than on any real evidence that their personal lives will change. Nevertheless, what is important in assessing the effectiveness of these strategies is the extent to which they generate a *feeling* of biographical coherence, irrespective of what will actually happen in retirement.

In the first case, Doreen Hodgkinson, a 64 year old local authority clerical worker recounts her loneliness following her divorce and for the second, Carol Hall, a 64 year old hospital ward receptionist, widowhood continues to have a powerful emotional impact on her life.

Case 1: Doreen Hodgkinson: 64 year old clerical worker, local authority

<u>A fragmented work history</u>

Doreen has had a number of secretarial and administrative jobs in a work history fragmented by childcare, redundancy and illness. There has been no evidence of ambition or career progression and at 64, her decision to remain in employment beyond state retirement age is explained partly by a financial need to support herself and partly through work being used as a means of avoiding having to confront what would otherwise be a lonely and isolated existence.

<u>The impact of divorce</u>

For Doreen, the double impact of the death of her son in a motor accident and her divorce has had an irreversible and pervasive effect on her personal life. Even though these events happened approximately 20 years ago, they continue to have a profound influence on her personal life and her sense of self. They were recalled with considerable emotion:

Doreen: we lost our son ... he was a professional footballer and it was a car accident ... he was almost 21 and this month on the 23rd it'll be 22 years since that happened and the day after that was our wedding anniversary .. the 24th so you can see ... what a horrible life ...

And er ... you see that's why I'm doubly unhappy ... originally losing my son ... and then four years later when my husband left me ...

... 'cause if it wasn't for me daughter and son in law being there I could have finished myself off ... and it would have been better but er ... you know

Since her divorce she has made attempts to re-establish a social life, including joining a "singles-club" and goes on regular coach trips and theatre visits but despite this, she remains socially isolated:

Doreen: ... and if I've enough money, then it's going out on coach trips and holidays

and things like that which I have been doing but only at weekends ... but occasionally I go off that a bit because it does get it through to you sometimes that you're on your own and makes you feel a bit unhappy but I get over it and go out again, you know, mainly to see shows and that.

JS: And are these with groups of people?

Doreen: No ... just me .. 'cause if I didn't go on my own I wouldn't get anywhere ... that's what I do ... like the local shows here at the city hall ...

Her dilemma: work-ending intensifies her unhappy personal circumstances

As she approaches the age where local authority procedures compel her to retire, the future is looked upon with a strong sense of apprehension in anticipating more prolonged periods of loneliness. Past memories of many years ago are vividly recalled to provide an explanatory framework of her current and future situation. The anticipated loneliness of retirement appears to intensify the unhappiness of the past and a connection appears to be drawn between past and future. Her dilemma is that, whilst accepting the need to bring about some form of change to her impending retirement circumstances, she remains aware that her personal life is likely to remain lonely and unhappy.

JS: You've spoken a bit about unhappiness ... how much would you say retirement will be a happier time for you?

Doreen: No ... it can't be any happier ... you know .. because when you haven't got er ... anyone to do things for er ... and someone to go away with, you know I mean if you'd still been married, you know 'cause I mean he was wonderful and probably still is but er ... you know I have to do everything by myself for myself and er I mean I used to be an excellent cook and I don't do that now at all... but I would have done that .. I wouldn't have stopped doing that if he'd have still been there and we could have gone away together and that would have been better because when I go away on my own ... it's not as enjoyable as having someone there with you ... and you know it's just sad .... Some things you know give me pleasure er ... I mean like ... I went on rock and roll ... er dancing at er Blackpool and ... but you see we were good at that when we were courting we won a competition and then when we were married we won another one and er so we were good at it ... but if me husband was still there we would be ...

The strategy: managing the dilemma

Nevertheless, this feeling of apprehension is to some extent, 'managed' by a strategy of remaining optimistic about her future. Doreen deploys this strategy by focusing on activities which are anticipated to 'give pleasure' such as looking after her home and going out to musical shows. For example, plans to undertake substantial home improvements appear, on the one hand, to be constructed as a means of restoring a pride in her self.

Doreen: I'll be like that with the house and I will go round and get the best people and do absolutely great job to do whatever you know ... but you know, I've always done things perfectly and I still do ... so that will be the same and like I said, that will give me pleasure.

In one sense this can be seen as 'false optimism' in that her comments about keeping busy are a thin disguise for her profound and deep rooted apprehensions about the future. The importance of these activities as a means of anticipating 'retirement' as self-fulfilling appears to be exaggerated in order to offer some temporary respite from having to confront the reality of her expected loneliness which becomes intensified as 'retirement' approaches.

However, to a large extent she explicitly recognises that she is using 'keeping busy' as a strategy to manage her feelings about the transition to retirement. She remains realistic about the fact that she does not expect to be any happier in retirement. The need to find some 'pleasure giving' activity is explicitly recognised as a strategy for overcoming current and anticipated personal unhappiness and she faces up to the fact that increased time on her own will require adjustment. As such, considerable biographical effort is required to make the shift between feelings of despair and optimism.

Doreen: I mean, I'm on me own now but I shall be totally on my own all day, every day ... and you know that will take some getting used to.

          ... the work I've got is to get my house modernised because since my husband left I've just neglected it and so the money I've got er or will get ... from Tessa and things like that will go on that you know like double glazing and anything to bring it up to as nice as it used to be ... and that is another

thing that will give me pleasure and that, apart from me daughter and son in law, is all I've got to keep going for ... and when I go out to musical shows and that ... that gives me pleasure and that's about all I do ... 'cause you know, when you're on your own it's awful.

Case 2. Carol Hall: 64 year old hospital ward receptionist

The impact of widowhood

For Carol Hall, a 64 year old hospital ward receptionist, the death of her husband through ill-health continues to have a profound emotional impact on her life. She recounted how, after an unhappy first marriage, she subsequently remarried and then spent 19 years combining part-time work and caring for her second husband who died 8 years ago. To some extent, her employment has been used as a means of 'filling the gap' left by her husband's death. She has a highly positive attitude towards her work and takes on tasks which are beyond her job description because she enjoys working in what she sees as a 'caring' environment. She speaks with pride and confidence about the nature of her work. She is extremely reluctant to retire and is only doing so because of hospital regulations which prevent her working beyond age 65.

The importance of work

In keeping with many other forms of hospital work, Carol's job has undergone change in recent years, with increased workloads and more accountability. Whist many staff see these changes as stressful, Carol suggests that her personal circumstances of caring for a disabled husband have put work into perspective. Moreover, her personal circumstances appear to have actually strengthened her commitment to work and outwardly at least, she presents herself as a 'strong' character, capable of dealing with the stresses encountered at work brought about by reorganisation:

JS: A lot of people would say that's stressful.

Carol: Can be stressful but then again I nursed a husband for 19 years with chronic
         illness and worked ... so to me it's not stressful ... you don't call this stress!
         It's different .. your attitude ... they think its stressful .. a lot of them but they
         haven't had what I've had ...

         ... I'm 64 but ... er ... still got a lot to offer, still got a lot of experience and I
         can still work and I don't have time off sick like some of the youngsters do.

Her dilemma: a reluctance to face up to the reality of retirement

In recent years Carol has immersed herself in her job as a means of avoiding having to
think about the emptiness of her personal life. Up to now, this has been a successful
strategy but as retirement approaches her dilemma becomes apparent and the future is
anticipated with considerable apprehension.

JS: How difficult will it be to leave all that behind?

Carol: Oh, terrible! ... I'll be devastated .. I'm devastated now ... from when they
        told me ...it's just a nightmare to me ... and if I think about it too much I can
        get real miserable about it ...very unhappy about it .. and I just think ..ok ..

JS: So why don't you want to retire?

Carol: I just don't. I enjoy my job, enjoy my work and I'm fit enough to do it and
        I'm just ... I'll go brain dead stuck at home sounds a nightmare to me .. my
        family are grown up, left home, so ... my husband died about 9 years ago er
        ... so you know, I just enjoy it ... enjoy the job .

JS   You said your colleagues find that difficult to understand.

Carol: ... they don't understand my attitude ... er ... but most of them have got
        either husbands .. or family at home ...which makes a difference ... and if
        you haven't got anybody at home ... I'm just very aware of you know, not
        using your brain ... and I don't want to be vegetating ... I don't want to go
        you know, brain dead.

Retirement is seen as a time of considerable uncertainty when there is no clear vision
about how life will be. There are no particular well established hobbies or activities
which can be expanded in retirement, and neither family nor friends are seen as being
readily available to share her retirement. In contrast to her early confidence in talking

about her work she tearfully acknowledges that she has deliberately avoided thinking about retirement. Pressing her to talk about her future causes considerable unease.

JS: Do you find yourself trying to think about what it will be like when you retire?

Carol: No. 'cause it depresses me, I don't want to think ... At the moment, I'm shutting it out ... yes ...standing joke here ... they think it's hilarious ... they keep going on about 'What you doing when you retire. Are you going to do this?' and I say 'Am I?' .. I'm not thinking about it.

JS: A part of what I'm doing here is trying to get you to think about it.

Carol: Yes, I know.

JS: How much fear is involved in thinking about it?

Carol: I just worry .. I just think that I could become a quite ... er ... it's not my character .. but I could get quite miserable about it ... I could get quite depressed ... there's nobody around .. I've just got to have people around me ... and if there's nobody around I could get quite depressed which frightens, me ... don't know ... something might turn up ... as the daughter says but I shall have to find something to do ... shall have to find some kind of ...you know, something to occupy me.

JS: Have you done anything about that?

Carol: No, not yet... I don't want to know. I don't want to think about it. Probably because I don't want to think about it.

Her strategy: optimism that 'something will turn up'

Similarly, her strategy of not facing up to the future is expressed through a reluctance to make any sort of financial plans. Nevertheless, despite understanding the depressing aspects of her retirement, she remains optimistic, believing that she will find fulfilment through other forms of work, activities or through friends and family. Outwardly, she remains cheerful and positive. However , this optimism appears to be based on a 'hope' that her personal life will improve, rather than on any identifiable plans in which this will come about. As such this "false optimism" appears to be used to disguise her fear of what lies ahead.

JS: So when you do retire have you worked out how well off or not you will be?

Carol: Not very well off.

JS: But have you worked it out?

Carol: No. Because that would depress me I should think (laughter). No but I don't worry about that because .. ... I shall always do something ...I shall always ... always have done ... always got there ... like Mr Micawber ... something'll turn up ...but that's me ... er .. no I don't worry about it ..

JS: But you're optimistic, or you seem optimistic.

Carol: Well I am ... because I'll always go out .. you know ... and I love people anyway ... whoever ... you never know ...you never know what's round the corner do you, you never know do you ... you just don't know what's going to happen, do you ?

JS: Do you think you'll look for work?

Carol: Some kind, some form, yes.

The strength and determination with which this optimism is expressed is striking. In part she explains this optimism as having come from earlier struggles in her personal life.

Carol: I'm always optimistic, that's me. Whatever hits me in life ... I'll find an excuse to say 'It'll get better ... '

JS: You seem really positive.

Carol: Yes, its going to get better, it will get better ... and that's how ...I think that's how I've got through what I've got through ...

        I'm going to get there, I will do .. I shan't go into a decline ... although I think I will ...I keep saying 'Ohh gawd it's a nightmare' and it's ... er ... but no I shan't let myself do it because you're only given one life and ... I know it can be very short ...you don't waste what you've got so I shall never do that and I shall never go into a decline ...as long as I can keep going I will do ... but that's me ...I shall find something.

This optimism is expressed through finding activities, as yet unspecified, to 'keep busy'. In fact, 'keeping busy' is explicitly recognised as part of her strategy to manage her transition into retirement. Whereas up until now her personal unhappiness has been

covered up by work, her optimism is now directed towards finding retirement activities which perform the same disguising function as work did. As such, these may be seen as being superficial insofar as they do not challenge the root cause of her personal unhappiness. However, when it comes to examining the impact of work-ending on her personal feelings, she is much less optimistic. Once again, she recounts her personal life tearfully:

JS: What about personal happiness when you retire?

Carol: Ohhh ... do we have to talk about that! We want my daughter here now. (laughter) ...ohhh, I'm not happy on the personal side <u>at all</u> .. I had ... on the personal side of it I had a bad marriage to begin with ... and the three children are from that ...but it was never a marriage ...I was married too young ... anyway he left and ... then I remarried .. we hadn't been married a year and me husband took ill ... and we'd had a very happy marriage ... er I couldn't believe you could be so happy in a marriage to be quite honest but we did ..and the kids were as well .. the kids took on ... I mean they were devastated when he died and er ... no, I just felt cheated ... totally cheated in that score ... so ... from that side of it I'm not happy ...hate it (laughter + tears)

JS: And I guess that has never gone away?

Carol: No, doesn't ...as you can see, it gets me upset to talk about it ..hate it.

Summary

Each of these women exhibits some characteristics of what in a previous generation of retirees might have been described as a 'male pattern' of retirement. They are reluctant to retire; they are apprehensive about what retirement holds for them; they describe work as being important and their involvement in work has made a significant contribution to their sense of self. Employment is regarded as fulfilling, partly because of financial reasons, partly as a means of maintaining social contacts and partly as a means of compensating for unhappy personal circumstances.

Insofar as they recognise that work can no longer be used to disguise their loneliness they are presented with the dilemma of having to think about a situation which they do

not want to consider. As such, retirement is biographically disruptive and they can be described as anticipating feeling "less engaged" with the social world once they leave work. Unlike a previous generation of female retirees, they have an extremely restricted, or non-existent, social network with which to connect once they leave work. Consequently, considerable biographical effort is required to restore the coherence of their lives.

Rather than passively accepting the disempowering structural effects of being widowed, divorced or having caring responsibilities, they have actively devised 'strategies' to manage their transition to retirement in such a way that they can, at least to the outside world, present an optimistic view. In part, these strategies explicitly recognise their dilemma, in part they avoid the dilemma. However, these strategies appear fragile and inadequate to respond to the unhappy personal circumstances into which they are retiring. To some extent, their optimism masks their fear of confronting the emptiness of their personal lives, which becomes evident when they force themselves to think about their futures. The disruption experienced in their personal lives has limited their opportunities to plan financially, to develop social networks or to establish hobbies or interests which can be expanded in retirement. As such, they are entering retirement with a largely unfounded hope, rather than an expectation, that life will be happy. Their strategies appear limited because of the lack of resources which they are able to bring to their work-ending. Interestingly, amongst those interviewed, no men described unhappiness and apprehension with anything approaching the intensity expressed by these women.

3. REGAINING CONTROL: PRO-ACTIVE FINANCIAL MANAGEMENT OF DISRUPTED PERSONAL LIVES

Whilst it might be expected that virtually all employees approaching the end of their working lives would be concerned with their financial circumstances, there are those whose understanding of their work-ending is overwhelmingly structured by feeling the

need to manage their finances. Particularly for those who have experienced disruption to personal circumstances in later life, the importance of their employment as a means of survival becomes heightened as their understanding of their work-ending clearly involves the interdependence of work and non-work life-course trajectories. Their dilemma comes partly from a feeling of 'having' to continue in employment in order to rescue themselves from financial difficulty whilst recognising that they would prefer to be retiring and enjoying leisure time. Their dilemma also involves having to come to terms with a lower material standard of living in their retirement than was earlier envisaged.

Their strategy to resolve this dilemma is to become more focussed in their employment; setting and monitoring personal targets for when they will be able to leave work and being continually aware of current and future employment opportunities which might enhance their financial position. Rather than 'drifting' passively towards 'retirement', a key characteristic of those in this group is that they take positive action to manage their transition to retirement. In part, they are managing their fear of anticipated financial insecurity and in part they are managing the frustration of not being able to retire at a time of their choosing. Paradoxically, they appear to be 'in control' of their circumstances of work-ending, mainly because of a feeling that unless they are in control, their financial problems will increase.

Amongst those interviewed, evidence of this strategy was found exclusively amongst women. For most of their life-course these women had anticipated an unproblematic transition to retirement arising from an expectation of financial security based on their husbands' pensions from within a secure personal relationship. These previous plans for work-ending have since had to be discarded and replaced by somewhat desperate short-term attempts to regain control of their life-course. Their biographical management can be seen as taking 'corrective action' to adjust their expectations of work-ending.

Part of their dilemma is how to manage these changed expectations. Employment has therefore become increasingly important in later life and despite the stresses, uncertainty

and pressures brought about by organisational change, they remain focussed on their priority of rebuilding their financial position.

Case 3: Sheila Grainger: 59 year old Health Authority service manager

Work and personal circumstances

The most clear evidence of this dilemma is illustrated by Sheila Grainger, a 59 year old Children's Services manager in Longshire Health Authority. Her story is told in some detail because it presents the most explicit awareness of a strategy of "regaining control". For most of her working life Sheila has been in a variety of part-time insecure, short-term clerical, technical and retail jobs and her work history has been fragmented by several moves because of her husband's job as an RAF commissioned officer. Her expectation of an unproblematic transition to retirement was based on the financial security of her husband's pension. Her retirement plans involved increased participation in a well established social network of friends. At age 54, Sheila divorced and, after selling the marital home at a financial loss, she was placed in an extremely vulnerable position. She has only a limited pension and is extremely apprehensive about her future. The impact of this change in her personal life on her financial situation is summarised as follows in terms of a "loss of control":

Sheila: ... you can feel that you're in control of your life and you know definitely what the next step is ... and what the future is ... and you can be blown out of the water and you have to re-align your ideas and your expectations ... that's the biggest lesson in life I think.

The period before her divorce is seen as a time of financial and domestic security, where she regards her own career as being unimportant relative to that of her husband's. In contrast, the loss of financial security arising from divorce leads to a feeling of 'panic', both in terms of managing her immediate financial position and in terms of making provision for her future retirement.

Sheila: ... if you can appreciate that somebody that is an officer in the RAF is

assured of an excellent pension ... an excellent gratuity ... and I felt very secure that I was part of that ... er and I've really got to say that because of that I wasn't ambitious ...that's another part of why I was not ambitious because I felt secure in my personal ... my home life ... and then of course ... er when I became divorced for the second time, all of that security was taken away from me ... I wasn't part of that any more ... that feeling of panic that I haven't been a sort of employee of this organisation for 20,25, 30 years. If I leave in December, because I'm 60 I will only have 13 years service er .. not a fantastic pension and certainly not a fantastic lump sum ... and that has absolutely terrified me ... that security that I felt was just taken away from me ... completely ...

... 4 years ago, I had to take on a 10 year mortgage. I did not get financial settlements that allowed me to go out and buy a new house er ... a couple of years before we actually divorced we had bought a very derelict run down old cottage thinking this was where we wanted to stay. Everything we had went into that ...absolutely everything and we still had quite a large mortgage on it ... and there was nothing left er for us to divide ... the bottom fell out of the property market ... I, we had to sell that house at a loss, there was a debt on it, which had to be settled. ... but yes ...at that age when I was 56, I had to take on a mortgage ... now I have hand over fist trying to pay off early ...

... so my life totally changed, my lifestyle changed. All of a sudden it's watching absolutely every penny, saving as much as you can and I'm very, very frightened about my retirement. Every month I have to look at my bank statement and make sure that it's come through and literally .. my stomach bunches every month when my statement arrives or I go to check at the cashpoint to think 'Has that come ?'

Her dilemma: having to continue in employment

Her dilemma is that she would like to leave work and enjoy leisure activities but is financially unable to do so. Whilst she has well established hobbies and an active network of friends outside work, her lack of finances are seen as constraining the extent to which these can be enjoyed. Not being able to realise her more ambitious plans for retirement leads to a feeling of frustration to the extent that she feels 'trapped' by her financial circumstances. Comparing herself with friends who have already retired and appear to be enjoying a secure and happy life heightens her awareness of this dilemma.

Sheila: I'm envious of them because er ...people who take early retirement they must have worked out that they're financially secure and they can do it ... Oh, it would be wonderful wouldn't it!

... and when I sometimes have my pipe dreams about you know, moving to be near my eldest son or something like that ...again I think about finances ... the houses back in Suffolk are so expensive .. and I go through periods of depression where I do feel trapped here ...if I have to live frugally it's going to be horrible ...I feel actually trapped here .. I do ... I feel totally trapped ...

... because if I don't have the money to get in my car and drive wherever ... ...to go to art classes .. I'm absolutely stumped aren't I ..

The strategy: setting personal targets

Nevertheless, her response to this dilemma is a positive one. It involves a determined effort to regain control over the financial management of her life-course and to establish biographical coherence. In her strategy, regaining control is indicated by being in a comfortable financial position from which to retire. As such, there is a clear end product to which she is aiming, and progress towards that target can be regularly monitored. Progressing towards that target is expressed through her approach to work and in her management of personal finances.

Firstly, the latter part of her work history has become increasingly career focussed. In recent years she has achieved promotion and has taken on managerial responsibilities. This commitment is recognised as something that *has* to be done in order to resolve her current situation, and the additional pressures which this brings about are to a certain extent accepted pragmatically.

Sheila: Oh, it makes you more focussed. I know I've got to do a good job, yes. Can't afford not to.

... it has been incredibly stressful. I have gone through periods where I haven't been able to sleep for nights on end.

Rather than being motivated by achievement or career aspiration, this shift in her commitment to work is acknowledged as having the instrumental purpose of restoring her financial position. She has a specific purpose for continuing to work.

Sheila:　... but I don't want to have to work 'till I'm 65 thank you very much ... not really .. er .. because I feel such pressure at the moment ... and this is work pressure I'm talking about ...so it's just first thing first ... let's save as much as possible, let's have no debts when I retire ... that's been my planning ... er .. that's all around my financial circumstances ...

　　　... I'm being quite candid ... it's not to get job satisfaction .. it is purely because I want to accrue enough money that I can be secure ... because some days it is totally horrendous.

　　　... and I've had to try and adjust to that so of course my attitude towards work completely changed. I suddenly thought 'Heck, I'm on my own ... to get my retirement sorted out'. I hadn't got a personal pension plan because that was all ... all sort of in the pot as my ex-husband's financial future was concerned.

Her dilemma is intensified by the prospect of further imminent reorganisational change in the Health Authority where, on the one hand, mergers and the possibilities of re-deployment and transfers to another town compound the feelings of financial insecurity. In this context, she recognises the importance of being seen to be doing a good job and therefore remains 'professional' in her approach as a way of increasing her chances of emerging from the reorganisation in secure employment. On the other hand, the prospect of receiving redundancy pay to clear her mortgage is appealing.

Sheila:　... and as far as I am personally concerned, my feelings about it .. is that I'm very, very torn ... I feel that sometimes when I'm tremendously under pressure here I feel like oh, I'd love to write the letter to say I'm leaving in three months time ... but certainly until my mortgage is paid off and until I've had the opportunity to save a little bit more for me instead of just paying off my house I'm hanging on and I'm doing as good a job as I can to convince ... higher management that I'm still able to do that ... because you do feel threatened by the younger people that you see coming in who are er ...au fait with new technology ... ... I've tried to constantly ... revise procedures ... make sure that we are doing things in the most efficient way possible

JS:　How easy will it be to leave here?

Sheila: I think it will be very easy. (laughter) ... leaving the pressures, it'll be such a relief, it will be, I've got to say, I'm not going to miss those pressures at all. ... (whispering) I'm really looking forward to it.

...... or maybe the decision will be taken out of my hands and I will be made redundant ... because of the scenario of the merged trusts. It could happen. ... we talked about redundancy pay and that sort of thing er .. I'd already got my forecast and my occupational pension of course and we talked about that but er ...yes.. that aspect of it ... that is interesting if that happens to me ...

JS: If that happened, how would you feel?

Sheila: Relief!. Oh, yes. Yes!. (laughter)

Secondly, she also reacts positively to her dilemma by becoming more actively involved in the financial planning for her retirement. She has taken steps to enhance her pension and is pro-active in managing her investments. Her progress towards the specific aim of paying off her mortgage is regularly monitored and she has set herself well defined targets for achieving this goal. In re-aligning her financial plans, she is able to feel a sense of 'regaining control'.

Sheila: ... Yes, I discussed AVCs back in 95 when this sort of .. every thing came to a head and I realised absolutely what my situation was .. so I made my additional voluntary contributions. I've been doing that but of course at that age you're leaving it far too late and I appreciate that ... er .. and I've got mini ISAs and as soon as I've got enough in my mini ISAs then my mortgage is paid off

I've been as careful as I possibly can. I read the financial pages on a Sunday and I try to see who's giving the best return on any money that I can save and I sorted out which was the best ISA and then you know

... and I've got a forecast about occupational pensions. I've had a forecast about the state pension if I retire at 60 and how it can increase if I don't actually draw on it at that stage er.. I've done all of those things and I sit down at least once a week and work out you know, what my outgoings would be when I've finished my mortgage er ...but still running the car and still being able to lead some sort of life and still being able to eat

... and er .. I'm sort of in a situation now where I'm ... where I've almost got enough, you know, saved, to actually pay it off and I intend to do that .. and when I've done that which I hope will be the beginning of next year then I will breathe a great sigh of relief because I will have a car that's paid for, a home that's paid for and then literally what I earn from then onwards I will

just keep saving and saving until I get to the stage where I've simply got to retire.

The outcome is that she now feels that her financial situation is under control:

JS: So how far do you think you've actually regained control?

Sheila: Oh, I think my life is totally... it's totally back in ... under my control ... nobody else has got as much as an input into it ..it's up to me really to control it.

Whilst this is a powerful expression of one woman's story, Sheila feels her pathway to retirement as being representative of other women in a similar position. In doing so, this appears to confirm her identity, and adds conviction to the way she is managing her approach to work-ending.

Sheila: ... I think possibly my generation of women ... .. let's face it ... it's always in the media ... how we feel that we're very hard done by er ... because we've been there sort of looking after the family and then if this happens in middle age ... and you don't get a share of your ex-husband's pension, and this wonderful lump sum that he's going to get is not going to be yours any more ... cause I think there's this horrible tranche now ... there's a whole tranche of women like myself that are suddenly thinking 'My goodness me its all', you know 'Our life has been just sort of chopped off almost' ... and there are a lot of us around.

Summary

Despite her concerns, in comparison with other divorced women, Sheila has a relatively favourable financial situation insofar as she is in full-time employment and appears to have a reasonable level of income. Her feelings of 'panic' are generated not so much through the 'absolute' level of her financial circumstances but are more to do with the gap between her expectations of transition to retirement and her current circumstances. It is this 'gap' which disrupts her biographical coherence and which requires management. Her response is an active management where she feels her personal circumstances are to some extent open to change.

4. RETIREMENT AS THE MANAGEMENT OF RECENT DISILLUSIONMENT WITH WORK: 'REPAIR OF BIOGRAPHICAL DISJUNCTURE'

Using retirement to manage recent dissatisfaction with work

The interviews identified a group of men and women with a history of continuous and secure employment who have used work-ending to manage their recent disillusionment with work. This group includes those who describe themselves as being committed to their work and who also regard themselves as being successful in terms of 'achievement' and career progression. They now report how changes to their work situation in the last few years have brought about disillusionment and have contributed to their wish to actively seek or willingly accept some form of 'early' retirement. For example, feelings of increased pressure brought about by changes to working procedures, changes in public sector culture, or feelings of not being valued by the organisation have changed the way they see themselves in relation to their work, sometimes generating a bitterness towards their working circumstances. Many simply believe that, even after successful and stable career paths, they no longer 'fit in'. Making the decision to retire therefore involves weighing up their present dissatisfaction with work against a past that has been rewarding as well as against a future that is anticipated as an improvement on their present circumstances. Such decisions involve significant 'biographical effort' to connect one's understanding of work-history as solid and continuous to a new type of lifestyle which prioritises other non-work life-course transitions.

For those in this group there is considerable evidence that their decision to retire is a difficult one, which requires making what they consider to be a 'rational' assessment of how their future without work might be an improvement on their current circumstances in employment. Rather than being an event externally imposed by their employers, work-ending is a managed process which is timed to fit into personal circumstances. Moreover, many of these employees have long service records with their respective organisations and are therefore in a position to negotiate the terms of their work-ending

with their employer. For this group, retirement is anticipated positively as a time to be different and as a means of being optimistic about improving ones life satisfaction. Moreover, because work has been so important in their lives, there is less evidence of well-established non-work interests into which they can step. Their future is viewed with doubts and uncertainties. Their optimism therefore involves finding new ways of being one's self. There is evidence of planning new activities to symbolise a new lifestyle which often involves the anticipation of enjoying additional time and new activities with their partner.

The impact of organisational change

For this group, the impact of organisational change now may be different from how changed was experienced earlier in their lives. Whilst earlier in their working life they may have been the beneficiaries of promotional opportunities opened up by organisational change, more recent changes are understood as a source of stress, as conflicting with their beliefs and attitudes formed during the time of their promotions. Consequently, they are likely to feel disempowered by change, to feel a sense of difference and isolation from those who more readily accept recent change. Paradoxically however, their decision to retire may be influenced by an understanding that the present circumstances of restructuring, reorganisation and redefinition of jobs, which has contributed to their feeling of disillusionment, may also have created an 'opening' for them to retire.

Reconstructing a fractured biography

Frequently, their disillusionment with current work circumstances arises through a comparison with earlier parts of their working life. The past is reflected on as being better than the present and fond memories of the past are brought forward to sustain a loyalty to their organisation and to retain a feeling of contentment and satisfaction with the 'success' of career progression during their working lives. Part of their dilemma

involves coming to terms with 'letting go' of a happy past which has become 'soured' in recent years. Therefore it is perhaps not surprising that, despite these strong feelings of disillusionment and disagreement with recent organisational change, some workers draw on past memories of career success and work identification from the larger part of their life-course to sustain a positive self-image against the negative aspects of an ending which has 'spoiled' their career. In addition, retirement is used as a means of 'repairing' a disjointed biography, brought about by their dissatisfaction with the present. Positive thoughts about the future are able 'join up' with positive thoughts about the past, thereby restoring a positive sense of self and minimise the biographical disruption of their present circumstances.

Their history of secure and successful employment, often involving many years within the same organisation, is likely to foster a strong loyalty to the organisation, even where their most recent years have involved a disillusionment with overall direction of policy within the organisation. In many cases, this conflict between a past love for work and present dissatisfaction presents a tension of present and past identities which is expressed through the difficulty of making the decision to retire. Resolving this tension involves deciding that it is the *'right time'* to leave the work-identity behind in pursuit of something better.

Retirement is seen as liberating the self from their current negative employment circumstances of constraint, frustration and stress. Consequently, they show an enthusiastic anticipation that non-work trajectories will bring an increased happiness to their lives, even though there may be considerable uncertainty about their new lifestyle and an apprehension about making the decision. They may look to the experiences of other retired friends to provide confirmation that they have made the right decision. Because of their secure and successful career progression, they anticipate minimal material change in their lifestyle.

Because disillusionment may have been gradually building up over the few years prior to retirement, the relative importance of non-work activities may have increased over this period. From being totally absorbed in their work earlier in the life-course, new

hobbies and interests may have begun to take on increasing importance and provide a springboard for how the use of time is anticipated in retirement. In addition, because employment has been a source of positive identity in the past, taking on other forms of work in 'retirement' may be seen optimistically as a means of reassurance that work could once again be enjoyed as it was in the past, thereby re-asserting the contribution of work to their sense of self. Moreover, one of the attractions of continuing to work after 'retirement' is an understanding that the type of work engaged in would be more under their control and would not contain any of the factors which had contributed to their disillusionment.

Three cases of disillusionment amongst NHS workers

Chapter 2 described how the NHS was reorganised in the late 1980s/1990s according to a market forces model, by separating the providers of health care (hospitals) from purchasers (Health Authorities). Proposals for future change were also described whereby government plans for 2000 and beyond involved devolving Health Authority powers to groups of GP practices (Primary Care Trusts). The following three cases illustrate how these major structural changes, both actual and anticipated, have generated a disjuncture and brought about feelings of disillusionment in the biographies of older workers. The examples are chosen from a number of male and female interviewees who showed evidence of this strategy. These cases have experienced successful and rewarding careers, gaining steady promotion to senior positions within their organisations. They each have a strong identification with their work and have a wider sensitivity to the cultural context of the NHS. They have a lack of belief in the underlying principles which have, and are continuing to, reshape the NHS. They claim that these changes have led to work being a less rewarding activity. They have responded to this disillusionment by questioning the place of work in their lives and re-focussing on their own self identity. They interpret their current situation relative to their past and to their anticipated future. Retirement is a chosen option enabling them to repair this disjuncture in their lives. For each of them, there is considerable self-examination and difficulty in making the decision to retire from a secure and successful

career history. However they feel that they are able to exercise a degree of choice in making that decision and are largely in control of their biographies.

For Eileen Robson, a 54 year old senior nurse manager, changes in the nursing role over the last 10 years have had a demoralising impact on her view of a profession to which she has a passionate loyalty and dedication. For Alan Spencer, a 59 year old Health Authority manger, ideological objections to the impending reorganisation have led him to question whether he can really commit to the proposed ways of working, which leave him feeling 'adrift' from what he currently understands his role to be.

Case 4. Eileen Robson: 54 year old senior nurse manger

<u>Work history: successful, secure - a positive source of identity</u>

Eileen Robson has 39 years continuous service as a nurse within the same Health Authority, the majority of which has been in the same District General Hospital. She has had a steady career progression, and currently holds the post of senior nurse manager, being second in charge of a department. Until recently, work has been the major structuring force in her life. She admits to having had little time for any activities outside work, not knowing people in her neighbourhood, having thoroughly enjoyed the job, being reluctant to take holidays, and has had less than 5 days sick leave during her working life. She describes herself as having been ambitious, thoroughly committed, dedicated to the profession and, with a quiet modesty, she expresses a pride in her success. She is unmarried and lives with her twin sister in a house which they own jointly, in a neighbouring town where they have lived all their adult lives.

<u>The disjuncture: growing disillusionment from the impact of NHS reforms</u>

After this stable, successful and rewarding career, Eileen now admits to a decreasing satisfaction with her job. She explains this dissatisfaction as arising from the Health

Service reforms which she sees as being in conflict with her beliefs about patient care and which are seen as undermining her power as a nurse manager.

JS: And how do look back on that career?

Eileen: Up to the last five years. [with passion] .. I mean ...I have literally ... I can't say for ..from starting my job ... as a student nurse, I've thoroughly, I can't, I can't ... you know, people think you're barmy, but I've enjoyed the work I did 'till these last ... what since ... this new system of dealing with ... with hospitals ... that came in the 90s.

JS: With the Trusts you mean?

Eileen: The Trust. I mean it was slowly changing before the actual Trusts started up ... I'm not telling you that I dislike my job at all but I don't like the way it is dealt with these days and how its handled ... I mean it's just ... maybe I'm old fashioned, I don't come to terms with it very easily.

Her disillusionment with the impact of NHS reforms has been growing steadily during the 1990s. While Eileen expected to retire at 60, her decision to bring that date forward is based on how she feels, not only about how her own job has changed, but more importantly about how the culture in which she works has changed. Whilst this disillusionment is manifest on a daily basis in 'pressure' from increased workloads, a more important reason of her dissatisfaction arises from her feeling that the underlying principles of nursing have shifted from a patient-care job to one of ensuring administrative targets are met.

Eileen: I probably thought that ... up to ... oh ... 1990 that it would probably be when I was 60 [when she retired] but I very quickly decided.
JS: Right, so what sort of things have changed your mind?
Eileen: The things that have changed my mind are the things that I can't ... that I have problems with [very animated] ... is trying to make people understand that ... ... today the health service is based on numbers, this is my theory by the way (laughing) ... and everything's geared to numbers like 15 minute wait, patients have got to be seen in 15 minutes, we've got to turnover patients through the hospital in so many days, we've got to see so many patients in so many days. Now that impacts onto staff ... nursing drastically, ... because we've then got to turn these patients through ... so if there's too many coming through .. then you've not enough staff and if there's not enough coming through then there's more pressure put on because everybody's saying you're not working hard enough. But that's not quite true and the more and more pressure that's put on ... the more the nursing staff

are getting ... <u>pressurised</u> and they are really are getting pressurised and stressed and then they're saying to me 'We can't cope'. I mean I can honestly say to you I've never had as many staff off with stress as I have got now. I mean we never <u>heard</u> of the word ... ...

I've had enough. Yes if I'm honest, I've had enough ... of finding staff, of trying to cope with that kind of situation knowing that we're not safe at times you know... I get ... and I do worry ... I worry that if anything went wrong ... I worry for myself ... if anything went wrong, would somebody turn round and point the finger and say 'Well, you didn't do your job properly' ... I mean you've just got to read ... Have you read the Allitt Report[1] ... you know, the pressure's too great to even notice the simple things ...

In addition, she feels that the 1990s reforms have eroded the power of nursing as a profession. The focus of nursing has been shifted away from patient care towards ensuring that the hospital meets its contractual arrangements with the Health Authority. In a context dominated by the financial management of the hospital, nurse managers have little power to exert influence.

Eileen: ... because I do believe ... until this system came in ... nursing had more influence 20 years ago than we've got now ... I think our role as nurses has been eroded badly because when the system all changed ... when I first started it was all matrons and assistant matrons and er even in small hospitals there was a matron and at least three assistants or deputies or whatever you called them ... and these people, especially the area nursing officers, were very influential people, they had a lot of influence over ... er within the district health authority er and had quite a bit of say in it ... but slowly that number of nursing hierarchy was eroded completely. So in this hospital [the] Director of Nursing Services is outnumbered now, totally outnumbered, she's one nurse on board of very business orientated people

... I don't think as a nurse in this set up ... I haven't got enough clout ... You know, I can be overridden so much ... er yes to me 20 years since, I know that if I'd have gone to the senior nurse and said 'Look, this ward, this situation, I can't'. She'd say 'Fine, I'll go and see so and so and we'll see what we can do'. ... because there wasn't a matter of you know ... we've got to contract all these damn figures through ... I'm sure that is the driving force of the NHS ... <u>figures</u>.

So we have a business manger but sometimes I feel very opposite to her because I think 'You don't understand what I'm talking about, I'm a nurse',

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[1] Following the conviction of nurse Beverly Allitt in 1993 for the murder of four children at Grantham and Kesteven Hospital, Lincolnshire, the subsequent inquiry (Allitt Report), made a number of recommendations, including measures related to security, health screening of staff on recruitment, staff sickness monitoring, checks on paediatric equipment.

you know ... 'I'm talking about what's happening out there' her worries are different, totally different to mine and I can appreciate that but she's worried about making sure that we get all these contracted figures through, that's her problem and that we don't overspend. My worry is that patients get their care which is what alien to what hers is really.

You see her view is that if there's an empty bed there [should be] a patient in it, my view is if there's an empty bed [then] if they haven't got a nurse to look after that, there's got to be an empty bed.

Overall, she believes nursing standards are falling, with nurses being less committed, and more willing to take time off. Her perception of the decline of the nursing profession is intensified when she compares the culture of the earlier part of her nursing career with the current organisational culture. Whilst she recognises this is due to pressures of the 'nursing system', it nevertheless has a negative and destructive impact on her own sense self and calls her to question her own values.

Eileen: I mean ... you know I can sit here and say 'I've never been ... I've never sent a sick note in all my 39 years!'. ... I can count literally on one hand my sickness, yet now I feel like ... 'Why should I worry, Why don't I go, Why don't I go off sick' ... because everybody else is doing it (laughing)

The dilemma: How to resolve past work satisfaction with current disillusionment ?

Despite this negative view of the current circumstances of her employment, making the decision to retire is difficult because of the place that work has held in Eileen's life. She remains loyal to the hospital, which holds a sentimental attachment for her. She also remains committed to her work and recounts with regret that work no longer holds the satisfaction it once did, claiming that she would have liked to have continued working beyond age 55, had the nature of the job not changed and feeling that she is still capable of working at this level. Herein lies her dilemma that nursing, which for most of her life has contributed positively to her sense of self, has to be left behind because it is recognised that it now no longer makes that contribution.

Eileen: I'm glad I've done the job I've done. Er I'm sorry that I feel like I do about it now because I would have hoped I would have gone to the end to think that it

was all wonderful ... er but I don't regret it I've one side of me that thinks 'Oh great, I've only got so many days left' and on the other side I'm very apprehensive because it's been my life.

JS: Yes, so what's all this done to your loyalty?

Eileen: Oh ... I'm still very loyal ... unfortunately (laughing). Yes, I can't get rid of that side. No I'm still very loyal. I will ... you know if [manager] said to me this is what you've to do, I will do it ... rightly or wrongly I will do it ... I can't make myself any different from what I've always been ... even when I leave, Bridgegate Hospital to me is very special.

The dilemma is expressed through the difficulty in making the decision to retire. Eileen was interviewed the day after handing in her resignation and was still not convinced that she had made the right decision. Despite being in relatively secure financial circumstances, in very good health and despite being in a stable domestic situation in sharing a house with her sister, the future is looked upon with apprehension. She finds it difficult to 'let go' of a successful and rewarding past and is largely uncertain about what the future holds for her.

The Strategy: Biographical Repair

Work-ending is seen as an opportunity to repair this disjuncture. Whilst making the decision to retire is difficult and involves considerable reflection on the past and apprehension about the future, it offers a possibility to maintain a positive sense of self that has been damaged by recent organisational restructuring. To do this, considerable biographical effort is required to re-work the current disillusionment into a positive approach. Unlike those described earlier who use a "transfer trajectory" strategy, Eileen has no well established non-work activities to form the basis of retirement. The focus of her attention has been on managing what she refers to as the 'conflict' between her current and previous attitudes to work. To some extent, therefore, she has to rely on a hope that life will be rewarding and that her intended activities will expand. As such, there is some degree of apprehension about the nature of her future.

JS: Have you had time to think about retirement?

Eileen: Er … not in the sense of you know …. It's here, er … but I can't say as it's
          something I've gone totally into … er I mean we're back to this conflict
          really.

JS: Ok. So looking to your actual retirement ... what are you going to do with
          yourself?

Eileen: Right. Well, … I'm going to night school at the present moment and I want
          to continue going to night school so … I'm doing computer studies … just
          for me own … I mean it's the in thing isn't it … I enjoy it … it's lovely …
          so I've bought a computer, I enjoy that … and … so I've got that … er I've
          got a big garden … and I love walking … er and I <u>may</u> … I may give some
          of my time to do like a few hours in a nursing home … I took up golf and
          er … that's another thing … I think it's the best thing I've ever done
          (laughing) … I <u>love</u> it and you see I can only play once a week at weekends
          … Saturday I work in the house and then Sundays I play me golf. And I
          think 'Oh I've got just a week ' (laughing) … you look out and it's nights
          and you think 'Uugh! I could just go for a game of golf', I think 'Ooh , I've
          got to go to work' (laughing)

JS: And how much of a change in lifestyle for you do you think this will be?

Eileen: Er … … well I'm hoping it's a big change … but I've got lots to do and I
          want to do that. I think it's a big difference when it's you that wants to do
          that.

However, this strategy differs from the 'false optimism' group, described earlier in that
there is a need to *repair* biographical disjuncture and to *restore* a sense of positive
identity that has been temporarily lost through recent employment. Part of the strategy
to repair biography comes from *looking forwards* to a retirement lifestyle as indicated in
the above paragraph. However, an important part of her strategy involves *looking
backwards* to recall fond memories earlier in the working life as if to counter the
negative impact of current employment circumstances. There is an attempt to bring
forwards past feelings about employment to soften the disillusionment of the present
and to act as a positive springboard for the future. Bertaux's (1982) theorising of the
life-course, as referred to in chapter 4, appears appropriate here in explaining how the
meaning of the past is reconstructed from the present point of view in order to give
understanding to the present. In this analysis, it is suggested that the present

understanding, based on a recalled past is projected into the future to offer a continuity of self-identity.

Those past feelings of positive attitude to work are not simply memories. They are reflected on and recalled to restore a sense of lost pride and to enable her to move forward into retirement with a positive sense of self.

Eileen: I mean ... when I first started nursing ... I mean, I thought it was the most wonderful thing I'd ever done er ... this sounds all Florence Nightingale ... I'm not that at all ... it was just the <u>excitement</u> of the job and er I think that's what it was ... but I did <u>love</u> the job ... used to come to work and er you'd got to have five weeks holiday a year ... but I was always glad when my weeks holiday were over and I were back at work and I used to think 'Am I funny ? Am I stupid ?'. I used to talk to myself (laughing) thinking 'Well you prefer to come to work than go on holiday' but those were the days ... and I loved that .. and the company, the people I worked with were absolutely ... first class ... you know, such great times I had ... ... but I can look back and say it ... it <u>was</u> good. I <u>can</u> look back and say that.

Eileen: Don't misunderstand, I have not regretted it ... I've had a good life, I've enjoyed it ... when I'm older I can look back and say 'That were a good career. That were a good time'. You know, apart from the problems that go with it, I think it's a super job er I mean ... if it was just slightly different .. I wish I'd got more influence but it's too late now.

Case 5. Alan Spencer: 56 year old Director of Performance Management

<u>Work history: successful, secure - a positive source of identity</u>

Alan Spencer, age 56 has a history of secure employment based initially in local government administration and more latterly in Health Authority planning, currently holding the post of Director of Performance Management. His career is similar to that of Eileen in that it has been characterised by continuous promotion and can be regarded as successful career progression. Alan is himself proud of his achievements.

For Alan, the proposals to reorganise Health Authority functions across Primary Care Trusts have brought about a sense of disillusionment in that he feels he has come 'adrift' from the direction of policy within the NHS. Much of this is to do with what he perceives as a shift towards a 'results culture' with which he feels uncomfortable. Moreover, the underlying 'political' principles of new ways of working clash fundamentally with his personal beliefs about how public services should be organised and this brings about a questioning of his self, to the extent that he feels no longer able to identify with working the way he once did.

JS: So what do you think about all these changes?

Alan: ...there's an unhappiness with what am I am and what I am becoming and why I'm asked to become what I am within the systems that are being created ...

.. I've had a very strategic level in a very political environment .. ... lost some of myself in all of that and what I stand for ...and that's quite important to me .

Yes, I think I've lost the plot somewhat ... about how things are actually going to work in the future for the benefit of people ... and I've just lost that plot ... and I suppose I have a lack of confidence really ... that the pace of change .. will er ... in a sense ... ... bring into disrepute a notion and an idea about integration at the local level and devolution because of the pace with which its being introduced and I don't feel that is for me an appropriate way of managing this sort of huge radical change and so I am .. I have lost that plot ... I cannot see how that can be achieved in a way in which we're being asked to achieve it ... but I think the pace at which people are being asked to perform and bring about what are essentially huge political, professional, personal changes especially after the market system is just asking too much ...

what is increasingly clear at executive level ... it's a results culture rather than a change culture ... you know ... and there isn't the right balance for me ...I believe in improving performance but I also believe in transactional ways of working and that's got out of balance and that makes it very unhealthy for me because I cannot be in the results culture.. it's just not a thing I like .. or want to be in ... So that's bad ... and secondly, I am disenamoured of the sort of PCT approach really because I don't think there are enough competent middle managers around who actually understand all the issues that it's about ... so I really ... that's very uncomfortable for me ... er ... and I feel sort of unhappy with that really ... this is not about providing a better service to people ... it's about something else.

<u>The dilemma: to let go of security and take a risk</u>

For Alan, the decision to retire is a difficult one. His financial situation is not as secure as he would like and he also has doubts and uncertainties about how his future will map out. It is also a time to reflect on the sadness at leaving work in view of the fact that he feels that he still has a lot to give. Therefore his biographical effort involves resolving having to leave behind something that has been a positive source of identity with a recognition that his present work circumstances are having a negative impact on his self and that the future offers a possibility for "repairing" his identity.

JS: And how difficult a decision was that to come to?

Alan: Oh! Hugely difficult, Really <u>very</u>, <u>very</u> difficult ... I've ... you know I've sort of gone through the period of thinking "God, I want to stay, I want to stay" and this that and the other and there's money and there's mortgage and still and I need to work 'till I'm 65, God! ... Margaret's self employed as well, Jesus, can I walk away from that ... You know .. I earn a good whack ... er .. yes .. very difficult ...

The dilemma also involves making a 'rational' assessment of the alternative of what might lie ahead. In this, Alan intends to continue in employment on a casual basis doing consultancy work and part time teaching at a local university.

Alan: ... would I survive in the outside world .. would I be able to you know, stand and be counted and get a job and be respected and do a good job. Could I face a challenge again at 56 of taking a third career on ...and that's very, very difficult.

<u>The strategy: the opportunity to find 'me' again</u>

Whilst Alan is aware that this disillusionment presents a fundamental threat to his sense of self, he also recognises, paradoxically, that this 'biographical fracturing' brings about an opportunity to restore the coherence of his self by focusing on what happens after he leaves work.

Alan: ... so some of this is about <u>finding me again</u> ... it may seem <u>stupid</u> ... this may sound utterly stupid but I'm afraid its part of me anyway .. I've been doing quite a lot of reading recently about sort of diet (laughter) and issues promoting emotional confidence and trying to find something that is about being more .. I suppose trying to become what you <u>are</u> rather than what you've become because of the job you're in .. and er so I've got a mentor around those sort of things and I've done quite a lot of reading myself and so ... the issue of retiring ... it became much more about ...'Do I want to be me again' ... and do I want my value systems to come right back into play and if the answer to that is 'yes' ... I want to be more in control of my own life a bit more... then I've got to do it.

Despite the disjuncture, there is a strong sense in which Alan retains control of his biographical management. He feels that the decision to retire is ultimately one of his choosing and that the present circumstances present him with a unique opportunity to move forward positively. Rather then passively accepting his disillusionment as the outcome of NHS reorganisation, this feeling of being in control of his work-ending provides a springboard of optimism for his future, and thereby goes some way towards repairing his biographical coherence.

Alan: Yes .. basically what's happening to me is that I'm being made redundant at my request basically ... because there is that opportunity there as I see it ... er but that's now become an early retirement package ... so ... er what I've done is .. overheard a conversation about the management costs of the health authority over the next two years ... worked out that I wouldn't cost them that much because most of my pension is in local authority ... and saw the way the wind was going.

JS: A moment ago you used the word opportunity ...

Alan: Well part of it is an opportunity in the sense that this is a real piece of opportunism to persuade them to give me a package ... to deal with their problem as well as ... me deciding to go .. ... I'm not sure the same opportunities will be there really in a year or so and I will feel a bit more... pissed of really, yes.

A major part of repairing the biographical facture and restoring biographical coherence involves continuing to work. Alan is 'retiring' in the sense that he will be eligible for an occupational pension and he will receive an 'early retirement' package under the terms offered by his employers. However, work is intended to remain an important part of his

life. He has plans to be available for casual consultancy work and to do a limited amount of teaching at the local university.

Whilst he is extremely apprehensive about his ability to sustain this form of employment, it is crucial to restoring his sense of self. The value of work after he leaves the Health Authority comes not merely in providing him with a 'retirement activity' but, as he sees it, in providing a context firstly in which the ways of working are more in keeping with his value system. Secondly, being able to manage the balance between work and non work activities also offers a sense of regaining control over his life which has been lost in his latter years at the Health Authority.

Alan: Retirement is the wrong word for me ... that's why when I filled this in I thought I'm really misleading you because ... I am retiring .. I am retiring from my point of view of working in organisations and not being able to determine what work I do and what work I don't do and ... er ... a desire I think to distance myself from the management of the decisions so I could rest more on the values type of thing ... but I'm going to work ...

Yeah. Definitely. I describe it as a third career .. a new career to people and the idea that I do pick up on is that it does give me a chance to be creative.

Whilst retirement is understood as presenting a real possibility for regaining control at this particular point of transition, it is not seen as a once-and-for-all panacea. Looking further ahead, Alan recognises the need to adjust work and non-work activities in order to maintain the integrity of his self, which he believes he is about to achieve. Indeed, implicit in the strategy is that retiring well before state retirement age allows more years of flexibility. Again, there is the assumption that 'retirement' provides him with biographical control, not just at this moment, but for many years to come.

Alan: ... so I haven't got to a point yet where I may give it all up ... but I do see a point where I want to change the balance again ... so my balance now is about more self selection by me ... give my self more time at home, work from home for some of the time car and the vehicle etc etc ... get something back into my own personal life etc ... and then I may want to adjust that even more.

Alan is approaching retirement positively because he has been able to deploy a strategy which allows him to anticipate restoring biographical coherence. Considerable biographical effort has been required to resolve the disjuncture between his past and current attitudes to employment, and the associated impact on his sense of self. He is able to manage this dilemma, mainly because he understands himself to be making 'rational' decisions based on an assessment of what is most important to him. Through prioritising the need to restore his sense of self, he is able to feel in control of his current and future circumstances, despite their uncertainties.

Summary

This section has provided evidence showing how organisational change has brought about a dilemma at the end of secure and successful employment history and how this dilemma is managed by an attempt to recover one's self. The source of this dilemma is a 'gap' in the understanding of how employment was expected to end and how it is actually ending. Because expectations of secure, stable and continuous employment are more a characteristic of men than of women, men are more likely to experience this dilemma than women. Therefore it may be no surprise that more evidence of this strategy was found amongst men than amongst women. Each of the men who used this strategy had followed a distinct career path, had experienced promotion and was leaving work before he intended to do so. Those women who were using this strategy were never married, had no children and could be said to have followed a 'typical male career path' (sic) in that they were in full-time secure employment and had experienced a structured career progression within a profession.

One question which emerges here is the extent to which this disillusionment is related to organisational change and what part is played by ageing. Whereas earlier in their life-course, Eileen and Alan benefited from organisational change through promotion, they are now less willing to sacrifice loss of control for the promotions which may be less likely and less wanted.

5. 'TRAJECTORY TRANSFER': THE OPPORTUNITY TO EXPAND EXISTING NON-WORK ACTIVITIES

Redirecting commitment from work to non-work activities

Strategies for managing retirement frequently show evidence of the need to manage the dilemma of contradictory feelings about work-ending. A common feature is that the deployment of strategies involves a search for a 'new dimension' to life in order to resolve apprehension or conflict and to provide some feeling of stability. In these cases, some degree of biographical effort is required to hold the life-course together.

In contrast, there are those for whom the transition to retirement appears not to require a search for anything new. Instead, their lives outside work are already felt to contain the necessary resources for retirement. The critical feature of this group is the presence of a 'strong' non-work life-course trajectory in the form of well established hobbies, activities, interests and social contacts, accompanied by comfortable financial circumstances and a rewarding domestic relationship. Here, work-ending can be seen as providing an opportunity for 'trajectory transfer', whereby time and commitment at work can be easily shifted to expanding the time and commitment already spent on these non-work interests. For this category, the route to retirement proceeds smoothly and without anxiety. Little biographical effort appears to be required to maintain the connection between their past with their anticipated future, and the totality of their life-course requires little re-construction.

Non-work activities absorb uncertainty at work

Nevertheless, they may feel they have a dilemma in that, for a variety of reasons, work has been an important part of their lives and, like other groups above, they have encountered organisational change, redefinition of job roles and uncertainty of employment at their end of their working lives. As such, they may also have experienced disrupted endings and a sense of 'role loss'. Therefore, they share with the

above categorisations the 'dilemma' of having to resolve the disjuncture between anticipated ending and actual ending.

However, they differ from the above groups insofar as this disjuncture is relatively easily absorbed into the broader trajectory of having enjoyed work and an expectation of enjoying retirement. Their strategy involves the gradual 'fine tuning' of both their attitude to employment and their retirement plans in order to ensure a smooth transition into retirement. In these circumstances, there appears to be a considerable degree of choice in deciding on the optimum time to retire, a large degree of control over the extent to which work occupies their life and a continuity of self-identity in the transition to retirement. In this sense, they can be seen as benefiting from the increasingly flexible nature of work insofar as it opens up new opportunities to 'fit' their work-ending into their personal lives.

Those in this categorisation have approached work-ending from a variety of work-trajectories. It includes women with a history of fragmented and part-time work, who have combined work with non-work activities, thereby building up a network of social contacts and a range of activities outside the workplace. It also includes men with a history of continuous career focused employment who see retirement as a time to pursue a particularly consuming non-work life interest. The common factors shared by these men and women are the material, intellectual and social resources which have been accumulated in non-work trajectories during the life-course, and which shape their future retirement possibilities. As such, minimal 'biographical effort' is required to revise the totality of their life-course.

Two cases of trajectory transfer

This categorisation is illustrated by two interviewees who, in quite different ways, are able to maintain their biographical coherence with a minimum of effort by transferring the focus of their life from work to non-work trajectories. Firstly, Jeff Stead, a 59 year old engineering worker with a history of 40 years continuous full-time employment with the same company is able to expand his well established leisure interests.

Secondly, for Marjorie Hunter, a 59 year old physiotherapist, part time employment has over the years, allowed the development of a well established social network which is anticipated as providing the focus of her retirement.

Case 6. Jeff Stead, 59 year old engineering worker

<u>Work as a positive source of identity</u>

Jeff Stead, aged 59, has worked for the same engineering company for 40 years. For almost all of this time he has been employed as a 'wire drawer', progressing to the position of supervisor. With considerable pride, he describes the skill of the job, and has a clear sense of identification with how the technological aspects of the job have developed over the years. His job has clearly contributed positively to his sense of self in several ways: he is on the top rate of pay for a wire drawer; he feels well respected by colleagues for his technical knowledge; he describes a rich camaraderie with workmates; and he has made good friends at work. He sees his job as presenting 'challenges' which provide a sense of achievement in being overcome.

Jeff: if you've had a bad day and you get through it ... it's been a challenge an'it
         ... you've got o'er it haven't you, you know, every day is a good day for me
         ... you might have bad times ... but you get through it ... ... if you don't
         tackle a problem ... it's still there ... probably gets bigger and bigger.

But importantly, it is the intangible personal qualities which are seen as enabling him to do the job well and which contribute towards his self-respect at work.

Jeff: ... it all boils down to human element because .. how can I put it ... a wire
         drawer's born and not made ... it's just a reaction .

In addition, continuous employment has provided him with a feeling of material security which is seen as a measure of his success..

Jeff: I think I've done all right. I go home ... and I've got a detached house, I've
         no mortgage ... and I look what I've got. Got a nice car, go to America every

year. Just come here and do your best … that's me .. that's way I go through life ..

The dilemma: Loss of status at work-ending

Following a merger with another company eighteen months ago, wire-drawing is no longer carried out on this site and he now works in a much less skilled capacity as a stores assistant, alongside those whom he used to supervise. He therefore shares with many others, the experience of a disrupted ending to his working life, and one which was not envisaged earlier in his life-course. His actual date of retirement appears to be flexible and his continuation in employment is largely an informal one which is regularly re-negotiated with his manager and is dependent on an assessment of what work would be mutually acceptable in the coming months. Whilst he believes that he would continue to be found work within the company, he is faced with the decision about when to retire. His dilemma therefore involves coming to terms with a work-ending which involves loss of status, does not use those skills which have constituted a part of his self-identity, has an unpredictability about the nature of the work to be done, and has an uncertain ending, in which he has some degree of choice.

However, this disruption to his work-ending appears relatively unproblematic. In his employment, he has adjusted well to his change of job role of stores assistant, expressing no negative feelings about this apparent loss of job status, and retains a strong loyalty and commitment to the organisation. As a matter of personal conscience, his pride continues to be at stake in his current job, claiming that any job is 'a job to be done well', and his self-identity is clearly bound up with his ability to do a good job.

Jeff: I can still offer a lot … what I'm doing now … 'cause that's me … you only get out what you put in … you look in mirror when you go home and say 'Have I done a good job ?' If you haven't, then tomorrow, do a little bit more.

Me, I just do me best. You just get on wi' job.

Despite his strong sense of job identification and company loyalty, Jeff appears to be able to leave work behind with a minimum of biographical effort.

JS: Have you got any concerns or reservations about retirement?

Jeff: ... No, I'm looking forward to it, oh, ah, I am. I mean at end of day I've come here 40 odd year, I've done my whack, I know that, I've done me best ... If I hadn't done me best I'd been worried wouldn't I ... that's way I look at it

        ... but after 40 years ... enough's enough ... you can't go on for ever can you? There comes a time when that's it ... Yeah, last twelve month .. I'm getting round me head you know, I've had enough now. I'm not saying I don't want to work ... I want to retire, yeah.

JS: Are you winding down at the end now?

Jeff: Oh no, I'm not winding down, oh no, I still do me job, oh no.

This disjuncture, where he is leaving work in circumstances which he might not have envisaged earlier in the life-course, can be reconciled apparently with ease, partly because he is able to construct a continuity between his past and his future, where his sense of self remains intact. Resolving his dilemma is made all the more easy because the personal characteristics of pride and doing a job well, which have contributed to his sense of identity whilst at work, can be transferred to his existing non-work activities. For example, work has been seen as presenting him with technical and organisational 'challenges' to be overcome. These challenges have been embraced and solving problems has provided a feeling of success and contributed to his sense of self through work. These same characteristics of seeing 'problems' and 'challenges' appear to be evident in his non-work activities and thereby assist his transition into retirement.

For example, his description of his precise training schedule for marathons in terms of 'only getting out what you put in' reflects the same sense of pride, attention to detail and satisfaction in overcoming a' challenge' which were expressed earlier in his description of work.

Jeff: I were telling you ... you only get out what you put in ... if you don't train, you'll not do it, no way .. train , dedicated, you will ... I'm going to do ten mile tonight .. or six mile ... you have a schedule made out and you stick to it.

Similarly, the pride in transforming his allotment comes from the same sense of having overcome a challenge, and is expressed in much the same way as his work was perceived in terms of 'problems' to be successfully overcome.

Jeff: ... I acquired an allotment ... ... when I got it, it were five foot in weeds and I put first spade in and I though what am I doing here .. it's a challenge ... I licked it ... ... last year I had to buy two fridges for greens ... 'cause there's some people at allotment, they've been there ten years and mine's best of lot ...

An additional example of the way in which his approach to work is to be extended into retirement activities is in his recent involvement in a long term project to build up a 'video diary' of the area in which he works and used to live as a child. This is a significant task and involves coming to terms with new technical skills which are again described as a challenge but which reinforce his sense of self when mastered.

Secure personal circumstances support transfer trajectory

This transfer of commitment from work to non-work trajectories is assisted by a number of factors. Firstly, his non-work activities are already well established. Secondly, he is in a financially secure position, having made provision earlier in life for his retirement and now anticipates enjoying the benefits of this planning.

Jeff: Yes, yes ... I'll have a nice easy ... well, steady life ... no scrounging ... I've been to America these last eight year ... going in October again ... that's no problem ... then again in ... ... 2002. I'll be married 40 year ... so I don't see any problem ... what we did ten year since, we took an insurance policy out and that matures a year next December so proceeds from that'll take us across there ... for a month ... I were going to go for two months, but two months is too long ... so I said we'll go for a month ... then year after ... we're going to Tonga.. we're going to go there on money from that policy. Then there's money I've saved up, me own personal savings plus money from personnel and pensions er I can manage that no problem ... Also when

I'm 65 I've got another policy that matures that's £20,000 .. if I put that wi' some of money I'm investing, which I'm going to do in July with me old age pension ...

He is looking forward to enjoying more time with his wife and family. In particular, he has agreed to look after his 2 month old grandson while his daughter returns to work.

These already-existing circumstances therefore, enable Jeff to manage his biography in a much more realistic way than those described earlier whose 'false optimism' strategy appeared to be based on hope. Having this strong non-work related 'package' of factors already in place, enables Jeff to maintain a coherent biography by shifting his current understanding of his self into a future understanding with minimal biographical effort. An essential component of that coherence is that his pride remains intact.

JS: So how do you feel about leaving all this behind ... after forty years?

Jeff: I've got pride when I leave here. I've took steps to make sure that ... when I've finished here ... I'm not a cabbage sat in a chair watching TV.

In summary, a combination of critical factors can be identified to suggest that Jeff's transition to retirement requires minimal biographical effort to maintain the totality of a coherent life-course. In contrast to the 'panic' measures taken by other categorisations, the management of his work-ending has occurred gradually over a long period of time. These factors can be seen as a set of 'resources' enabling him to resolve relatively easily any tensions generated by a work-ending brought about through the merger of his company with another, and which he might not have envisaged earlier in his life-course.

Is trajectory transfer more likely for women ?

From a traditional view of women's employment, it might be expected that 'trajectory transfer' would be more likely to be found amongst women than amongst men. Part-time working, fragmented career histories and the existence of a 'domestic role' could be seen as creating the circumstances in which work is seen to be less important and where a strong non-work trajectory is more likely to provide biographical continuity

with minimal effort. The cases described in the above section on 'false optimism' challenged this traditional view. They illustrated the central importance of employment in women's identity and provided evidence of the lack of a non-work trajectory into which to retire. There it was suggested that disrupted personal circumstances meant that considerable biographical effort was required to manage their work-ending.

In contrast, the case of Betty Sharpe, a 59 year old hospital receptionist, and Marjorie Hunter, a 59 year old hospital physiotherapist provide evidence, in different ways, to show how a traditional self-understanding of women's employment continues to influence retirement expectations. Here, it could be suggested that there is no dilemma to resolve. Their approach to employment and well established non-work trajectory combine to facilitate a seamless and unproblematic 'trajectory transfer'.

Case 7. Betty Sharpe: 59 year old hospital ward receptionist

Betty Sharpe's work history consists of a variety of short term temporary, part-time posts including shop work, supermarket shelf stacking and post office assistant. She has been in her current post as a part time hospital ward receptionist for two and a half years, having previously being employed as a part-time ward clerk at the same hospital for ten years. Throughout her working life, there has been a positive decision to take part-time rather than full-time employment since she prefers to fit employment around domestic and leisure commitments which appear to have a higher priority in structuring her time.

In the past it was seen as 'morally right' to fit work around the needs of childcare, whilst now full-time work would be seen as an intrusion on an extensive and highly organized schedule of other leisure interests including leading keep fit classes, running, gardening, woodwork and domestic chores. As such, Betty gives the impression of having been in control of how far employment has been allowed to influence her life. Work is compartmentalised. It is put and kept in the space reserved for it. It receives her

full commitment during working hours and she expresses pride and satisfaction from doing it well but it is not allowed to cross the boundary into her private life.

Retirement appears to offer the opportunity for an expansion of the other sources of identity which are already well established and which provide a greater contribution to the sense of self. As such work appears to be an ending which can be easily left behind; retirement is being looked forward to as a time to reinforce these sources of self. Her life is full to the extent that she perceives herself as having no time to take on any new activities after retirement.

Case 8: Marjorie Hunter: 59 year old hospital physiotherapist

<u>Relative priorities</u>

Marjorie Hunter's account could be seen as providing evidence for the argument that retirement for women is not as significant as retirement for men. Whilst she is very aware of encountering disruption and uncertainty at the end of her working life, this feeling is to a large extent 'cushioned' by her financially secure circumstances, active leisure interests and fulfilling social life.

Marjorie: ... that's the nice thing about my job ... when I'm here, I don't have chance to worry about any of my problems that I've got at home. They're just not there.

Marjorie has been employed as a part-time physiotherapist for the last 21 years. Whilst admitting that she has never been particularly career focussed, and has not been ambitious, she has nevertheless enjoyed her job through contacts with colleagues and through the 'rewards' of helping patients to recover. Her actual hours of work have varied over the course of her working life, partly through variation in the requirements of the hospital and partly because of her own wishes to balance work and non-work activities. She currently works two days per week.

<u>Her encounter with changes to work</u>

A common scenario of NHS reorganisation has been the centralisation of functions within a single hospital site and this has had led to a change in the way in which Marjorie perceives herself at work. For most of her working life, Marjorie worked in a small orthopaedic hospital, but after its closure 5 years ago, she was transferred to a large district general teaching hospital. The changes to her job role following her transfer have had a negative impact on her self-identity. Firstly, she is aware of the pressure of an increasing workload and secondly she feels uncomfortable in being brought into contact with a more formal professionalisation of her job. The informal ways of 'on- the-job' learning in her previous hospital have been replaced by an expectation of on-going professional development, a 'qualifications culture', a need to demonstrate theoretical understanding, and a requirement for competence with technology. She has found these changes threatening, and comparing herself with younger staff who are better qualified and more familiar with technology has exposed a degree of anxiety, inadequacy and marginalisation. This has been a factor in contributing to her decision to retire at 59. These pressures are illustrated by her unease at having to contribute to in-service training sessions.

Marjorie: … it was just an orthopaedic little hospital … a little orthopaedic cottage type hospital and it was quite simple you know … though they were doing the same work as we're doing here, I was able to pick it up as I went along … so there were no things like we have here like <u>in service training</u>

… so our practical … stood me in much better stead than all this theory that they have now … but when we came over here I felt very … er I felt I didn't know as much as I needed to know and erm it slightly bothered me that er I felt really … these young people knew a lot more than I did … and eventually it became apparent that er yes they do know a lot more than I know

… but there came a stage where er here they do these in service trainings and everyone has to … you know, the senior staff have to give an in-service training to the younger members and I felt, when they asked me to do it, I said you know 'I really don't feel competent enough to do this because it's so long ago since I was at college' and you know I've forgotten it all .. <u>everything</u> and I'm very capable … perfectly all-right to do what I know I can do but when it comes to doing these inservice trainings I wasn't happy about it because I just didn't feel I could do it

also I felt that the junior staff fresh out of university knew more than I knew ... but they insisted on me doing it ... and that really ... upset me ... because I wasn't happy doing that ... I'd <u>never</u> used a projector, I'd never used overheads, I didn't you know how .. to write on these ohp , you know these sheets things ... <u>no idea</u>, I'd never done it in my life before.

Her dilemma therefore is one of resolving a disappointed and stressful work-ending which has been brought about by a redefinition of her job in a more pressurised working environment. However, the transition out of work is appears to be relatively unproblematic, mainly because she has a highly developed non-work trajectory into which she is able to move. The part-time nature of her work has provided her with the opportunity to build up a range of well established leisure interests and social contacts which are woven into a highly organised weekly schedule. To a considerable extent she has a clear idea of what her retirement will be like in that she can predict a weekly schedule of activities. Importantly, this prediction is based on what is currently happening in her life, rather than on a need to make any significant change. Whilst changes in the nature of work can be seen as disrupting and as providing a threat to her self-identity, this is more than compensated for by the continuity of her self-identity within her non-work trajectory. This continuity of self therefore offers a smooth transition into retirement.

Marjorie: Well I already do <u>so</u> much that I can't fit it in ... and you know, I'm constantly ... you know ... my main problem is I do so many ... there are so many things that I already do and so many other things that I would like to do that I just can't fit them in so I'm hoping that er ... that maybe I won't be quite so rushed. But I will because I already have a little granddaughter and already another half day of that has gone (laughing) you know so that I can look after her for an extra half day but at the moment er ... Wednesday morning I ride because I have a horse, Wednesday afternoon I look after my grandchild, Thursday morning I ride, have a Thursday lunch engagement (laughing) with two friends which I've done since ... childhood really, being at school, were school friends. Thursday evening I do an art class, Friday morning is mine to try and clean the house (laughter), and Friday afternoon I always see my sister if she's available. The weekend is fully ... can't fit everything in at the weekend ... because I love the garden ... I have a <u>huge</u> garden which I like to ... as you can see there's just not enough time .

This is backed up by her being in a financially secure position:

Marjorie: ... as you'll have gathered, I already have an income ... fortunately I had a very wealthy husband (laughing) ... and so when we divorced ...(now very serious) he had to pay me out and at that time my money was all invested by a financial adviser to provide me with an income ... and so ... you know ... that made life ... quite easy ...

Summary

'Transfer trajectory' as a strategy to manage work-ending appears to apply to both men and to women. However, there appear to be some differences in its form. For women, transfer trajectory involves expanding the profile of domestic life. For men, the content of a strong non-work trajectory appears to consist of more sophisticated activities and interests which are less home-related. The examples in this section have also been chosen to show how those in the public and private sectors alike experience the common dilemma of coping with disrupted endings and are able to resolve this dilemma by deploying a strategy of expanding their well-established non-work trajectories.

6. THE USE OF TRAUMATIC PERSONAL EVENTS TO RATIONALISE THE IMPORTANCE OF WORK

It has already been seen how traumatic personal events in later life, such as ill-health, divorce or the death of a close friend or relative may bring about a re-appraisal of the importance of work in one's life. The 'false optimism' and 'regaining control' categories described above, showed how these events may lead to a increased focus on employment. Those sections drew on cases of women living alone to show how employment was to a large extent used to compensate for unhappy personal or financial circumstances. Conversely, there is evidence to show how these circumstances may also have the opposite outcome in leading to employment becoming less important in one's life. Here, non-work life-course trajectories become prioritised over employment and are used to justify retiring before state retirement age.

Work becomes rationalised as less important

Those who are *already* dissatisfied with work may use these personal events as a way of reflecting on work in the wider context of their lives. Those in this group therefore share a similar dilemma with those in the 'biographical repair' group in feeling a sense of disillusionment with employment after a secure and successful career. However, they adopt a different strategy in that non-work trajectories are prioritised and these traumatic events become used to *rationalise* the circumstances of their work-ending. Moreover, a crucial characteristic of this group is that they understand themselves to be making a 'rational' choice.

This group are retiring before they would have liked to do so; either through voluntary early retirement, or through opting to retire at an occupational age, and their decision is understood as a process of evaluating alternatives. As such, re-prioritising work can be explained as a self-generated empowerment mechanism to counter the feelings of despair or disillusionment which accompany their work-ending. Those who make this decision appear confident that they have made a 'life-enhancing' choice and demonstrate a feeling of being in control, regardless of the extent to which their work-ending has been brought about by structural factors within the organisation. They share with the 'transfer trajectory' group in having a distinct and readily available non-work lifestyle, but differ from this group in how it is applied in order to restore meaning to their current circumstances of disillusionment with work.

Where work was once a central life interest, it becomes overshadowed by traumatic events in their personal lives, and non-work activities become prioritised. In these circumstances, the decision to retire 'early' may be understood as fulfilling two functions. Firstly, work-ending may be seen as 'soothing' the personal unhappiness brought about by these personal events and secondly it provides an 'excuse' to 'escape' from a situation of dissatisfaction with work. Personal trauma is used as a means of reappraising the balance between work and non-work activities where work is seen to be less meaningful. In these circumstances, retirement is anticipated optimistically, often without any planning, but on the basis of a belief that non-work activities will lead

to a more fulfilled self. Typically, this group consists of those for whom work has in the past, been a key part of their identity, but has recently become less important.

Insofar as this choice involves retiring in circumstances which are different to those envisaged a few years ago, this strategy involves 'adjustment' and a moderate degree of biographical effort is required to evaluate the competing circumstances of 'work' and 'retirement'. However, insofar as these traumatic events may be used as an 'excuse' to trigger an 'already wanted outcome', the degree and nature of biographical effort is quite different from how the 'biographical repair' group manages traumatic events. Moreover, the degree of biographical effort is eased by the existence of a clearly defined non-work lifestyle, which is seen as positive source of identity.

Case 9. Dennis Stocks: 54 year old assistant director of environmental services, local authority

Dennis Stocks, has worked for Dernsfield council for 36 years. His employment has been secure and he has been career focussed, progressing to the post of head of department of Environmental Services. Whilst local authority reorganisation has left him vulnerable and disillusioned to the point of accepting voluntary early redundancy, this disillusionment is rationalised by raising the profile of recent non-work events which have caused personal distress.

Denis: ... but we decided that you know, the time was right and I'd had enough and I haven't been in particularly good health this year and also on top of that we've had the most lousiest year I can ever remember ... we've had three bereavements, within ... you know, close bereavements er and two under fairly tragic circumstances er ... a good friend of mine was killed in an air crash earlier this year er then my wife lost her mum and then my nephew was found dead in bed, aged 20 and it just brings home to you, you know, the fact that you're only here for a short period of time and so ... we decided you know, there's more to life than working for Dernsfield council ...and there are lots of things that we want to do so we said 'Yes, we'll do it, go for it'.

It is also apparent that Dennis is able to use this strategy because of the strong and stable relationship with his wife. His retirement is seen very much as a 'joint venture' between himself and his wife.

Denis: Oh yes .. you know I mean we've been together now for ... well we've been married for 30 odd years or so er and not only are we husband and wife but we're still <u>best friends</u> as well and er so yes ... we but we <u>enjoy</u> doing things together ... yes, we've discussed that.

7. FEELING IN CONTROL

It is suggested here, and in the previous chapter, that one important factor in explaining how older workers approach retirement is the extent to which they *feel* in control of their work-ending. This is particularly relevant at a time where the uncertainty of labour market exit is one aspect of a wider pervasive uncertainty of employment in general. This chapter has examined how those faced with uncertain endings, manage that uncertainty.

What needs to be emphasised is that these are strategies for managing the *feelings* associated with the transition to retirement. These strategies are not concerned with practical or tangible outcomes. They are not concerned with explaining how the accumulation of sufficient financial, social and cultural resources might predict a happy retirement. They are to do with making the dilemmas associated with work-ending more easy to live with. Those interviewed as part of this study clearly illustrate that work-ending is rarely entirely unproblematic. The importance of these results therefore is in suggesting that at a time when choice and uncertainty are increasing, the deployment of work-ending strategies is a widespread phenomenon.

The measure of the success of these strategies is the extent to which they make people 'feel comfortable' in their approach to retirement. It has been suggested that 'feeling comfortable' involves maintaining a sense of biographical coherence and that the degree of biographical effort required to achieve this is greater for some groups than for others.

For some, this may be a 'false' comfort insofar as the strategy is designed to avoid facing the reality of their future, and this is discussed further in the conclusion to the thesis. Moreover, successful work-ending strategies provide no guarantee that retirement will be enjoyed. They are short term strategies, deployed to manage biography during a relatively short transitional period in the life-course. They do however provide a 'springboard' for how the initial stages of retirement might be experienced.

CHAPTER 9:

CONCLUSION

This study has revealed how older workers actively manage their encounter with de-standardised labour market exit within their biographical framework. Its substantive and theoretical contributions to academic knowledge are summarised in the following two sections, and this is followed by an evaluation of how the methodological approach has influenced these results. The final section looks at the implications of this study for Human Resources (HR) departments.

1. A NEW WAY OF UNDERSTANDING LABOUR MARKET EXIT

The 'new problem of retirement'

Those currently approaching labour market exit are encountering the 'new problem of retirement'. It is a problem brought about by an increasing uncertainty about what it means to be an 'older worker' in Britain today. A number of dimensions of this uncertainty have been identified, including: the redefinition of jobs arising from public sector re-organisation; shifts in government policy designed to encourage older workers to remain in employment; the discursive power of organisations to construct new identities; the partial de-chronologisation of labour market trajectories; and the increased options for emancipatory lifestyles. This uncertainty has contributed to a dissolving of the predictabilities of role-loss and social disengagement associated with retirement as a definitive life-course marker as encountered by previous generations.

The 'new problem of retirement' is one of *dilemma*. Older workers are placed in a predicament of having to make decisions about how and when labour market participation should end. This requires them to face up to new ways of work-ending which may conflict with their previous expectations of labour market exit. It involves making choices and balancing the tensions between work and non-work trajectories. Finding themselves in this position, older workers have the option to confront their dilemma. Those who accept this challenge are likely to experience their identity as an existential issue, where attempting to rationalise their dilemma places the self 'at stake'.

The individuated older worker

The extent to which uncertainty opens up possibilities for self-understanding is rooted in the long standing sociological debate about agency and structure. De-standardised labour market exit and the de-chronologisation of the life-course have increased choice and decision making about the timing and nature of 'retirement', to the extent that the opportunity to exert some control over work-ending can be seen as a defining characteristic of the current generation of older workers. Whilst control is most evidently expressed through material concerns relating to finances and the use of time, these provide the springboard into wider concerns about biographical management and self-understanding.

To manage these wider concerns, older workers actively ascribe meanings to their current labour market position. This involves rationalising the uncertainties of their employment with their previous expectations of work-ending. It also involves balancing the interdependencies between their retirement preferences and their domestic life. In this process of 'active biographical management' the individuated older worker draws these strands together by making an assessment of what life has to offer, both now and in the future.

This study has shown that the *process* of confronting, assessing and managing this dilemma may lead to the deployment of personal strategies to manage work-ending. Moreover, those who expend more 'biographical effort' in attempting to rationalise the contradictory elements of their past and present employment experiences with their

future lifestyle expectations have most to gain in terms of understanding themselves differently.

For those who engage with this process, labour market exit becomes a process of self-managed withdrawal, rather than being an externally imposed event. It denotes a shift away from passively accepting that their years ahead are to be determined by statutory or organisational rules and, instead, it provides opportunities to stamp a unique biographical coherence over their life-course. As such, confronting the dilemma of uncertainty is potentially empowering in that it contributes to the continuing social inclusion of older people. It is the absence of clear culturally accessible ideas about how to manage labour market uncertainty that has sharpened older workers' resourcefulness to construct their own ways of managing their exit, and led to a more individuated engagement with work-ending. However, this active engagement with the dilemma of 'retirement' is a *potential* engagement, and there are those who, in not wanting to understand themselves differently, may make only minimal 'biographical effort' to rationalise their dilemma.

The increased responsibility for biographical management also carries an inherent risk, of which those who expend a high degree of biographical effort in confronting their dilemma are acutely aware. Choices and strategies are tentative, in that their outcome will not be known for some time to come. Deploying a strategy to manage work-ending is, in itself, no assurance of a 'happy retirement', as these increased options for lifestyle choice imply a possibility of making 'poor' choices. Whereas Beck (1992) prioritised the domestic sphere as the site of an 'internal distribution of risk', into which the thwarted aspirations of individuation in the public sphere became redirected, this study shows that the boundary of where individuated risk occurs has been extended into employment. Moreover, it has also shown the private element of individual decision making insofar as the reasons and motives behind the deployment of personal strategies to resolve dilemmas may not be fully shared with others.

Whilst deploying personal strategies to rationalise dilemmas is empowering, the potential for self-understanding remains constrained by public institutions and social policies which continue to assume standardised definitions of life-course trajectories and of domestic roles. The extent to which older workers can embrace an increased biographical responsibility is also constrained by how far traditional expectations of

state welfare systems are entrenched in their own self-understanding. Having spent the majority of their working life with an understanding of a public welfare system as one of state provided security from 'cradle to the grave', it is not easy for current older workers to shed this idea in favour of more individuated lifestyles. Perceptions of age, retirement stereotypes, and family life, formulated earlier in the life-course, continue to constrain older workers' understanding of labour market exit. What may be being broken down, however, is the rigid understanding of how work *should* end, and in its place comes a more open acceptance of alternative ways in which it *might* end. This tension between the structural constraints of traditional patterns of labour market exit and new opportunities for individuated lifestyle is as much a dilemma for the older worker, as it is for the social theorist.

2.   THEORETICAL INSIGHTS

The theoretical contribution of this study comes from applying the Heidegerrian concepts of 'temporality' and 'authenticity' to explain older workers' biographical management of their labour market exit. It has translated Heidegger's ontological concern with confronting one's non-existence, to understanding how older workers confront the dilemmas arising from their de-standardised labour market exit. The value of this approach has been to show how de-standardised labour market exit places the self 'at stake' by disclosing existential anxiety and by presenting older workers with options to confront their self-understanding.

This approach has made possible a shift away from previous 'event driven' theorisations of retirement, which focussed on how those leaving employment 'adjusted' to their transition in employment status. Instead, it has enabled labour market exit to be conceptualised within the totality of the life-course. Heidegger's concept of the 'ready-to-hand' nature of self-understanding being disrupted by reflecting on death has been applied to reveal how uncertainty at work presents a 'lack of fit' between one's current labour market position and one's expected employment trajectory. De-standardised labour market exit discloses the 'present-at-hand' nature of self understanding in relation to work and domestic life. Similarly, Heidegger's theorisation of how reflecting on death opens up existential possibilities has provided an invaluable

insight into explaining how individual agency can be used to rationalise the dilemma of work-ending.

This theoretical framework has also been applied to show that confronting the dilemma of work-ending is in itself, insufficient to attain authentic understanding. For example, those deploying personal strategies of 'false consciousness' show how rationalising their dilemma involves 'turning away' from the challenge by continuing to draw on the culturally accessible norms of 'retirement' to assist in the 'forgetting' of the disconcerting aspects of the self, disclosed by existential anxiety. Similarly, in utilising modes of self-understanding which have been constructed earlier in their life-course, the 'trajectory transfer' strategy offers little opportunity for understanding the self differently. On the other hand, the strategies of 'biographical repair' and 're-gaining control' demonstrate the essential criteria for attaining authenticity in that they apply a temporal dimension to self-understanding. The decisions made take account of past and future self-understanding and are driven by a concern with maintaining a unique biographical coherence which involves an open acceptance of the need to reconstruct and re-form the self over the life-course, irrespective of the material outcome. These strategies are the *means* through which this thinking takes place.

Whilst the concept of authenticity has been useful in explaining how older workers rationalise their dilemmas of labour market exit, it also leads on to a philosophical debate about whether those who do so are better equipped to deal with their retirement than those who continue to draw on inauthentic norms of appropriateness. As with Heidegger's theorisation of confronting death, a temporal understanding of one's dilemma of labour market exit is an *alternative*, rather than a 'better' form of Dasein. Rationalising the dilemma authentically does not in itself lead to a more 'successfully managed' labour market exit in terms of greater material comfort or of a happier retirement. Nevertheless, an identity which is exposed, confronted, assessed and temporally rationalised would appear to emerge strengthened as a result.

However, this strengthening may be short lived. These Heidegerrian concepts can be applied more generally to other life-course transitions to conclude that approaching retirement is one of many instances when the self is 'at stake'. Labour market exit is illustrative of other dilemmas which older workers may have already encountered, or are yet to encounter. Within the life-course there are many opportunities for existential

anxiety to be disclosed, and attaining authenticity on any of these occasions may be no indicator for the outcome of subsequent disclosures. This implies that a temporal self-understanding is itself a precarious and fragile mode of being, in that it is never permanently attained, and is always open to revision, and reconstitution as new dilemmas are encountered.

The framework has also enabled a shift away from masculinised theorisations of labour market exit which focussed on men leaving full-time continuous employment at state retirement age, and which 'problematised' retirement in terms of a passive and reluctant acceptance of their 'social disengagement' from society. Conceptualising labour market exit in terms of 'dilemma' has highlighted how work-ending brings about opportunity for biographical management as much for women, as for men. In doing so, it has also drawn out the specific dilemmas which relate to the gendered nature of women's labour market participation. This aspect of the theoretical framework has added to the understanding of women's work-ending by identifying how 'defensive' strategies are used to rationalise dilemmas between employment and domestic life, for example where employment has been the central thread holding the life-course together to offset the apprehension of financial struggle and loneliness. For men, using the concept of 'dilemma' has allowed evidence of a reversal of earlier understandings of work-ending to emerge, where for example, financial security, well established outside interests and domestic security are used positively to manage the disillusionment and dissatisfaction brought about by the re-organisation, restructuring and redefinition of job-roles.

The study has added to an understanding of how changes in society can arise from the dynamic interaction between individuals and institutional structures as each transforms the other. Change in the meaning of 'retirement' is brought about at both an individual and a group level as the current cohort of older workers encounter and pass through the processes and institutions which govern their labour market exit, which are found to be ill-fitting to the 'project' of biographical management. These same processes and institutions in turn become modified as they are required to adapt to the needs of the groups who pass through them. The final section of this chapter highlights one such example, to speculate how the Human Resource process might be amended, to meet the changing needs of older workers.

The process of assessing and rationalising the dilemmas of labour market exit through biographical management has been shown, amongst those interviewed, to be relevant to a broad range of occupations and to men and women. However, there is considerable variation, both in the *nature* of the dilemma encountered, and in the *response* to the dilemma. Increasingly individuated lifestyles, discussed above, may explain some of this variation in terms of greater self-managed withdrawal from the labour market. Dimensions of personality such as introversion/extraversion (Eysenck, 1991) might also be expected to influence the response to existential anxiety. However, this study has shown the interaction of occupational status and gender to be central in two ways. Firstly, the dilemmas faced by women in low status occupations are of a different nature from those faced by men in high status positions. Secondly, the varying routes by which these men and women have come to occupy the structural positions bestow different social, material and cultural 'resources' which can be draw upon to rationalise the uncertainties of their current labour market position. The meanings which they ascribe to their dilemma are those which have arisen through the gendering of their employment histories and its interaction with their domestic life-course trajectories.

The vast majority of men in this study were leaving full-time employment at, or before, state retirement age, were financially secure and were married. These factors are important in that they are likely to present the dilemma as a matter of 'choice', where there are options to make significant revisions to the work-life balance. Here, understanding one's self differently may emerge by status and security providing a springboard to 'be brave' through embarking on life-style change. Paradoxically, the presentation of choice involves a considerable degree of biographical effort because the decision to leave work involves weighing up the consequences of loss of high status.

In contrast, many of the women had fragmented employment histories, and were 'retiring' after state retirement age into circumstances where their loneliness and relatively low pensions were of some concern to them. For these women in relatively 'weak' structural positions, dilemma is more likely to involve managing their concerns with the everyday practicalities of finances and maintaining social contacts. Here, understanding ones' self differently tends to involve coming to terms with existing circumstances, rather than attempting to changing these circumstances. This is not to say that the dilemmas faced by men in high status employment have any less serious implications for understanding ones' self differently, than those of low status women.

Both these 'routes' may, in their different ways, lead to a more authentic understanding. It does mean, at least in this study, that the dilemmas faced by men and women are different and that there are inequalities in the resources available to these groups to address their dilemmas.

Whilst the interaction of occupational class and gender has a clear effect on the nature of the dilemma and on the resources available for confronting the dilemma, its value in explaining why some older workers use these resources to respond authentically, whilst others respond by continuing to draw on inauthentic norms of appropriateness is more complex. For the women in this study, evidence of authentic responses appeared amongst those with higher occupational status. This may suggest that the process of confronting one's self authentically is itself an intellectual exercise, requiring reflective thought on abstract concepts, which is more likely to be found amongst those with higher educational attainment and professional experience. However, despite the relatively secure financial, material and domestic circumstances of virtually all the men in this study, there was considerable variation in the extent to which their responses to the dilemma of work ending could be categorised as 'authentic'. Some used work-ending as an opportunity to think about the uniqueness of their biographical totality, whilst for others, their understanding of leaving work was rationalised by drawing on traditional concepts of 'retirement'. This variation provides additional evidence to support the argument that the current generation of men are on the cusp of a transition, where these traditional views about 'retirement', and its relationship to work-life balance, have been weakened, but not entirely dismantled.

3.   THE IMPACT OF THE RESEARCH DESIGN ON THE RESULTS

The research design has been influenced by those aspects of the life-course tradition advocated by Elder (1985) which focus on the intersection of multiple personal trajectories, within a shared historical setting. This has led to labour market exit being investigated in a temporal dimension, both across the individual's life-course, and in relation to the broader social, economic and cultural trends through which the individual has lived. It has led to explanations which recognise how life-course continuities which

are external to their employment, mediate older workers' understanding of their ill-defined, and ambiguous labour market position.

The historically specific nature of the study

At one level, the life-course approach has revealed insights which are historically specific. Those interviewed are amongst a unique cohort who are approaching 'retirement' on the cusp of a transition in ideas about older worker's labour market participation. De-chronologisation, redefining the work-life balance, and shifts in the gendered nature of domestic relationships present current older workers with uncertainties about their labour market exit which are different from those faced by previous generations. Their dilemmas, and their personal strategies, reflect these historically specific uncertainties. The probability, amongst subsequent generations of older workers, of an increasingly normative acceptance of uncertain work-ending means that labour market exit may be less likely to disclose existential dilemmas in quite the same way.

Nevertheless the methodological approach has a wider relevance in highlighting a process by which each generation has its own trajectory of conflicting ideas requiring biographical management, and which is different from that of previous or future generations. As such, the use of personal strategies and biographical dilemmas as constructs for understanding work-ending has an enduring application which extends beyond the study of those currently approaching retirement and lies at the very heart of sociological inquiry. Consequently, it will be interesting to compare the dilemmas and strategies of future generations of older workers with those in this study. This is particularly important as the direction of employment policy moves towards encouraging flexible work-endings, suggesting a need for more complex forms of personal 'biographical management'.

Insofar as each generation lives through a unique trajectory of social change, the data collected was inevitably historically specific. Those interviewed have encountered particular change in the areas of family structure, women's employment, public sector reorganisation, economic recession, and increasing consumerism. The data therefore reflects the specific changes encountered by a particular generation. Beyond this,

however, the conduct of the interviews, and the analysis of the data has been influenced by my prioritisation of the above trends, amongst the many other social, economic and cultural changes which those interviewed will have lived through. How the interviews were directed, and the questions asked were influenced by my own subjective assessment of what I considered to be important. Nevertheless, through using a grounded theory approach, these priorities emerged during the course of the interviews, rather than being imposed as a presupposition from the outset. A necessary requirement of capturing these insights and sensitivities was that interviewees had the freedom to express their feelings. This allowed the anxieties associated with the interviewees' own 'critical moments' (Giddens, 1991) to become apparent.

Other design effects

The data collection and analysis has also inevitably been influenced by my own identity as a middle-aged male, with a public sector career history and currently experiencing similar uncertainty of employment of which the interviewees spoke. It would seem unlikely that a much younger researcher, with a very different employment history, would have collected similar data, or would have come to the same conclusions. In this sense, the results are a 'joint product', in which my identification of themes in the data and subjective prioritisation of their importance has been influenced by understanding the interviewees' life-course, relative to that of my own.

The study was not designed with the intention of producing a generalisable or comprehensive model for explaining the experiences of those approaching labour market exit. Whilst the 60 interviewees chose to share some important personal aspects of their lives with me, their accounts presented in this study are nevertheless an incomplete picture of the complexities of their own dilemma of labour market exit, and should not be taken as representative of a wider community. What the qualitative analysis of the accounts of 60 people has achieved, has been to disclose additional insights which extend the range of possibilities of how labour market can be conceptualised.

The results are based primarily on the accounts of public sector workers in large organisations. This focus emerged as a result of methodological decisions about gaining

access, which were initiated by the survey of pre-retirement education, which in turn, identified those organisations whose Human Resources departments considered this to be a topic of some interest. This may also have implications for the application of the results. However, the inclusion of a small number of workers from a small scale private engineering company has indicated that the construct of 'dilemma' can be applied to different employment settings. It is nevertheless a study of those who willingly chose to make themselves available for interview, who worked in mainstream forms of employment, within organisations having well established personnel procedures. Different data may well have been collected from those who were harder to reach.

4.   THE APPLICATION OF THIS THESIS WITHIN THE WORKPLACE

The challenge for Human Resources Departments.

The insights revealed by this study should heighten the sensitivities of those involved in supporting older workers through the labour exit process, as well as those involved in the management, recruitment and retention of older workers. If the results are to be applied within the workplace, Human Resources Departments face a new and difficult challenge. They need to strike the correct balance between providing advice to older workers, and enabling them to find their own solutions to their dilemmas. To offer prescriptive advice on how to confront the problems of labour market exit would dilute older workers' resourcefulness to manage their own dilemmas, thereby denying them the possibility of attaining authenticity. The role of HR therefore becomes one of facilitating a supportive framework within which older workers can make an individuated response to confront the existential aspects of their work-ending. It is a role which needs to provide scope for the degree of individual agency, referred to above, to flourish.

It must not be assumed that creating a framework to confront existential aspects of work-ending is the sole responsibility of HR Departments. This study has provided evidence of how friends, colleagues, relatives and spouses have, sometimes unwittingly, contributed to the conditions in which authenticity can occur. Those who spoke to me with such emotion and self reflection had done so, as far as I am aware, without the

assistance of their HR department. The role of HR therefore becomes one of offering an *additional* facility to reflect on the dilemmas of work-ending, whilst recognising that this may also arise outside the work situation.

What action is required by Human Resources Departments ?

The data collected in the initial stages of this study suggests that employers, in general, appear to be less than enthusiastic in meeting the pre-retirement needs of their staff. Existing provision appears to consist of 'factual' information relating to financial and recreational matters, mainly delivered by those who have a business interest in the course content. Such information is undoubtedly useful and may unintentionally generate the sparks which ignite existential anxiety amongst those for whom such courses provide the first opportunity to reflect on their futures. However, whilst these approaches may unintentionally generate an awareness of the dilemma of work-ending, they fall short in providing a support structure to enable older workers to rationalise their dilemma. Whilst this study has shown that some may be able to construct their own personal solutions unaided, HR departments have a responsibility to meet a need, when this is required.

Providing a facility to assist older workers to manage their work-ending should be incorporated into HR strategies. At a practical level this involves ensuring that the organisation has access to those with an awareness of the consequences of uncertain employment for older workers, either through externally commissioned services, or developed in-house. It involves taking a more theoretically informed responsibility for the content of 'pre-retirement' courses, by recognising the diversity of ways in which older workers manage their work-ending. It involves helping them to work through the anxiety of making difficult decisions. Most importantly, the HR strategy should aim to empower those leaving the labour market to search for their own solutions, within a supportive framework.

Pre-retirement education is only one form of support which HR departments need to offer older workers. This study has shown that a continuing engagement with the labour market, in a different, or reduced capacity, can form part of older workers' personal strategy for managing their dilemma of work-ending. Providing realistic advice on the

possibilities of employment after 'retirement' either in their own organisation, or elsewhere, is one way in which the HR service can facilitate older workers to confront the uncertainty and ambiguity of their position. Allowing their staff to 'drift' into false expectations, on the basis of rumour or misunderstanding, is to encourage inauthenticity. Part of this advice involves organisations being explicit about their employment policies towards older workers.

The need for a flexible response to labour market exit

Creating opportunities for older workers to confront their dilemmas of work-ending needs to be consistent with a more 'self-managed' culture of labour market exit as employees become actively involved in their own 'retirement' decisions. This places new demands on the organisation to be responsive to the variation in need amongst older workers. Because of the variety of strategies deployed by older workers to rationalise their dilemmas, employers also need to be equipped to offer flexible retirement pathways, which take account of the ambiguous nature of work-ending, and of the diverse understandings amongst their employees of what it means to be an older worker. HR departments need to be more innovative in offering employment opportunities to older workers to ensure that exit from the labour market need not be the only way of rationalising dilemmas. Employers need to be able to respond to the dilemmas of the 50 year old senior manager, facing up to his disillusionment with continual organisational change after a progressive career, as well as to those of the 63 year old divorcee, rationalising having to give up her part-time employment which has given purpose to an otherwise lonely life, as well as providing financial independence.

Organisations also need to minimise their vulnerability to the decision-making, individuated, authentic, older worker. The deployment of personal strategies may have damaging consequences for the organisation insofar as the employers' control over workforce composition is potentially weakened where increased decision making involves the possibility for losing experienced staff who see early exit as a means of rationalising their dilemma. Whilst the general patterns of older workers' labour market participation have been well researched, this study shows that the increasingly de-chronologised life-course, together with the diverse ways of rationalising the dilemma of labour market exit, mean that employers are less able to predict when dilemmas will

occur. The unexpectedness of employees' decisions to retire may threaten organisational stability, especially when this involves experienced staff, with secure and progressive career histories. Organisations should not underestimate the impact of the disillusionment often brought about by organisational change, and need to protect themselves against being left short staffed in key areas.

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APPENDICES

APPENDIX A

Covering letter sent to organisations in survey of provision of pre-retirement courses

«JobTitle»
«Company»
«Address1»
«Address2»
«Address3»
«Address4»

<div align="right">«Title»</div>

Dear «Title»

RESEARCH INTO PRE-RETIREMENT EDUCATION

I am writing to ask for your co-operation with a research study which I am undertaking for my PhD at Sheffield Hallam University. The topic is concerned with the expectations of those employees who are approaching retirement and the project is one of a small number of studies selected against national competition to receive a prestigious funding award from the Economic and Social Research Council. One of the aims of the study is that the results will be of benefit to those personnel departments who have a responsibility to provide pre-retirement education for their staff. This work is being undertaken under the supervision of Professor Sue Yeandle at Sheffield Hallam University.

At this stage, I am writing to a sample of large organisations within South Yorkshire and adjacent areas, to assess the extent to which local employees receive pre-retirement education. The enclosed questionnaire should only take a few minutes to complete and asks for basic details about the location and timing of pre-retirement education which your staff receive and about their attendance on any courses which you organise. I can guarantee that your reply will be for my information only and will not be published in any form which would identify your own organisation.

I would be very pleased if you were able complete and return the enclosed questionnaire in the stamped addressed envelope by 2nd July. In addition, if you were able to provide any readily available information about your courses, this would be most appreciated and would of course be treated in absolute confidence. Should you have any comments or questions, please contact myself on 0114 271 1296 or Professor Sue Yeandle on 0114 225 2830.

Yours sincerely

John Skinner
(Postgraduate Research Student)

APPENDIX B

Questionnaire sent to organisations in survey of provision of pre-retirement courses

PRE-RETIREMENT EDUCATION QUESTIONNAIRE

NAME OF ORGANISATION: «Company»

		Yes	No
1.	Does your organisation arrange for any of its employees to attend pre-retirement education courses ? (please tick)	☐	☐

If 'yes' then please answer all of the following questions by putting a tick in the appropriate box(es), otherwise go straight to question 19.

2.	Where are the pre-retirement courses held ?	on company premises	☐
		Elsewhere	☐
If 'Elsewhere', please specify:			

		Yes	No
3.	Are the courses residential (involving overnight stay) ?	☐	☐

		Yes	No
4.	Are the courses attended by employees from organisations other than your own ?	☐	☐

5.	Who presents the courses ?	Company personnel	☐
		Others	☐
If 'Others', please specify:			

6.	What type of courses are provided?	A single session lasting less than 1 day	☐
		A single session lasting 1 whole day	☐
	(if necessary, tick more than one box)	A single session lasting several days	☐
		Several sessions over a period of weeks	☐
		Other (please specify)	☐
	If 'Other', please specify:		

7.	How many employees normally attend a course at any one time?	Less than 10	☐
		10-20	☐
		More than 20	☐
		Other (please specify)	☐

8.	How many courses do you intended to hold this year?	1	☐
		2-6	☐
		More than 6	☐
		Not known	☐

9.	When would employees normally attend the courses ?	Less than 6 months before retiring	
		Between 6 months and one year before retiring	
		More than 1 year before retiring	
		Any time	
		After retiring	
		Other (please specify)	
	If 'Other', please specify:		

10	Approximately what fraction of those retiring attend a pre-retirement course ?	Less than half	
		About half	
		Most	
		Nearly all	
		All	
		Not known	

11	How do employees find out about the courses ?	Formally notified by personnel department	
		Through Trade Unions	
		Other	
	If 'Other', please specify:		

12	Are employees normally required to attend the courses ?	Yes	No

13	Do employees normally attend the courses in their paid working time?	Yes	No

14	Are the following types of employee eligible to attend the courses ?	Yes	No
	employees taking *voluntary retirement*		
	part-time employees		
	employees on *fixed term* contracts		
	employees taking *compulsory retirement/redundancy* before statutory retirement age		

15	Must employees normally have worked for the organisation for a minimum length of time before they can attend the courses ?	Yes	No
	If 'yes', please specify length of service required:		

16	Are separate courses organised for particular *grades of staff* within your organisation ?	Yes	No
	If 'yes', please specify:		

17	Are separate courses organised for particular *occupations* within your organisation ?	Yes	No
	If 'yes', please specify:		

18	Is attendance normally restricted to retiring employees who are over a certain age ?	Yes	No
	If 'yes', please specify:		

Please turn over...

19	About your company:	Number of employees:

		Under 500	500-1000	1001-2000	Over 2000

Over the last 5 years, has the number of employees

☐ stayed about the same   ☐ increased noticeably   ☐ decreased noticeably

Percentage of female employees:

☐ About half   ☐ Well over half   ☐ Well under half

Percentage of manual workers:

☐ About half   ☐ Well over half   ☐ Well under half

For how long has your organisation existed ?

☐ Under 10 years   ☐ 10-15 years   ☐ Over 15 years

Does your organisation Have 'Investors in People' Ststus ?

☐ Yes   ☐ No

Main business area:

20	*THANK YOU FOR COMPLETING THIS QUESTIONNAIRE.*	Name: Job Title: Telephone:

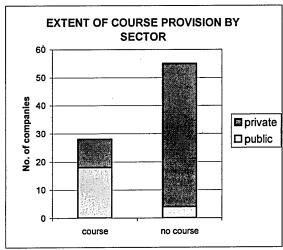| 21	If you do **not** wish to be contacted about this project, please tick this box.	☐

Please return in the stamped addressed envelope by 11th, June.

APPENDIX C

Results of survey of pre-retirement provision

EXTENT OF COURSE PROVISION BY SECTOR

COURSE PROVISION BY COMPANY SIZE

COURSE PROVISION BY INVESTORS IN PEOPLE STATUS

COURSE PROVISION BY PERCENTAGE OF FEMALE EMPLOYEES

COURSE PROVISION BY PERCENTAGE OF MANUAL WORKERS

COURSE PROVISION BY CHANGE IN NUMBER OF EMPLOYEES OVER 10 YEARS

WHO PRESENTS THE COURSES ?

A bar chart titled "WHO PRESENTS THE COURSES ?" with y-axis "no. of companies" ranging from 0 to 16.

Category	no. of companies
Company Only	1
Externals	13
Both	14

FRACTION OF RETIRING EMPLOYEES WHO ATTEND COURSES

A bar chart titled "FRACTION OF RETIRING EMPLOYEES WHO ATTEND COURSES" with y-axis "no. of companies" ranging from 0 to 10.

Category	no. of companies
Under half	9
half	3
most	8
nearly all	6
not known	2

ARE SEPARATE COURSES HELD FOR DIFFERENT OCCUPATIONS ?

A bar chart titled "ARE SEPARATE COURSES HELD FOR DIFFERENT OCCUPATIONS ?" with y-axis "no. of companies" ranging from 0 to 30.

Category	no. of companies
mixed occupations	26
separate occupations	2

ARE SEPARATE COURSES HELD FOR DIFFERENT GRADES OF STAFF ?

A bar chart titled "ARE SEPARATE COURSES HELD FOR DIFFERENT GRADES OF STAFF ?" with y-axis "no. of companies" ranging from 0 to 30.

Category	no. of companies
mixed grades	24
separate grades	4

NUMBER OF COURSES PLANNED THIS YEAR

A bar chart titled "NUMBER OF COURSES PLANNED THIS YEAR" with y-axis "No. of companies" ranging from 0 to 18.

Category	No. of companies
0	2
1	6
2-6	16
6+	1
n/k	3

IS COURSE ATTENDANCE RESTRICTED TO EMPLOYEES OVER A CERTAIN AGE ?

A bar chart titled "IS COURSE ATTENDANCE RESTRICTED TO EMPLOYEES OVER A CERTAIN AGE ?" with y-axis "no. of companies" ranging from 0 to 20.

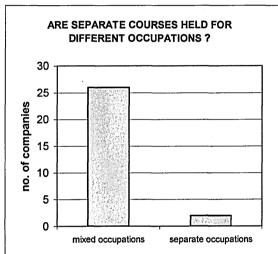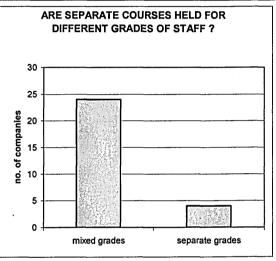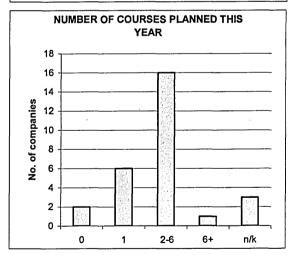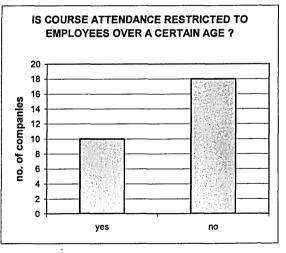| Category	no. of companies
yes	10
no	18

APPENDIX D

Slides used on pre-retirement courses to attempt to recruit interviewees

AN INTERVIEW ABOUT ATTITUDES
TOWARDS RETIREMENT

- CONFIDENTIALITY

- WHY DO IT ?

- WHERE AND WHEN?

- THE RESEARCHER

YOUR WORK HISTORY: A STORY OF UNCERTAINTY ?

- Full employment

- Recession, Unemployment

- Reorganisation

- Computerisation, Technology

- For men: the end of the 'breadwinner' ?

- For women: 'career breaks', returners

- Uncertainty ?

RETIREMENT: WHAT'S IT GOING TO BE LIKE ?

- NO PLANS !

- TAKE A RISK !

- CONTINUE WORKING

- OTHER FORMS OF WORK

- MORE OF THE SAME

SLIDE Notes

INTRODUCTION:
My session is a bit different from other speakers in that I'm:
-        **not** giving information; **not** giving advice
         Instead I'm asking for your help in research project

<u>What is my research about:</u>
It's about attitudes towards retirement and about how your work history over the years
might have influenced how you feel about retirement.

<u>So, what am I asking you to do:</u>
        1. Complete a questionnaire
        2. Talk with me for about an hour about how you feel about retirement and about
        your   work – by talk with me I mean I want you to tell me how you feel about
        retirement and how you feel about your working life – no set questions – no right
        and wrong answers – what you feel counts.

working with several organisations in south yorkshire
want to get 40 people

<u>In the next few minutes I want to try and persuade you that it might be a good idea to do
this.</u>

Not interested so much in what you say as an individual but to explain differences between
groups – why does one **group** feel like this about retirement and another feel like that.
For example:
-    are there differences between those who are retiring because they've reached state
     retirement age compared with those who are taking early retirement (for whatever
     reason).
-    are there differences between those who've been in work all there lives and those
     who've been out of work at some stage (for whatever reason)

<u>There are probably a number of questions that immediately come to mind:</u>

1. CONFIDENTIALITY
I need to reasure you about a few things:
⇒ No connection with your company
⇒ Not asking Personnel for any info; not providing Personnel for any info.
⇒ Final report – company not named, people not named.
⇒ Your rights – to say no to any question, to stop the interview

2. WHERE/WHEN
The practicalities: possibly in work time (end of day)– public building like a library/youth club; come into the university; time is not a problem – weekends – nights

For about an hour – in the next few weeks

3. WHY DO IT ?
I do admit that 90% of why you should do it is to help me/do me a favour – for my benefit.
but: there are some advantages for you too:
a) In thinking about the **past** Reflect on own life – sure you've done this but it can be different talking to a stranger about it whose task is to get you to think – its not like talking to your wife or husband – I'm neutral.

b) In thinking about the **future**: Sharpens up your own thoughts; Focus your attention on issues of concern; Highlight new possibilities not thought about before. It just might be that after talking you say to yourself – 'I hadn't thought about that before' Motivate you into action;

c) Intended to be **enjoyable**; an experience not everyone has– the final result will be available – you can say you took part – you'll be there hope its enjoyable.

4. THE RESEARCHER
Also have a real job – one I get paid for. I do this on a part time basis
A hobby – like you, I am a public sector worker.
Can relate to the topic – have lived through some of the changes in work (at least in last 20 yrs)

I just like to give you some idea about the things I'm interested in:

Firstly: **WHAT DO YOU EXPECT RETIREMENT TO BE LIKE**

Have you made any plans
An example from a person making a presentation at one of these sessions encouraging people to make plans:
m=art, t=wood,wed=pottery,thurs=rambl;fri-self assembly shed

On the other hand: some refuse to face up to retirement.

I'm not make any judgements – for me, to not have any plans is just as valid as a planned life ;

Risk: Are you a risk taker ? Sell up and start a sandwich shop in Teneriffe.

Can you really stop working: paid/unpaid; same/different; something to do

<u>More of the same:</u> same events have changed meanings – gardening (from chore to pleasure)

<u>Secondly, I'm interested in how your time at work might have influenced their attitude towards retirement:</u>

TALKING ABOUT YOUR WORK
Many people think their working life to be quite ordinary. - but everyone has a **story** to tell – have lived through **change. What sort of change am I talking about ?**

(*full employment*)

But:
- How many people today are doing the job they started out doing ?
- How many people are doing a job today they had even heard of when they started work ?
- Your job might not even have existed when you started work !

(recession unemployment)

How secure has your employment been ?
NHS is relatively secure from redundancies - but you might have joined after leaving an insecure job.

Even if you haven't been faced with redundancy, working in the NHS you're likely to have faced …
(reorganisation)
But what about reorganisation.

Interested in those with secure job histories and insecure job histories.

(technical change)

So, how far have you encountered change – a lot, not at all – Interested in both those aspects.
So, what has been the effect of work on who you are ?
Is it a big part of your life ? (its not so much about liking it or being good at it but has it left its mark on you ?)

For example:
George – neighbours still refer to him as doctor
        Talks about people in terms of experience with patients
Peter - never mentions his past work – all about what he is going to do next

<u>So there we are:</u>
So please don't dismiss it straight away just because something a bit different
I do hope you'll think about it and give it a try. I do intend it to be enjoyable, stimulating and thought provoking.

If you do: - fill in the bit at the end of the questionnaire
If you're not sure: - give me a ring – catch me afterwards
If you're really not for you – ask a friend/colleague/husband/wife to get in touch

APPENDIX E

Information sheet and questionnaire given to potential interviewees

APPROACHING RETIREMENT ? WHAT'S YOUR STORY ?

Dear Employee,

Are you approaching retirement or thinking about retiring in the near future ? If so, I'd like to invite you to take part in a research study about attitudes towards retirement.

You can help in two ways. First, there's a short questionnaire attached to this letter which I'd be pleased if you would complete and return to me in the pre-paid envelope.

Secondly, I'm asking if you would be kind enough to spare me approximately an hour of your time to talk about your working life on a one-to-one basis. After a life-time at work, **everyone** has a story to tell. So, whether you've worked at the same company for over 30 years or whether you've done lots of different jobs, I'd like to hear your story. I'm also interested to hear your feelings about what you expect your retirement to be like.

To take part, you need to be in employment at the moment, but thinking about retiring in the next year or so. All grades of staff, full-time and part-time, and all occupations are equally welcome to join in.

I do hope that you will be able to help. Taking part is intended to be an interesting and enjoyable experience, especially if you've not done this before. To find out more, without any commitment, please leave a telephone number in the space provided at the end of the questionnaire. Alternatively, you might wish to ring me directly on (0114) 271 1296 (Monday-Wednesday; 9am.-5pm). On the back of this letter you will find some further information about the research and some personal details about myself.

Your own Personnel or Pensions Department has given me permission to write to you, but they are not involved in the research in any other way. In many cases, interviews can take place at your work site but where appropriate, you may need to obtain your managers' agreement to attend. Alternatively, you may prefer to be interviewed at the University or at a community centre/ library near to your home. Finally, if you know of a friend or colleague who will be retiring shortly and who might like to volunteer, then please ask them to get in touch with me.

Yours sincerely

John Skinner
(Postgraduate Researcher)

RESEARCH INTO ATTITUDES TOWARDS RETIREMENT

The research:
This study is being undertaken by a postgraduate researcher at Sheffield Hallam University and involves examining attitudes towards retirement amongst those people who are intending to retire in the next year or so. A number of large organisations in the South Yorkshire area have given their permission for the researcher to ask their staff if they would like to take part in the research. The study includes those who are taking early retirement as well as those who will have reached state pension age.

Confidentiality:
The research is being conducted under the Code of Practice of the British Sociological Association which specifies clear guidelines concerning ethics and confidentiality. This means that the name of anyone who takes part will not be disclosed in any published report. Employers are not being asked to provide the researcher with any details about those who volunteer. Also, the details of the interview will not be made available to employers. Furthermore, the research has no connection with any organisation involved in the selling of financial products or retirement services and participants will not be contacted by any other agency as a result of being interviewed.

About the researcher:
I am a 'mature' student undertaking this research for a PhD on a part time basis at the Centre for Regional Economic and Social Research within Sheffield Hallam University and have been working on this study for about one year. This research has to fit in with my own family commitments which include two teenage children. Quite separate from this project, I am also employed part-time as an information analyst within the NHS.

Who is funding the research ?
The study has been successful against national competition in winning a prestigious award from the Economic and Social Research Council, which is the major organisation for the funding of postgraduate research in the social sciences. Only a small number of these awards are made each year.

WORK HISTORY QUESTIONNAIRE

YOUR PRESENT JOB

What is your current job ?

How many years have you been in your current job ?

Is your current job full-time or part-time ?

Which organisation do you work for ?

YOUR LAST JOB (the one before your current job)

What was your last job ?

How many years were you in your last job ?

Was your last job full-time or part-time ?

How many different companies/organisations have you worked for during your adult working life ?	One...............	☐
	Two...............	☐
	Three.............	☐
	Four...............	☐
	More than Four.......	☐

How many times in your adult life have you been **without** paid employment for any reason ?	Never	☐
	Once...............	☐
	Twice...............	☐
	More than twice..	☐

Were **any** of the times without paid employment due to: (tick all that apply)	Redundancy .... ☐
	Ill-health .... ☐
	End of fixed term contract... ☐
	Bringing up children.......... ☐
	Caring for relatives............ ☐
	Other................................ ☐
If 'other', please specify:	

Your main reason for intending to retire:	I have reached state pension age.................. ☐
	I have reached age of occupational retirement... ☐
	My health.. ☐
	Redundancy.. ☐
	Other... ☐
If 'other', please specify:	

About Yourself:	Male........ ☐ Female.... ☐
	Age......... ☐
	Date of intended retirement... ☐

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE.

A stamped addressed envelope is provided for you to return the questionnaire.

| If you are willing to talk about your attitudes to work and retirement, please give details here. | Name: ☐ |
| | Telephone no: ☐ |

E- v

APPENDIX F

Demographic details of those who were interviewed

INTERVIEWEES: in surname order

The 'named' interviewees are those whose accounts have been quoted from in the main text.

Code	Name (changed)	Organisation type	Sex/ Age at interview	Current Job	Years in Current Job	Previous work history	No of employers	Periods without employment
WF1401	Mike Bagley	Local Authority	M/54	Head of Corporate Services (f/t)	21	Fragmented early career as chartered engineer in private sector then continuous in local govt		
S1304	Jim Baxter	Engineering co.	M/60	Production engineer	35	Coal Board engineer	2	0
N12801	Dianne Black	Hospital	F/63	Ward Receptionist(p/t)	27	Continuous at same hospital. Reduced to part time for last 3 years.	4	1: childcare
LN0703	John Bradshaw	Local Authority	M/57	Tutor (p/t)	2	30 years teacher (f/t)	3	1 – self emp.
R1602	Rona Cullen	Community health	F/62	Manager, adolescent day hospital (f/t)	13	publican	4+	Childcare + Care for relatives
LN0601	Audrey Fisher	Hospital	F/67	Nurse(p/t)	35	Continuous at one hospital	1	1 childcare
LN1701	Sheila Grainger	Health Authority	F/59	Children's Services Manager (f/t)	13	Fragmented then stable for last 13 years	4+	Childcare + time outs
LN0603	Jean Grey	Hospital	F/65	Print Room Manger	18	continuous	2	0
N12802	Carol Hall	Hospital	F/64	Ward Receptionist(p/t)	22	Previous: sports center admin	4	1: childcare
S5201	Doreen Hodgkinson	Local authority	F/64	Admin clerk (f/t)	3	Several periods of temp and perm employment	4+	Childcare + in between Temporary jobs
B1201	Brenda Holden	Hospital	F/60	Linen Room Assistant (p/t)	21	shop assistant (f/t) 10yrs in two shops	3	1:childcare
R1604	June Holmes	Community health	F/54	Staff nurse	36	continuous employment in nursing	4+	childcare twice
S3304	Marjorie Hunter	Hospital	F/58	Physiotherapist (p/t)	21	no previous employment	1	None
N12807	Maria Jenkinson	Hospital	F/64	Ward Receptionist(p/t)	22	Nursing auxil. 14yrs.	1	1: childcare

ID	Name	Employer	Sex/Age	Position	Yrs	At same hospital		
DE7602	Eric Johnson	Local Authority	M/59	Head of Planning (f/t)	27	Continuous in local authority planning	4+	0
LN1201	Barry Jones	Hospital	M/56	Estates officer (f/t)	32	Power station engineer	2	0
DE7603	Graham Kay	Local Authority	M/55	Services Officer – Cleansing (f/t)	14	Continuous in local authority admin	4	0
DE7601	Frank Reid	Local authority	M/64	Design and construction Officer(f/t)	7	Entirely in construction. Mainly in local authorities.	4+	Redundancy twice
N12804	Sue Ridgeway	Hospital	F/63	Personal Secretary(p/t)	22	Wages clerk		1: childcare
S1303	Terry Richardson	Engineering co.	M/58	Marketing Director (ft)	6	Sales director 6yrs Various financial jobs	6	0
R0401	Gillian Robertson	local authority	F/59	Payroll Officer (f/t)	8	31 years emp. With this LA. Previously shop assistant	2	Childcare + Caring for relative
R1501	Eileen Robson	hospital	F/54	Nurse Manager (f/t)	39	continuous employment in nusing	1	0
S3303	Betty Sharpe	Hospital	F/59	Receptionist (p/t)	3	ward clerk (p/t) this hospital – 10yrs; 2 periods as shop assistant (p/t)	5	Childcare
LS2502	Alan Spencer	Health authority	M/56	Director of Performance Management(f/t)	7	Continuous – in local authority then in Health Authority	4+	1 to take time out
S1301	Jeff Stead	Engineering Co	M/59	Production field (f/t)	40	Cabinet maker for 2yr	2	0
D3601	Dennis Stocks	Local authority	M/54	Asst. Director, Environmental Services (f/t)	4	continuous in administration with this LA	2	0
LN0701	Stan Thornton	hospital	M/59	Nurse(f/t)	34	Continuous	2	0
LN1101	Tony Wright	Health Authority	M/54	Senior Finance Manager (ft)	14	Consultancy work (accountant), own businesses	4	1, redundancy
B1202		Hospital	F/59	Staff Nurse (p/t)	17	Sister (f/t) 8 yrs	2	1:childcare
DE8801		Community Health	F/59	Health Visitor (f/t)	16	Fragmented and varied early on. Continuous in health service after childcare.	4+	none
DE8802		Printing Company	M/59	Printer (f/t)	34	continuous	3	1 Redundancy

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ID	Organisation	Sex/Age	Job title		Career history		
DE8803	Community Health	F/57	Occupational Therapist (f/t)	23	Continuous as OT – in different NHS organisations	4+	1: childcare
D3602	Local authority	F/64	Admin Assistant (f/t)	11	intermittent full and partime emp. in typing, office work	4+	redundancy + childcare + contract work
LN0702	Community Health	F/57	Nurse (f/t)	18	Entirely in nursing Privatesector (p/t) 5 yrs	4+	2+ inc childcare other caring contract work
LN0704	Hospital	F/55	Nurse Manager (f/t)	15	Nurse 6rys (f/t)	1	0
LN0705	Hospital	F/54	Nurse (p/t)	10	Continuous in nursing with one break working overseas	2	0
LN1102	Health Authority	F/58	Payments Manager (f/t)	20	Progress clerk	3	2, childcare
LN1202	Hospital	F/54	Medical workforce adviser (f/t)	3	Fragmented, various	2	2: childcare + abroad
LN1203	Hospital	F/58	Dental Nurse (f/t)	19	20yrs with LA	2	0
LN1204	Hospital	F/56	Nurse (f/t)	10	8 yrs in nursing	2	1:childcare
LN2401	Local Authority	M/55	Director of Corporate Services (f/t)	11	Continuous in local government	4	0
LS2501	Health Authority	F/59	Administration Assistant	10	Fragmented and various	4+	2, childcare, redundancy
LS2503	Health Authority	M/65	Accounting Manager	11	Continuous in local government	4+	1 Voluntary redundancy
LS7901	Hospital	F/58	Nurs (Sister)	26	continuous	3	0
L6701	Local Authority	M/58	Civil Engineer (f/t)	34	Continuous employment in LA surveying/engineering	2	0
N10601	Local Authority	F/60	Admin assistant (meals service) (p/t)	18	Secretarial work	4+	1: redundancy
N10602	Local Authority	M/59	Environment protection officer (f/t)	43	Same profession all life – diff organisations	4+	0
N10603	Local Authority	M/62	Environment Protection officer (f/t)	4	25 years in local authority environment agency	4+	0
N10604	Local Authority	M/62	Joiner	8	Fragmented/ periods of self employemnt	4+	0
N12803	Hospital	M/64	Storeman(f/t)	7	Previous: 42 yrs in private credit management	2	1: redundancy

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ID	Employer	Sex/Age	Job title		Previous employment		Reason
N12805	Hospital	M/64	Porter (f/t)	7	Butcher 21 yrs	3	2: redundancy
N12808	Hospital	F/64	Nursing auxiliary (p/t)	22	Canteen assistant	3	1: childcare
R1502	hospital	F/54	Nurse manager (f/t)	39	continuous employment in nusing	1	0
R1503	Community Health	F/54	senior health adviser (f/t)	17	health visitor (p/t) in various hospitals		childcare + husband's relocation
R1603	Health Authority/ Local authority	F/54	Nurse registration officer (f/t)	7	project nurse (f/t) 2yrs	2	0
S1302	Engineering co.	M/60	Fork truck driver (f/t)	30	Steel inspector for 1 yr	5	0
S3301	Hospital	F/55	Superintendant Physiotherapist (f/t)	26	forces ... animal nurse (f/t) 4yrs	4	Discharge from forces
S3302	Hospital	F/55	Director of nursing (f/t)	12	continuous employment in nursing - diff local hospitals	4	Childcare
S3305	Hospital	F/59	Pharmacy clerk (f/t)	10	Pharmacy clerk (p/t) 6 yrs at diff hosp.	6	Childcare + Caring for relative
S3306	Hospital	F/59	Theatre sister (p/t)	33	continuous employment in nursing	1	childcare
S5202	Local authority	F/64	Housing management officer (ft & p/t)	14	continuous emp with LA, broken by childcare	4	childcare
WF1402	Local Authority	M/64	Deputy Unit Manager	17	Publican 5yrs	4	0

APPENDIX G

Numbers of interviewees by age, sex and marital status

Retirees by Age/Sex and Current Marital status

	MEN					WOMEN			
	Partnered	Never Married	Widowed	Divorced		Partnered	Never Married	Widowed	Divorced
50-54	D3601 LN1101 WF1401					LN1202 R1503 R1603 R1604	LN0704 LN0705 R1501 R1502		
55-60	DE7603 DE8802 LN0701 LN0703 LN1201 LN2401 LS2502 L6701 N10602 S1301 S1303					B1202 DE8801 DE8803 LN0702 LN1102 LN1203 LN1204 LS2501 N10601 R0401 S3302 S3303 S3304 S3305 S3306	S3301		B1201 LN1701
60-64	DE7601 DE7602 N10603 N12803 N12805 S1302 S1304 WF1402					D3602 N12807 R1602 S5202	N12804	N12801 N12802 N12808	S5201
65+	LS2503							LN601 LN603	
Total	23	0	0	0		23	6	5	3

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APPENDIX H

Numbers of interviewees by main reason for leaving and organisational type

Numbers of interviewees by main reason for leaving and organisational type

Main Reason for Retirement	NHS		Local Authority		Engineering/Other	
	Male	Female	Male	Female	Male	Female
Statutory retirement age	LS2503 N12803 N12805	DE8801 LN0702 LN1102 LN1203 LS2501 R1602 S3303 S3304 S3305	DE7601 N10603 WF1402	N10601 R0401		
Occupational age	LN0701	DE8803 LN0704 LN0705 LN1204 R1501 R1502 R1503 R1603 S3301 S3302				
Voluntary redundancy	LN1101 LN1201 LS2502	LN1202	DE7602 DE7603 D3601 L6701 LN0703 LN2401 N10602 WF1401		DE8802 S1301 S1302 S1303 S1304	
Own Ill-health		R1604				
Working beyond statutory retirement age		B1201 B1202 LN0601 LN0603 LN1701 N12801 N12802 N12804 N12807 N12808 S3306		D3602 S5201 S5202		
Totals	7	32	11	5	5	0

APPENDIX I

Interview schedule (version 1)

INTERVIEW SCHEDULE

Introduction:
Thanks....;
Timing: establish end time
Purpose of the research;
Interview format: no set questions; no right/wrong answers; tell me what you feel
Confidentiality: no names; no details to/from employer
Rights; you can refuse to answer any question
Confirm permission to tape interview.

Do you want to ask me anything about the research or the interview before we start ?

I'D LIKE TO START BY LOOKING AT SOME OF THE DETAILS YOU GAVE ON THE QUESTIONNAIRE

Confirm: date of retirement; time in current job; time with current employer

You gave x as your *reason* for retiring: can you tell me something about how you came to that decision

[For those retiring before state retirement age:]
> was there an option to carry on (eg past occupational age)
> how difficult was the decision (time taken)
> had they always intended to retire before SRA
>> (any change in personal circumstances / conditions of work)

[For those retiring at state retirement age:]
> was there an option to retire earlier (occupational pension; voluntary redundancy)
> did they consider delaying retirement beyond SRA
> had they always intend to wait until SRA
> readiness to retire

[For those working beyond sate retirement age:]
> job attachment reasons
> financial reasons
> how much choice is involved

WHAT DO YOU THINK YOU'LL MISS ABOUT WORK ?
[positives]

colleagues	routine	being a wage earner
achievement	sense of purpose	job title
attachment	position	loss of skills

[Negatives:]

Are there some things you'll be glad to leave behind ?
stress – what sort
hours of work
boredom/routine

Are these feelings seen as typical of others who are retiring?

How do you think not having to go to work will affect you
the way you see yourself ?
the way others see you ?
how different a person will you be from how you are now ?
any less important ?

HOW DO YOU INTEND TO SPEND YOUR TIME AFTER YOU RETIRE ?
Activities:
Current and new
adult education (purpose – social/vocational/practical)
more time at home - DIY
holidays/travel: flexibility, frequency
with partner/friends/groups/alone
preference for same-age contacts

Organising time:
Concern at too much time ?
how to organise the day ?

Continuing to work:
Paid work: retained by employer for busy times
casual work
self employment
freelance
voluntary work

motivation for continuing to work
same/different type of work
comparison with current work
likelihood of getting work
skills (existing and new)
barriers

HOW FAR WOULD YOU SAY THAT YOU'VE MADE PLANS FOR YOUR RETIREMENT ?
What sort of plans have been made ?
Activity plans
Financial plans (levels of risk)
income; cutbacks

how definite ?   difficulty in planning ?
how far ahead   who is involved ?
when did planning start?

Is planning seen as important

How uncertain is the future

CAN YOU THINK OF ANYTHING WHICH MIGHT BE A PROBLEM FOR YOU IN RETIREMENT ?

Health
Fitness
Time
Loneliness
Finance
location

HOW DO YOU EXPECT YOUR LIFESTYLE TO CHANGE AFTER YOU RETIRE ?

for the better
for the worse
are there things you would like to change if you could ?- how likely ?
what things do you expect to stay the same

considered moving house/area
      attachment to place; social networks

HOW DO YOU THINK RETIREMENT MIGHT AFFECT YOUR RELATIONSHIP WITH YOUR FAMILY ?

Husband/wife
      Are they retired.
      fitting in/getting in way of routine.
      Shared/separate interests

Grandchildren:
      visits / childminding - expected/ obligation / welcomed
      rather be doing something else

Caring responsibilities ?
      will it increase, has it been discussed, expected/ an obligation

HOW DO YOU THINK RETIREMENT MIGHT AFFECT YOUR CONTACTS WITH OTHER PEOPLE YOU KNOW ?

Contacts with colleagues; friends; neighbours
expect to make new friends/contacts: how/where
keeping touch with work colleagues how?
How dependent on social networks ?
Degree of separation/overlap of work/non-work time

CAN YOU TELL ME HOW YOUR JOB HAS CHANGED SINCE YOU'VE BEEN HERE ?

technical;
reorganisations;
demands;
skills;
satisfaction
comparison with previous jobs

HOW SETTLED HAVE YOU FELT IN YOUR CURRENT JOB
Risk of job loss:
effect of loosing your job ?
would you have tried to get another one ?
has that affected how you feel about your work/employer ?

Attempts to get another job
how seriously ?
any obstacles to change
how willing to take a chance

HOW IMPORTANT WOULD YOU SAY YOUR WORK IS IN RELATION TO OTHER ASPECTS OF YOUR LIFE ?
Has it always been like that ?
Is work taken home ?
Is work thought about at home ?
How far can you be yourself at work ?

ON THE QUESTIONNAIRE, YOU SAID YOU'VE BEEN WITHOUT WORK x TIMES: CAN YOU TELL ME SOMETHING HOW THAT HAPPENED

Reasons ? How often ? How long without work ?
How did you feel when that happened ?

How did you get another job ? Was it the sort of job you wanted ? How choosy were you in the type of job you applied for? How easy was it to get back to work?
How did it make you feel towards work once you got a job again ?

ON THE QUESTIONNAIRE, YOU SAID YOU'D HAD A BREAK FROM WORK FOR CHILDCARE: HOW DID IT FEEL GOING BACK TO WORK AFTER BEING WITH YOUR CHILDREN ?

> return to same job /employer/ type of work ?
> did it change the way you felt about work ?
> how many breaks ?
> motivation for returning ?
> how difficult a decision
> intend to return

ON THE QUESTIONNAIRE YOU SAID YOU'VE NEVER BEEN WITHOUT WORK
> Were there times when felt you might loose your job for any reason ?
> Did that affect your attitude towards your work ?
> Do you think never having been out of work in the past affects how you see retirement
> > harder to leave work behind ?

HOW WOULD YOU COMPARE YOUR ATTITUDE TO WORK NOW WITH WHEN YOU WERE YOUNGER

How does your age compare with most of those you work with ?
> What effect do you think age has on:
> > the work you are asked to do
> > the way you work
> > > (experience; performance; commitment;loyalty;enthusiasm)

What about others of your age – do they feel the same way ?

What about your younger colleagues – do they have a different approach to work ?
> giving/taking advice; competence; management of/by; socially

How far are you conscious of being an older worker

[For those with job change:]
I'D LIKE YOU TO TELL ME ABOUT THE TIMES WHEN YOU'VE CHANGED YOUR JOB AND WHAT MADE YOU DECIDE TO CHANGE

Type of change: hours, department, company, location, job, career
Reason for change ?
Age at time of change
How difficult a decision was it to make ? How much risk ?
Satisfaction with outcome ?

How do earlier jobs compare with this one ?
What's the best job you've had ?

How have the jobs been connected ?
Did they involve a progression ? '

Have you ever wanted to change the type of work you do but didn't risk it ? – constraints:
family; finance; fear; attachment; geography

Any regrets at (not) taking risks ? Any mistakes ?

LOOKING BACK OVER YOUR WORKING LIFE, HOW FAR DO YOU WISH YOU'D DONE THINGS DIFFERENTLY ?

      More/fewer job changes ?
      Taken more/fewer chances ?
      Training/qualifications
      achievements (how measured)
      satisfaction
      what sort of skills have you picked up over the years ?
      regrets/mistakes/failures

Are there things you would have liked to have achieved if things had been different ?

I'M INTERESTED TO HEAR YOUR OPINION OF HOW GOOD AN EMPLOYER YOU THINK x IS: COULD YOU TELL ME SOMETHING ABOUT THAT
      how well has it trained you ?
      Does it provide a good service / make good products ?
      What's its reputation like ? - does it deserve it ? do you think it does a good job ?
      would you recommend it to others looking for a job in this type of work ?
      how far has it looked after you ?
      How strong is your attachment to x ?
      How good an employee do you think you've been ?

      How does it compare with other places you've worked ?

APPENDIX J

Interview schedule (version 2)

REASON FOR RETIRING		JOB HISTORY
Why now ?		Progression/Promotion/Ambition
How did you come to that decision?		Job moves (reasons / turn out as expected)
Was that always your intention ?		Achievement/Satisfactions
Difficulty in making the decision / involve others		Loyalty/Identification/emotional attachment
Negotiate with employer		Past compared with present
What part did finance play in that decision		How secure / coping with breaks ?
		What's motivated you ?
CHANGES IN CURRENT JOB		**THE ENDING OF WORK**
Changed over time (opportunities or stress)		How does it feel to be leaving work behind
Has your attitude to work changed over time		How definite an ending is this ?
Winding down/ commitment		How will you feel on your last day
Pressure/stress		Any sadness
Is your job more difficult to do now than it used to be		What will you be glad to leave behind
		Is it something you have had to come to terms with
Keeping up to date		How much will leaving work be a feeling of loss ?
Does the organization feel different now ?		
REFLECTIONS		**SECURITY**
Any regrets – done things differently/ take risks		How settled have you felt in this job
Any particular times/events = achievement ?		Did you seriously think about doing anything else
Have there been any moments of disappointment		Have you ever felt your job to be at risk
How does the current job compare with previous ones		Attachment to geographical location
		Risk a change ?
How much of an impact has work had on your life		
How important has work been to you		
BALANCING HOME AND WORK		**WORK SATISFACTIONS**
How separate are your worlds of work and non-work		Motivations/ satisfactions (where from)
		Has this changed over time
How easy is it to balance work and home life		Are you enjoying work now as much as you used to
Work as intruding on private life		How far do you feel valued by the organization
Mix socially with work colleagues		
Leisure – is it for relaxation, or is it a serious hobby		Colleagues: team identity, time known, shared values

RETIREMENT ACTIVITIES	OTHERS
What do you intend to do with yourself in retirement New/existing activities/hobbies How much are you looking forward to retirement Continuing to work Paid/voluntary Expect to be busy/ A time of rest and relaxation	How does your wife/hub feel about you retiring Will your family be a bigger part of your life now Close circle of friends Attachment to local community Maintain contact with work colleagues
PLANNING	**RESERVATIONS**
How far have you planned your retirement (financially, activities) For how long have you been planning this.	Any apprehensions How much of an adjustment do you think you'll have to make Do you think you know what retirement is like
LIFESTYLE	**RETIREMENT AND SELF**
How much do you expect retirement to change your lifestyle How far do you think your future will be better than the present How big an impact will not working make on your spending patterns Do you intend to cut back on anything Social impact Impact on how you organize your day	How far do you think you can say you know what retirement is/will be like How much of a gamble does it feel How does it compare with other risks in your life Do you expect to be happier Will you be more able to be your real self Has worked stopped you from being your real self

APPENDIX K

Thematic categories emerging from data analysis

THEMATIC CATEGORIES (in code order)

AGE AWARENESS	
Age_allowance	A belief that allowance should be made for older workers – to be given less demanding work at the end of the careers
age_comp_ret	A favourable comparison of self against other retired people; feeling younger, healthier, positive body image, not wanting to feel old by retiring
age_comp_similar	Identification with work colleagues of a similar age and different from younger workers
age_comp_yth_neg	Feeling less competent than younger workers; threatened by the skills of younger workers.
age_comp_yth_pos	A feeling of doing the job better than younger workers
age_less_emp	Feeling less employable because of their age – nowhere else to go to
age_limits	An awareness of ageing, as limiting what one can do in retirement
age_makeway	A belief that younger workers are more deserving of employment
age_mix	Feels comfortable mixing with younger people
age_id	Increased salience of age
age_margin	Feeling of being marginalized at work because of age
age_morediff	Age makes work more difficult; physical demands; to adapt to change; to learn new things; making allowances for age; more difficult to get another job
age_newlearn	Age presents no significant barrier to new learning in retirement
age_physical	Increased awareness of physical limitations brought about be ageing.
Age_stage	Aware of the time of life now being different from the past – behaviour requires modification for age.
age_wkdiff	Differences on work attitude/behaviour are understood in terms of age differences
age_youth_wk	The young are seen as more deserving of employment than the old.
age_youthfull	Wanting to remain young in retirement

ALTERNATIVE SOURCES OF IDENTITY	Sources other than work which have influenced the way in which the self is seen. These may originate from other non-work activities, from other personal relationship such as parent or from life events such as death of a relative which have a significant effect on the self
alt_id_act	Routine activities/beliefs, including hobbies, interests, political/religious affiliations which provide an alternative source of self; achievement in non-work activities
alt_id_event	Significant past events which provide an alternative source of self
alt_id_pers	Personal relationships which provide an alternative source of self
alt_id_pastjob	Still holds onto identity from a previous type of work from current job

RELATIONSHIP WITH COLLEAGUES	How relationships with colleagues contribute to a sense of identity
coll_conflict	Conflict with colleagues affecting attitude to work
coll_decline	An awareness of being one of a decreasing number of a group who remain at the work site (eg former colleagues have already left)
coll_diff_pos	A sense of difference from colleagues, derived through age, experience, attitude to work which generates a positive sense of difference
coll_diff_neg	A sense of difference from colleagues which generates a negative sense of self, eg through being exposed as out of date, having less energy, being less adaptable, from being part-time etc
coll_hier	An awareness of position in a hierarchy; defines own position relative to that of others
coll_respect	Perceives that other workers think well of them – because of their skill as work; respected by colleagues for doing their job well

	coll_same	A sense of sameness with colleagues, derived from: a common experience of employment; team identity; supportive working relationships; being together a long time; mutual support; attachment to colleagues; camaraderie

SOCIAL NETWORK		
	contacts_coll	Maintain contacts with work colleagues
	contacts_comm	Level of integration into local community
	contacts_fam	Strength of family contacts; increasingly drawn into activities with other family members; doing jobs for them; a strengthening of family identity
	contacts_fam_interf	A wish to avoid being asked to take on extra family duties which might constrain their own use of time.
	contacts_fam_noimp	A reluctance to ask family for help - a fear of intruding on their lives.
	contacts_friends	Social contacts with friends who are not family or work colleagues
	contacts_isol	Little evidence of social contacts outside the family
	contacts_ret	Contacts with other retired

RELATIONSHIP WITH EMPLOYER	How the interviewee perceives their relationship with their employer – whether this involves any conflict, the extent to which the employee feel valued	
	emp_rel_conf	Where conflict with the employer has influenced attitude to work
	emp_rel_loyal	The extent to which the employee feels a sense of loyalty to their organization, company identification.
	emp_rel_neg	Negative attitude towards employer; disagreement with how employer organizes work; blames employer for things going wrong; expresses no wish to be identified with company
	emp_rel_nopower	Feeling of powerlessness within the organization; unable to be heard
	emp_rel_value	The extent to which the employee feels valued by their organization; feels they have a place in the organisation

FINANCIAL MANAGEMENT	
Finc_cutback	Intend to cutback on spending in retirement

AN OVERVIEW OF THE FUTURE		
	fut_avoid	Avoids thinking about the future for fear of what might be disclosed
	fut_cantsee	Unable to think about the future – too difficult to think about
	fut_caution	Careful planning for the future, avoids risks; a cautious approach to planning for the future
	fut_comp_parents	How the view of parents retirement influences own retirement – ie wanting to make sure that they have a better retirement than their parents
	fut_deserved	Retirement is deserved as a reward for a working life
	fut_diff	Retirement seen as being different from the present – an improvement on present circumstances
	fut_finc_comf	Retirement anticipated as being financially comfortable
	fut_finc_impact	Aware of the financial impact of retirement
	fut_finc_unsure	Unsure about what income to expect in retirement – unsure if they will be able to manage
	fut_findout	Taking active steps to find out about retirement and their future.
	fut_hope	An unplanned hope that everything will be all right, that the future will be better

	than the present, an anticipated improvement in lifestyle; retirement as a cure for present satisfactions; fanciful dreaming about the future
fut_immed	A feeling of wanting to get the most out of the present rather than think about the future
fut_known	A feeling that one knows what retirement will be like
fut_less_happy	Retirement expected to be less happy than present
fut_lookahead	Able to think about the future – imagines what it will be like.
fut_newstart	Future is seen as a new start in life – leaving the past behind - optimistic
fut_noagency	A belief that it is not possible to shape ones future by taking action
fut_nothought	The future has been given no thought
fut_nowishtoplan	No wish to make plans – because plans go wrong – so why bother to make them – just let life take its natural course.
fut_overcome	Transition into retirement seen as a problem to be overcome – requiring personal action
fut_others	Their view of retirement draws on what other people say about it
fut_overcome	work ending as a problem - which needs to be overcome
fut_makemost	An intention to make the most of retirement
fut_newstart	Retirement seen as a new start to life
fut_pens_arrang	Taking active decisions to manage ones pension.
fut_plan_adjust	The need to revise plans made earlier in the life course about ones retirement timings or intentions
fut_planned_self	Takes initiative in planning own future, has been thought about, managed, calculated, makes arrangements for own future
fut_planned_oth	Others are relied on to plan the future for the person who is retiring (eg family)
fut_pos	Looking forward to retirement; seeing the self positively in retirement
fut_risks	A willingness to take risks in retirement planning
fut_same	Retirement is seen as unproblematic, no apprehensions, no difficulties envisaged, a minimal impact on lifestyle, and easy transition
fut_toobusy	too busy with work to think aboutthe future
fut_uncert	Unsure what's ahead, unease at what might be
fut_waitsee	Wants to wait and see what retirement is like before making any long term plans; distinguishes between short and long term plans
fut_wish_diff	Wishing the future could be different

LIFE HISTORY	
life_roots	A concern with ones earlier life
life_outlook	An overarching pervasive view of life which shapes attitude to work or retirement.
life_upbring	How ones upbringing (eg by parents) shapes present attitude
life_past_neg	How the past has a negative influence on what the future might bring
life_past_regret	A feeling of regret at choices/decisions made earlier in the life-course because of how they impact on the future
life_rat	The need to rationalise negative life experiences – seen as not mattering so much now. What was seen as stressful is not seen as such once the decision to retire has been made.

PREVIOUS DISRUPTION	How previous events have disrupted the life course and had an impact on the self.
prev_disrup_child	work interrupted by break for childcare
prev_disrup_desens	Desensitized to work ending
prev_disrup_pers	How personal events outside work have had a disruptive effect on the life course, including death of friends or family; divorce; partner's redundancy; partners' relocation; serious ill-health
prev_disrup_work	Previous disruption to work history eg through redundancy, damaged working relationships

REFLECTIONS ON THE TOTALITY OF THE WORKING LIFE		
	ref_achieve	Feeling of satisfaction/achievement/pride/contentment in a career.
	ref_diff	A wondering if things might have been different; what might have been if opportunities had been taken or if different choices had been made; regret at missed opportunities
	ref_impact	Awareness that work has had an impact on the self over time
	ref_instrument	Work has been instrumental in providing material comfort
	ref_pastbett	The feeling that the past was better than the present; good times that are no more
	ref_perspective	Reflecting on the importance of work, relative to other aspects of their life.
	ref_satis	A satisfaction/contentment with career, no regrets

LIFESTYLE ACTIVITIES		
	Ret_act_abs	Absence of any retirement activity
	ret_act_alone	Activity done alone, a need to do things alone; a need to be separate for partner; own space; getting out of the house
	ret_act_exp	An intention to expand existing activities – transfer trajectories
	ret_act_home	Home as the major source of activities/satisfaction
	ret_act_infecon	Possibility of participating in informal economy; jobs on the side; working for friends or family on a casual basis
	ret_act_jobs	Routine jobs, rather than recreational leisure are a more significant expectation of occupying time in retirement.
	ret_act_leisure	Using time as creative leisure
	ret_act_new	An intention to take up new activities
	ret_act_nowork	Clear intention not to seek paid employment
	ret_act_others	Activity done with others
	ret_act_out	Activity done outside the home
	ret_act_part	Activity done with partner, a preference to do activities jointly
	ret_act_passive	Passive leisure (eg watching tv)
	ret_act_poswork	Re-entry into paid employment is a possibility
	ret_act_project	A specific, large scale, project in retirement – as a new activity or an expansion of an existing interest..
	ret_act_stim	Retirement activity as a source of stimulation – challenges, problem solving

SPECIFIC APPREHENSIONS ABOUT THE FUTURE		
	ret_apprehen_age	A concern about gettong older – becoming a 'retired' personr
	ret_apprehen_alone	Loneliness
	ret_apprehen_finc	A concern that retirement will have significant financial implications, serious adjustments to life style are anticipated; retirement perceived as a financial struggle
	ret_apprehen_gen	generalised worry about retirement - is it the right decision
	ret_apprehen_health	Health
	ret_apprehen_home	Upkeep of home, costs of repair
	ret_apprehen_lifespan	An awareness of their own death, that the life span is finite, that they could die at any time – and how this influences their outlook on life.
	ret_apprehen_part	Own lifestyle might be constrained by partners ageing, ill health, requiring caring demands
	ret_apprehen_time	Worry about having too much time; what to do with time

DEGREE OF STABILITY/CHANGE ANTICIPATED IN RETIREMENT		
	ret_cha_actcont	Activities which currently play an important part in life are expected to continue into retirement
	ret_cha_geogattach	Attachment to local area, no intention to move house
	ret_cha_lifecont	Lifestyle expected to continue materially as it is
	ret_cha_routine	Retirement as freedom from routine – being driven by the clock
	ret_cha_sig	Retirement anticipated as a time of big change
	ret_cha_spend	The extent of spending, extravagance, luxury living

THE DOMESTIC CONTEXT OF RETIREMENT	The domestic context into which people retire	
	ret_dom_adjust	Understands retirement to require adjustment in domestic relations
	ret_dom_attach	An attachment to current geographical location
	ret_dom_before	Retiring before partner retires
	ret_dom_control	Being in control of the domestic relationship (eg through having financial responsibility)
	ret_dom_gend	Evidence of power relations in retirement. How those retiring expect their partners to accept a new role on their retirement.
	ret_dom_grandp	An expectation that retirement will increase the grandparenting role
	ret_dom_joint	Retirement understood as a 'couple' event ('our' retirement)
	ret_dom_power	Evidence of power relations between partners which has constrained work opportunities or retirement expectations
	Ret_dom_indiv	A need to retain individuality within the domestic situation
	ret_dom_insular	Most social interaction occurs within the domestic/marital setting.
	ret_dom_sepfinc	Self and partner have separate areas of financial management.
	Ret_dom_sps_sep	Doing things separately from partner
	ret_dom_sps_conf	A concern at spending more time with the spouse, expectation of getting in eachothers way, falling out, conflict
	ret_dom_sps_togeth	Looking forward to spending more time with the spouse
	Ret_dom_tasks_share	Sharing domestic tasks
	Ret_dom_unhappy	Retiring into unhappy domestic circumstances

PERCEPTION OF TIME IN RETIREMENT		
	ret_time_avoidcom	Retirement as free time - to do nothing, a wish to avoid being committed to specific activities; to keep time free
	ret_time_busy	Retirement anticipated as being busy, that time will be filled
	Ret_time_control	Retirement as being in control of how ones time is spent
	Ret_time_fill	An intention to fill time as a means of overcoming the loneliness of retirement.
	ret_time_free	Retirement anticipated as a time to be free, being freed from current work demands and time constraints, enjoyment of unstructured time
	ret_time_limit	Awareness that time is running out for them, the possibility of death mentioned
	ret_time_makeup	Retirement as making up for time missed earlier in the life course eg through grandchildren, activities
	ret_time_org	Time as being organized/structured, planned activities/big projects
	Ret_time_replace	Finding activities to fill the time vacated by work
	ret_time_xs	A concern at having too much time

RETIREMENT TIMINGS		
	ret_tmg_cha	Changes in earlier intended retirement timing
	ret_tmg_choice	Being in control of when one retires; calculation, manipulation, management
	ret_tmg_delayed	Continues working to keep occupied – for interest – because there is nothing better tolook forward to.
	ret_tmg_diff	Difficulty of making the decision to retire
	ret_tmg_disillu	Disillusionment as influencing when to retire
	ret_tmg_finance	Finance as a major influence on retirement timing through needing to continue working or aiming for a fixed target of comfort before retiring
	Ret_tmg_finance_joint	Ones decision to retire is based on joint household finances.
	ret_tmg_flexi	The timing of retirement is flexible/negotiated
	ret_tmg_gen	Retirement timing understood as gendered
	ret_tmg_hlth	Worsening health as a factor influencing the decision to retire
	ret_tmg_longenough	A feeling that one has worked long enough.
	ret_tmg_occpen	Retirement coincides with availability of occupational pension
	Ret_tmg_op	Retirement seen as an opportunity to be seized.
	ret_tmg_orgcha	Retirement is initiated by employer because of organizational change – eg company restructuring
	ret_tmg_sps	How spouse may influence retirement decision through: wanting to spend more time with spouse, caring for spouse, wanting to spend less time with spouse
	Ret_tmg_target	Want to reach a goal of a certain number of years before retiring -as a source of satisfaction.
	ret_tmg_uncert	No real timing plan

STABILITY INDICATORS		
	Stab_content	A contentment with life as it is
	stab_longserv	Long service with same company
	stab_geog	Has lived in same locality for a long time
	stab_part	Has lived with partner for a long time
	stab_pref	A preference for stability; dislike change

ATTITUDE TO WORK		
	wkatt_absorp	Absorption in the job
	wkatt_anyjob	A willingness to consider taking any job
	wkatt_clearconc	Working hard generates a clear conscience
	wkatt_conf	Work as a means of gaining confidence
	Wkatt_critical	Critical of how work is organisaed, managed; a distancing form employer
	Wkatt_cynical	Cynical attitude to work
	Wkatt_dislike	Dislike of aspects of job
	Wkatt_disillu	Disillusionment at work
	wkatt_duty	A sense of duty, fair pay for fair days work; working hard as a moral duty
	wkatt_front	The feeling of having to maintain a professional front whilst inwardly feeling the difficulties of pressure
	wkatt_gen	A gendered understanding of work
	wkatt_goodatjob	Belief of being good at the job
	Wkatt_happy	Unreserved happiness at work
	wkatt_intrins	Work enjoyed for its intrinsic value
	Wkatt_lesscent	Work becomes less central over time
	wkatt_lesscom	An awareness of winding down as retirement approaches, less commitment, less tense, less worried about it, taken less seriously; awareness of a different attitude in comparison with past, a gradual transition out of work
	wkatt_isol	A feeling of being isolated/unsupported in the work structure

	Wkatt_jobpers	The nature of the job is seen as requiring a special type of person to do iy; a fit of personality and work
	wkatt_loss_conf	Work as damaging to self confidence
	wkatt_lackpurp	Perceived lack of purpose in work duties
	wkatt_money	A means of earning money
	Wkatt_noskill	Belief that they have no particular skill (even if they have)
	wkatt_persevere	Persevering with the difficult context of work, as a sense of duty.
	wkatt_pers_match	Work fits with personal beliefs; personal skills,beliefs complement the job
	wkatt_pers_conf	Work clashes/conflicts with personal beliefs
	wkatt_pos	A generally positive attitude towards work
	wkatt_pride	Pride in the product/service ; care over work; wanting to do a good job
	wkatt_provider	Work as material provision for the family
	wkatt_rel_part	The importance of the interviewees job/career relative to that of their partner.
	wkatt_satis	The importance of job satisfaction/enjoyment as providing a sense of self-worth; work is enjoyed
	wkatt_social	Social contact with others is an important benefit of working
	wkatt_skill	Awareness of skills acquired
	wkatt_staycom	A sense of responsibility/duty to be fully committed right up until the end of work
	wkatt_status	Awareness of status/position
	Wkatt_stress_manage	In control of the extra stresses generated by changes at work.
	wkatt_stress_pos	The need to cope with pressure as strengthening work identity; overcoming challenges or difficult circumstances; problem solving
	wkatt_stress_neg	The feeling that pressure/stress/demands have increased in recent years and this brings about a more negative attitude to work

THE RESPONSE TO CHANGE AT WORK		The impact of change in recent years and it's impact on how work is seen, for example: encounter with new working practices, reorganisations, new technology
	wkch_angry	Feeling angry at changes made to work organisation
	wkcha_disemp	Feeling of being disempowered by organizational changes
	wkcha_disillu	Exposure to change as bringing about disillusionment - disagree with change, things were better before, change weakens centrality of work
	wkcha_isol	Changes at work which isolate from others
	wkcha_opps	Change provides opportunities for increased self worth and job satisfaction
	wkcha_stress	Changes to work bring about an increased awareness of stress; feeing of increased demands, more pressure, having to work harder as a result of organizational change.
	wkcha_tension	Change at work brings awareness of tension between old and new identities
	wkcha_threat	Exposure to change through reorganizations, new working practices, new initiatives; new technology – as a cause of anxiety, threat, loss of confidence, make the current period appear less attractive than earlier periods of work, change has been for the worse; become excluded/disempowered

THE ENDING OF WORK		
	wkend_cantsee	Difficulty in envisaging the end of work; the ending is unreal
	wkend_def	Work is seen as having a definite ending
	wkend_disap	Disappointment at the way in which work is coming to an end
	wkend_difflight	Work ending brings about a different view of life – relative to other aspects of life
	wkend_easy	Work will be easily left behind without any regret, looking forward to a new start, a time to move on to a new phase, something that has gone
	wkend_gradual	A gradual ending to work – phased out – eg by reducing hours
	wkend_indef	The uncertain nature of when work ends, date is uncertain, may return to work from time to time
	wkend_loss	Work ending brings about an awareness of loss – of acquired skills, experience, loyalty, friendships

wkend_morecomp	Work itself has become more complicated in the years before retirement than earlier in the life course – more skilled, more intellectually demanding
wkend_opp	The decision to retire is an opportunity not to be missed, seen as the optimum moment to go; involves active calculated decision making
wkend_planned	The decision to end work has been a planned event – a decisiopn taken some time ago – either as a personal decision or because that was what normally happens – eg as part of normal retirement age for the job.
Wkend_pride	
wkend_resolve	Coming to terms with making the decision to retire; mixed feelings; weighing up advantages and disadvantages; deciding to leave the past behind with difficulty; a time to move on
wkend_relief	Relieved to be rid of aspects of work – freedom from responsibility, pressure, routine, stress – retirement as an escape
wkend_risk	Awareness of taking a risk in deciding to retire – open to the possibility that the decision could go wrong
wkend_status	An awareness of a loss of position/status
wkend_symbol	One-off activities which symbolise a new found freedom; celebratory activities to mark the end of work

PROBLEMS OF WORK IN LATER LIFE	
wk_endprob_badtreat	A feeling of being badly treated at the end of the working life
wk_endprob_change	Changes in work procedures which have occurred at the end of the working life; changes within the organization; mergers, restructuring, delayering
wk_endprob_commit	A feeling of reduced commitment, reduced enthusiasm, less motivated
wk_endprob_deskill	Loss of skill at end of working life; loss of former role; not enough work to do; found easier work to do because of loss of post
wk_endprob_envy	Envy of others – their retirement will be better
wk_endprob_illhealth	Health perceived to be a problem in performing work tasks.
wk_endprob_insecure	Job insecurity at end of working life
wkendprob_projprob	Envisages problems at working the near future
wkendprob_stress	Stress through being older
wk_endprob_tandc	Threat of worsening terms and conditions
wk_endprob_tired	Increased awareness of tiredness or reduced physical capability
wk_endprob_strat	Strategies for coping with the problem of work ending

WORK HISTORY	
wkhist_accumexp	Accumulated experience over work history
wkhist_amb	Ambition – an awareness of wanting to progress to higher paid, higher status jobs
wkhist_amb_lack	A denial that ambition has motivated the path of the work trajectory
wkhist_change	A clear change of type of work
wkhist_destand	Destandardised employment – temporary, alternate weeks etc
wkhist_easycha	History of easy job changes
wkhist_exposcha	Experience of change, reorganization during work history
wkhist_frag	Fragmented work history – discontinuity of employment – changes of hours
wkhist_gend	Gendered work history work opportunities influenced by need to care for children
wkhist_hard	Work seen as being hard in the past – overcoming hardness as a source of identity
wkhist_insecure	A working life threatened by job insecurity; exposure to labour market uncertainty
wkhist_longserv	Pride in long service, company identification, loyalty
wkhist_newskills	Learning new skills within the same general work area
wkhist_noamb	No wish to move, apply for jobs, contentment in routine
wkhist_part	Work history influenced by work history of partner
wkhist_part_illhlth	Work history influenced by partners ill health
wkhist_proact	Being proactive in ones work history
wkhist_prog_pass	Passive career progression – without active intention, promotion through being in

	the right place at the right time or recommended by others
wkhist_proj	A clear vision of future work trajectory early in the life course
wkhist_prog_devt	A feeling of career progression; development of skills over time; promotions
wkhist_risk	Willingness to take a risk; in applying for jobs, in moving area, in leaving work
wkhist_secure	A working life seen as secure – without risk of job loss; stability
wkhist_shift	A shift of emphasis in type of work or in conditions of service
wkhist_struggle	Periods of the life-course where work involved struggle; eg through difficulty in getting work; combining work and home; excess traveling; working away from home
wkhist_var	A history of varied jobs which have prevented development of any strong job identification

THE RELATIVE IMPORTANCE OF WORK AND HOME	
wkho_control	Being in control of the amount of time spent working, potential conflict is managed, boundaries are set
wkho_constr	Domestic commitments constrain work commitment
wkho_comp	Work complements non-work activities, compatibility of motive, mutually reinforcing
wkho_domid	Domestic life as a positive source of identity
wkho_dom_pressure	Domestic life as a source of pressure/stress
wkho_dom_togeth	Happy domestic circumstances – with partner
wkho_famsupport	Family supports role as worker
wkho_fleximan	Juggling home and work – using flexible hours to fit in domestic commitments – in control
wkho_hoincr	Non-work trajectories become more important over time
wkho_indep	Work as a means of being independent; as a means of getting out of the house; earning ones own money
wkho_intrude	Work intrudes into domestic life, a clash, a conflict, resented
wkho_many	Work as one of many competing activities
wkho_overlap	Overlap of social/work contacts
wkho_idquiet	Does not want work identity/status to be known outside work.
wkho_rel	Work as a release from domestic pressures
wkho_sep	Home and work are thought of as separate worlds

WORK IDENTITY	
wkid_impactonself	One becomes a different sort of person because of ones work
wkid_occu_strong	Strong sense of occupational identity
wkid_occu_weak	Admits to no attachment to occupational identity
wkid_occu_threat	Occupational identity is threatened by change
wkid_occu_split	An awareness of change between past and present occupational identities

APPENDIX L

Sample of grid for recording thematic categories

An extract from the coding grid, held as a spreadheet.

Columns are interviewees. Rows are thematic categories.
Numbers in cells are reference numbers of interviewees statements on transcripts.
The full grid contained one column for each interviewee and one row for each thematic category.

		B1201	D3601	D3602	LN0701	L6701	R0401
AGE AWARENESS							
	age_allowance						
	age_comp_ret					64	
	age_comp_similar					80	
	age_comp_yth_neg						
	age_comp_yth_pos						
	age_id	64,65					
	age_lessemp					80	
	age_limits						
	age_makeway						
	age_margin						
	age_mix			59,60			
	age_morediff	26,27,29,33,34,37,60		7,9			12,63
	age_newlearn	16,17		39			22
	age_physical						
	age_stage						
	age_wkdiff	65					
	age_youthful		54				
	age_youth_wk						
ALTERNATIVE SOURCES OF IDENTITY							
	alt_id_act				9,10,24,37,39		
	alt_id_event						
	alt_id_pers	52			1,4,6,11,19		
	alt_id_pastob						41,56
RELATIONSHIP WITH COLLEAGUES							
	coll_conflict						
	coll_decline					30	
	coll_diff_pos					76	
	coll_diff_neg						
	coll_hier	58					
	coll_respect						
	coll_same	21,22,27,33,35,64,67	11,12,43			29,30,76	7
SOCIAL NETWORK							
	contacts_coll		12	41			

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