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Introduction: National Background¹

Public policy has been concerned for over a decade with what is seen as the problem of too many people leaving the labour market before state pension age. A range of policy measures from direct interventions such as making mandatory retirement ages illegal through to 'age positive' campaigns designed to encourage employers to modify their approaches to older workers have been implemented. However, whilst average retirement ages for women and men have been slowly increasing it remains the case that over half or both women and men have left employment before they reach State Pension Age (DWP, 2014a: 5).

The UK population aged 65+ is projected to rise from 16.5% in 2010 to 24.1% in 2050 (OECD 2011:63). This means that demographic pressures are significant, but not as high as in the EU 27 as a whole (where 29.3% will be over 65 in 2050). By OECD standards the UK is in the middle of the range in terms of the proportion of people aged 55- 64 working in 2012 (DWP 2014b: 25). Employment among this age group had risen marginally between 2001 and 2013, from 62% to 67.4% (DWP 2013: 14). In contrast to this modest change, the proportion of people aged 65+ in employment during this period doubled, from 4.9% in 2001 9.5% (DWP 2013:14). This has been almost entirely due to people in long held jobs, lasting at least 10 years, continuing in employment past 65 (Lain and Loretto forthcoming). This is in contrast to the public perception that people are *returning* to work from retirement for financial reasons.

These employment increases occurred within a changing legislative context. Prior to 2006 people over the age 65 had relatively few employment rights, such as the right to claim unfair dismissal or redundancy payments; after 2006 people were given the opportunity to request continued employment beyond age 65, with a legal requirement on the part of employers to consider requests. In 2011 this 'default retirement age' of 65 was abolished, meaning that employers cannot force retirement on the basis of age unless they provide a legally defensible justification. The government abolished earnings limits on people receiving a state pension whilst working in 1989. In recent years it has further sought to encourage continued employment by enhancing the incentives for delaying state pension receipt, and has made it easier for employers to allow employees to take their occupational pension while working. State pension ages for women, formerly 60, are currently rising to match male pension age of 65; after this it will rise eventually to 68 with the possibility that it is linked to increases in life expectancy.

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The labour market for older workers reveals strong regional disparities in employment levels – in 2010 the proportion of people aged 50-64 in employment ranged from 70% in the south-east of England to 55% in Northern Ireland, with a UK average of 65% (DWP 2010: 6). Older workers are disproportionately self-employed; 18% of workers aged 50-64 were self-employed in 2013, rising to 35% among those over age 65 (this compares to 13% among those aged 25-49) (DWP 2013: 15). Older men were around twice as likely to be self-employed as women (ibid: 17). Older workers are also disproportionately part-time in hours; 28% of those aged 50-64 were part-time, rising to 66% for those aged 65+ (this compares with 22% of those aged 25-49) (ibid: 10). Among older workers there also seems to be further demand for part time-work, with around 40% of those aged 50 to 64 saying they would prefer shorter hours (ibid). On the other hand, there appears to be some mismatch between those having and wanting part-time hours. Since the economic downturn of 2008 there has been an increase in ‘under-employment’ among older people, whereby they work shorter than desired hours (Bell and Rutherford, 2013)

In terms of retirement trends, we see a small increase in the proportion of people below state pension age that are inactive and define themselves as retired (DWP: 2014b: 24). In 2013 8% of men between age 50 and state pension age were ‘retired’, compared with 7% in 1998. For women the percentage in this category fluctuated over the period, but was around 5% in 1998 and just below 6% in 2013 (ibid). However, it should be noted that ill-health was a more common explanation for inactivity below state pension age. Inactivity due to ill-health nevertheless fell for men and women from about 15% in 1998 to 10% in 2013. Older women below state pension age were also more likely to define themselves as ‘looking after home’ rather than being retired (around 5% were in this category in 2013). Finally, the number of older people defining themselves as unemployed below state pension age was actually relatively low in 2013, at below 4% for men and women (ibid).

It should be noted that there exists a considerable degree of consensus across political parties that people need to work longer than they currently do: a recent government policy document describing early withdrawal from the labour market as ‘catastrophic’ (DWP, 2014a). From an individual perspective, there will be an increasing financial *need* to work into older age in the UK (Vickerstaff, 2010). State pension age, which was historically 65 for men and 60 for women, is to rise rapidly to 67 by 2027 for both sexes and is likely to arrive at around 70 once it is linked to life expectancy projections (Clark, 2013). Opportunities to acquire retirement incomes from the state before this age are likely to be minimal - there will be no early state pension available and the age at which means tested Pension Credit is available will rise to state pension age. At the same time, final salary occupational pensions, which formally offered secure financial opportunities for early exit, have declined dramatically in recent years (Pensions Commission, 2004). In this context, there is concern that people are not saving enough for a comfortable retirement (Pensions Policy Institute, 2009; Pettigrew et al., 2007; Wicks and Horack, 2009). Following workplace pension reforms, defined contribution pensions are set to fill the gap left by final salary occupational pension decline. However, as we see below these are unlikely to provide the kinds of routes into early retirement provided formerly by final salary pensions.

Despite the need to work into older age in the future evidence suggests that among older people there are perceptions of continuing age discrimination by employers (Porcellato et al., 2010; TAEN, 2013). Furthermore, there is the perception that age discrimination in the UK is even worse for women than men (Duncan and Loretto, 2004; Moore, 2009; Walker et al., 2007). Empirical evidence



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nevertheless suggests that age discrimination in the workplace is lower than in Germany, because it is less embedded into institutional arrangements (Schroder et al., 2009).

Method

This literature review search followed a four stage ‘top-down’ procedure: (1) initial scoping exercise among experts to identify key pieces of research; (2) narrowing down the research on the basis of research criteria; (3) identification of areas where there was less research coverage; (4) concentration on searching particular domains/ areas where there was a shortage of known studies. We review each of these stages in turn.

Stage one: scoping exercise. The researchers on this JPI benefited from working on the ESRC *Uncertain Futures* research project. Within the research team there were a number of experts, including those that have conducted reviews on different aspects of employment in older age in recent years. This includes Chris Phillipson (Phillipson and Smith, 2005), Andy Weyman and David Wright (Weyman et al., 2012), Sarah Vickerstaff (Vickerstaff et al, 2008,), David Lain (Lain and Vickerstaff, 2014) and Wendy Loretto (Loretto, 2010). A scoping exercise was therefore conducted among these experts to identify academic journal articles, book chapters, books and reports/grey literature that dealt with the employment in older age.

Stage two: narrowing down the research. Having identified key pieces of literature, this was narrowed down by excluding research that was either published more than 10 years age (pre-2004) or that excluded the UK (or a part of the UK, such as England, Scotland, Wales, or Northern Ireland). This identified 160 key references. (Although we focus on research published in the last 10 years, we nevertheless refer to some research prior to this period where this aids understanding).

Stage three: identifying research knowledge gaps. The key literature identified was then categorized on the basis of the ‘domains’ that they examined; in some instances literature naturally covered multiple domains. This process identified a number of areas/domains where further searching was required.

Stage four: concentration on particular domains/areas. Following stage 3, in three domains a researcher was tasked with conducting additional literature searches, to supplement the literature already identified. These domains were: WORK: WORK FACTORS; HEALTH & HEALTH-RELATED BEHAVIOUR; and WORK ABILITY. In addition, we performed ad hoc searching where appropriate across different domains to ensure our knowledge was up-to-date. This included using Google scholar to search for literature that cited key studies we had identified.

In the discussion of the findings from the literature search points in each domain are illustrated by reference to representative (rather than exhaustive) citations (following Wang and Schultz, 2010).



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Findings

THE LABOUR MARKET

Compared with previous recessions we know that older workers have fared less badly (Beck, 2013). Case study research suggests this may be partly because employers were more likely to adopt flexible workplace practices in response to economic pressures, rather than mass-redundancies or early retirement (Beck, 2013). As we saw in the introduction, employment of older people below state pension age has remained stable in the last decade, and has increased among those over 65. A number of other factors may also be at play. In the past it was easier to induce early retirement using final salary occupational pension schemes that had surpluses; these pensions are now in sharp decline (Pensions Commission, 2004). In addition, older men in the past were particularly disadvantaged by being concentrated in declining sectors such as manufacturing (Campbell, 1999: 39-40) that were particularly vulnerable at times of recession (Disney and Hawkes, 2003: 53). Because sectors such as manufacturing are now so much smaller than in the past the negative consequences for more recent cohorts of older male workers are likely to be less (Disney and Hawkes, 2003: 53).

It is also important to make a distinction between retention versus recruitment. Analysis of surveys conducted in Denmark, France, Germany, Italy, The Netherlands, Poland, Sweden and the UK in 2009 suggests that employers retain rather than hire older workers (Conen et al, 2012). Loretto and White's (2006) interviews with Scottish employers found that despite having some positive attitudes towards older workers, in terms of their reliability and work effort, their preferred recruits were younger. Qualitative research with 56 older people in the North of England has also identified higher levels of perceived age discrimination by employers, and a devaluing of experience (Porcellato et al, 2010; Carmichael et al, 2011). Corroborating evidence is found in a survey of jobseekers aged 50+ conducted by The Age and Employment Network (TAEN, 2013).

Daniel and Heyward (2007) also find employers are less likely to recruit older workers, but find differences between employers hiring and not hiring. They analyse the Workplace Employee Relations Survey (WERS) and find that evidence that firms that defer compensation (for example through pensions) or provide training are less likely to recruit older people. Likewise, Lain (2012) found that in the early 2000's employees working at age 65-69 that had been recruited in recent years were disproportionately in 'Lopaq' jobs. These jobs were typically low paid, required few qualifications, and were part-time. The suggestion made was that these jobs, which are also likely to provide fewer prospects for progression, were less attractive for the 'prime working age' population. Canduela et al. (2012) correspondingly find that men over 50 were significantly less likely to be in jobs in which training was offered.

A follow-up study to Daniel and Heyward (2007), using a later WERS survey from 2004, examined whether anything had changed in the intervening period (Kidd et al, 2012). They conclude that 'it appears that the propensity to employ older workers but not hire them has not changed since 1998 despite the fact that the labour market has tightened and there is a greater public awareness of age discrimination' (Kidd et al, 2012: 533). They further argue that recruitment rates for older people are unresponsive to shifts in labour market demand, and policy emphasis should be placed upon retaining older workers. Corroborating evidence for these trends can be found in the fact that once



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unemployed older people (aged 50+) were more likely than their younger counterparts to be unemployed for over six months (Bisom-Rapp et al, 2011: 80).

These trends have consequences for older workers, if they have been increasingly *retained* on flexible contracts and/or reduced hours rather than being made redundant. Although there is evidence for unmet demand for shorter working hours (Vickerstaff and Loretto, forthcoming), since the economic downturn of 2008 there has also been an increase in ‘underemployment’ among older people. Bell and Rutherford’s (2013) analysis of the UK Labour Force Survey (LFS) suggests that underemployment, whereby people want more hours, has risen more sharply among older people than unemployment (see also Bisom-Rapp et al, 2011). Using the longitudinal dimension of LFS Bell and Rutherford further find that underemployed workers are less likely to retire between survey waves (with the opposite being the case for ‘overemployed’ workers). Underemployment since the downturn may therefore have contributed to the relative stability of employment among older people. However, when we look at those above 65, many of whom work part-time, we see very little evidence of people wanting more hours based on LFS data (Lain and Loretto, forthcoming).

On a final point, although older people face disadvantage in terms of finding new work the numbers moving into self-employment in older age have been relatively small. Parker and Rougier’s (2007: 697) analysis of the Retirement Surveys led to the conclusion that ‘relatively few employees and virtually no retirees switch into self-employment in later life’. On the other hand, those that did move into self-employment were more likely to be motivated by a weak attachment to the labour market. More recent analysis of the Labour Force Survey likewise shows that an increase in self-employed individuals age 65+ is due to the long-term self-employed remaining in their jobs longer (Lain and Loretto, forthcoming).

In the UK, as noted above, there are important regional differences for employment levels of older people; further research that examines why this is the case is needed.

LEGISLATION & ITS IMPLEMENTATION

A number of pieces of legislation have potentially influenced older worker employment in recent years. The first of these was age discrimination in employment legislation introduced in October 2006. The Employment Equality (Age) Regulations was enacted in response to the European Employment Directive on Equal Treatment (for a discussion of the genesis of this legislation see Sargeant, 2006). The law banned direct and indirect discrimination in employment on the basis of age and outlawed unjustified compulsory retirement ages below the age of 65, effectively making 65 a default retirement age (Parry and Tyson, 2009; Sargeant, 2010). Age discrimination legislation protected individuals up to age 65 for the first time, and gave them the right to request continued employment past age 65. Research indicates that well before this legislation some 40% of employers had already included age in their formal equality policies (Duncan and Loretto, 2004: 96). Survey and case study evidence suggests that some companies implemented age-based equal opportunity policies in anticipation of the 2006 law change (Parry and Tyson, 2009). Survey research investigating the extent to which employers were modifying HR policies and in particular their approach to requests to continue working beyond the age of 65 concluded that employers were generally taking a business advantage approach to the issues and that Human Resource policies were being consolidated rather than transformed (Flynn, 2010). The Employment Equality (Repeal of Retirement Age Provisions) Regulations 2011 abolished the default retirement age so that employers can no



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longer retire people on the basis of age unless they had a legally justifiable reason for doing so. The relative newness of this legislation means that as yet there is little study of the impact it is having and this is a research gap.

While the legislative changes are likely to increase opportunities to work past 65, the impact is likely to be mediated to a degree by court decisions about what constitutes a legally justifiable reason for allowing mandatory retirement. As Vickers and Manfredi (2013: 62) note: 'To be justified, under the Equality Act 2010, [mandatory] retirement would need to be a proportionate means of achieving a legitimate aim'. This has been tested in the courts, in particular in the case of *Seldon vs. Clarkson Wright and Jakes*. Mr Seldon claimed that he had been directly discriminated against because he was forced to retire due to a mandatory retirement age of 65 in his firm. At employment tribunal it was concluded that a mandatory retirement age was a proportionate means of achieving a legitimate aim in this case. The justifications considered legitimate were that mandatory retirement ages facilitated planning and enabled younger employees to become partners in a reasonable period of time (Vickers and Manfredi, 2013: 62). The extent to which other employers seek to justify mandatory retirement in future remains to be seen and would be a fruitful line for future research.

Under the Pensions Act 1995, women's state pension age (SPA) was set to rise to match that of men; the changes are being phased in between 2010 and 2020. The Pensions Act 2011 speeded this timetable up so women's pension age would reach 65 by 2018 and from December 2018 the SPA for both women and men will rise to 66 by October 2020. The Pensions Act 2014 brought in further changes whereby the SPA for all would rise to 67 by 2028 and this piece of legislation also instituted a regular review (every 5 years, first one in 2017) of the implications of rising longevity rates on the age at which state pension entitlement should be set. Government in 2013 stated that it thought that future generations should spend up to a third of their adult life in retirement (DWP, 2014c). These changes are very new and therefore little research on their likely effects has been conducted. Previously there had appeared to be a lack of awareness amongst older women that they would need to work beyond age 60 (Crawford and Tetlow, 2010: 52-57). However, employment among women over 60 has risen.

A final area of legislative change relates to flexible employment; the right to request flexible working has been progressively extended from parents to carers and from June 2014 to all employees with at least 26 weeks service. This measure is expected to have an impact on older workers and increase the scope for gradual retirement. An earlier review of evidence on the impact of the right to request (prior to its extension to all employees) concludes that it is difficult to isolate the impact of the legislation over other factors affecting work patterns. The take up of flexible work options does not seem to be keeping pace with the availability of such options but women are more likely to request a change than men and are more likely to have the request accepted. (Smeaton, Ray and Knight, 2014).

There have been other policy changes designed to reduce the incentives in the benefit and pension regimes to retire early or take ill-health or disability pathways out of the labour market and a growing focus on health in work. The Welfare Reform Act of 2007 signalled the move from Incapacity Benefit (IB) to Employment Support Allowance (ESA) with a focus on capacity and fitness to work. Early evidence about the change indicates that the new ESA is more difficult to obtain than IB was (Beatty and Fothergill, 2012).



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FINANCIAL FACTORS

There is strong evidence that the poorest groups of older workers are least likely to work. Evidence from the English Longitudinal Study of Ageing (ELSA) shows much lower levels of employment for the poorest wealth quintile compared with the rest at ages 50 to 64. After age 65 there is a linear relationship with increasing employment as we move up the wealth quintiles (Crawford and Tetlow, 2010: 21). Among the rest of the population financial reasons for working appear to be significant influences on employment. There is evidence that working into older age is associated with debts, in the form of outstanding mortgages. Logistic regression analysis of ELSA shows that those with a mortgage were significantly more likely to be in work past pension age than those owning the house outright (Crawford and Tetlow, 2010: 23; see also Smeaton and McKay, 2003).

In addition to debts, pensions appear to influence employment trajectories. For example, people with salary-related ‘defined benefit’ (DB) occupational pensions appear to retire earlier than those with ‘defined contribution’ (DC) pensions according to analysis of the English Longitudinal Study of Ageing 2002 (Arkani and Gough, 2007). Salary-related defined benefit pensions are organised around ‘normal retirement ages’, and there is less incentive to defer receipt and continue contributing to it; this may encourage people to take their occupational pension and leave employment. Three quarters (74%) of men aged 50-59 with DC pensions expected to work past 60, compared with just over half of those with DB pensions (56.2%). The average probability of working after age 65 was also lower for men aged 60-4 with DB schemes (37.8 per cent) than those with DC schemes (51.9%).

Banks et al (2007) address the importance of pension type through an analysis of pension wealth accrual influences on employment. ELSA includes measures of private pension wealth (from defined benefit and defined contribution schemes) calculated as a total amount over the expected life-course. The analysis examines whether the propensity to retire is influenced by pension accruals that would occur from working between the first and second waves of the survey (2002 – 2004). Implicitly this is related to pension type. In a defined contribution pension wealth accrues in a smooth way because a further year of work contributes to the pension lump sum received. In defined benefit pensions there is an incentive to retire around ‘normal’ retirement age, with often little bonus for remaining in the scheme beyond the NRA. The authors conclude that:

“pension accrual and pension wealth are important determinants of the retirement behaviour of men aged 50 to 59. Financial incentives – with the notable exception of the impact of partner’s pension wealth – have a weaker role in determining the retirement decisions of women of the same age. Financial incentives appear to play a weaker role for men aged 60 to 64.” (Banks et al., 2007: 38).

Financial incentives, in the form of DB pensions, were therefore most important in inducing very early retirement (at 50-59) among men. Consistent with other studies exploring different types of wealth, employment between age 50 and state pension age was least likely for those with the low pension wealth. This was confirmed in logistic regression analysis controlling for differences in education, age, and health problems. Those in the middle pension wealth quintiles appeared to be most likely to be in work between 50 and state pension age (Banks et al., 2007: 19; see also Weyman et al 2012). In the case of women the influence of pension type on employment was less evident, suggesting that the partner’s pensions were a more important influence on employment. A further



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finding Banks et al (2007) is that “the impact of pension accrual on retirement is only important for those in good health”, highlighting the importance of other domains.

Although pensions may facilitate earlier exit, pension reforms have reduced the extent to which people are compelled to leave work in order to receive a pension. For example, in 1989 state pension ‘earnings limits’ were removed, which means workers can take their pension in full while remaining in work. Although there are financial incentives to delay receipt most people working past 65 take their pension while working (Lain and Vickerstaff, 2014). Furthermore, in 2006 the UK changed occupational pension rules, making it easier for people to take a pension and continue working for an employer. Crawford and Tetlow’s (2012: 29) analysis of the English Longitudinal Study of Ageing (ELSA) showed that 5/9 older people who started to receive private pension income in 2002 were still working in 2004. It is therefore less inevitable that receipt of a pension results in employment exit.

On a final point, although pension type appears to exert some influence on employment, it is widely recognised that the level of understanding people have about their retirement incomes is often low (Weyman et al, 2012; Hedges and Sykes 2009; Banks 2006; Brown, 2010; Clery et al., 2010; Wicks and Horack, 2009). This has two potential implications. First, as discussed above people are perceived to not be saving enough for their retirement. The government recently estimated that 12 million people below state pension age are likely to have inadequate income in retirement (DWP, 2014: 7); this results in an increased future need to work into old age. Second, because people do not fully understand their finances they are in a weaker position to adjust their employment in light of financial incentives. For example, Crawford (2013) found that wealth shocks between 2008 and 2009, in the form of falling asset prices, had no significant effect on the retirement plans of older workers in England. Hedges and Sykes (2009) assert that the lack of planning for retirement includes a lack of engagement with employment options available; this information consequently needs to be communicated to people more effectively according to the authors. More qualitative research could shed further light on how people and households think ahead and plan, or fail to plan, for retirement.

SOCIAL POSITION

Class has a number of significant and interwoven effects on the ability to extend working life, most especially with respect to levels of education, employment history and health. However, the effect of class on employment, as defined by parental background, varies to a degree on the basis of gender. Blekesaune et al (2008) conducted analysis on the influences of early life events on employment among people aged 50 to state pension age using the British Household Panel Survey (BHPS). They found that being the child of a single parent or unemployed father had no significant effect on employment at age 50+ for either men or women. However, men from higher socio-economic classes had higher employment rates. Among men with professional parents an increased likelihood of working could be explained by higher rates of education; however, education did not explain higher rates of employment among the sons of the self-employed and other non-manual workers.

There is ample evidence that education increases the likelihood of working in older age. Evidence from ELSA 2008-09 shows an increasing likelihood of working as we move from low to high levels of education at each five year age band from 50 to 74 (Crawford and Tetlow, 2010: 20). Logistic regression analysis confirms that, controlling for range of factors, having high levels of education



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significantly increases the likelihood of being in employment beyond state pension age (Crawford and Tetlow, 2010: 23).

A strong influence of education on employment for those between 50 and state pension age was also found in Blekesaune et al's (2008) analysis of the BHPS. They find that the most important distinction is between those with no qualifications, who have a greatly reduced likelihood of working, and those with secondary level 'O'Level' qualifications or above. The effect of education on employment was particularly strong for women. In the case of men, education appears to have primarily increased the likelihood of working by enabling more stable employment careers. For women, education remained important after controlling for employment history.

Obviously, employment levels at an aggregate level influence how much of a potential problem low qualifications represent. Educational levels of older cohorts have been rising in recent decades, but there remain relatively high rates of older people with below secondary level education (Felstead, 2010). For example, in 2010 45% of people aged 55-64 had below secondary education, compared with only 10% in the USA (OECD, 2012: 35).

Compromised health remains one of the most significant predictors of early labour market withdrawal (DWP, 2014b) and health inequalities are strongly associated with socio-economic position (Marmot et al. 2010). Common health problems such as musculoskeletal disorders and heart, blood pressure or blood circulation problems as well as being age related are strongly correlated with certain work histories. People in low paid and physical jobs have a much higher risk of leaving work for health reasons (DWP, 2014b). There are also important gender differences in the health issues likely to precipitate early labour market withdrawal, with depression and anxiety rising as a cause for older women's labour market withdrawal. Finally there is as yet comparatively little research on the pre-retirement situation of ethnic minorities in the UK and whilst they are likely to be concentrated in lower socio-economic households the manner in which class and ethnicity intersect to affect later working lives is under-explored.

DOMESTIC DOMAIN

Although retirement is often conceptualised as an individual decision for the purposes of research, qualitative research highlights the extent to which it is influenced by the household context (Loretto and Vickerstaff, 2013). The dominant family form in the UK for those reaching state pension age over the last two decades is the modified male breadwinner model, in which the male works full time and the female's work history is interrupted to accommodate domestic and caring roles. Gender asymmetry is therefore the norm in terms of access to occupational pensions with male work and retirement trajectories dominating household finances and planning.

For those in couples, having a partner in work strongly increases the likelihood of being in employment in older age. Analysis of ELSA by Banks and Tetlow (2008: 37) shows that a significant reason for returning to work after an absence was the presence of a partner in work. Having a working partner has also increased the likelihood of working past state pension age (Smeaton and McKay, 2003). Comparative research on the UK, Canada and the US, using labour force surveys suggests that increases in older married men's labour force participation rate can be explained as a response to increases in wives' employment participation, accounting for a third of the increase in



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the UK (Schirle, 2008). If older women's participation rates continue to rise this might be expected to nudge male rates up further.

Research in the UK finds evidence for joint long-term planning within couples to take early retirement and/or to retire at the same time. Analysis of ELSA found 'evidence of complementarities in leisure amongst couples' (Banks and Tetlow, 2008: 11, 33; see also Lissenburgh and Smeaton, 2003: 30). Humphrey et al. (2003: 55–56) in a representative survey of the population aged 50–69, found evidence of joint decision making about when to retire, and that around 50 per cent of the sample gave spending more time with family or partner as the reason for expected early retirement. Qualitative research in the UK looking at the idea of shared leisure has made the point that 'freedom' in retirement may mean different things to women and to men (Loretto and Vickerstaff, 2013).

Research using the British Household Panel Survey has concluded that women are more likely to work beyond state pension age for financial reasons in order to compensate for the effects of broken work histories but this conclusion is tempered by the fact that the most disadvantaged women in terms of education, earnings and pensions are the least likely to continue working and career women (with work histories and earnings more similar to typical male patterns) are the most likely to extend working (Finch, 2014).

It should also be noted that the health of a partner influences employment. Logistic regression analysis of ELSA showed that if a partner has a limiting long-standing illness it reduced the likelihood of working past state pension age (Crawford and Tetlow, 2010: 23). More generally caring responsibilities for different generations of the family have an important impact upon people's ability to continue working in older age (DWP, 2014a: 13). There is little research on the role of grand parenting on older workers labour market behaviour but there is evidence of an increasing role for, especially grandmothers, in providing care for young grandchildren in order to facilitate mothers' employment (Gray, 2005). There is a need to consider the potential importance of these voluntary commitments outside the domestic sphere – in particular responsibilities taken on to look after grandchildren and/or aged parents. UK grandparents are an important source of childcare provision for working parents. A third of workers with children under age 15 receive regular help with childcare from their parents (Glaser et al, 2010: 28). More research on the extent to which these types of commitments influence the quantity and type of work older people do and want to do would be useful.

Following a rise in the number of divorces there is a growth of single person and re-partnered households and as yet there is relatively little research on the impact of these household changes on later life working trajectories. Being divorced has been shown to increase the likelihood of women working past state pension age, but not men (Smeaton and Mckay, 2003). This, it has been suggested, relates to the negative financial consequences for women, and may also reflect employment for other more intrinsic reasons.

Whilst quantitative studies indicate that marital status and the trajectory of partners have a significant influence on people's later employment aspirations and actions comparatively little UK research has looked at the impact of the household and in particular little is known about how couples try to make decisions about continuing or retiring from work.



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WORK: HRM AND INTERVENTIONS

The role of the organisation and HR policies in encouraging or discouraging older worker employment was until recently a relatively neglected part of research on older workers notwithstanding that the demand side is critical to governments' aspirations to extend people's working lives (Vickerstaff et al. 2004; Vickerstaff and Cox, 2005).

With the exception of a few high profile exemplars research has demonstrated that a large proportion of private employers have thought little about the implications of an ageing population and cannot be said to have embraced the need for age management strategies (Metcalf & Meadows 2006; McNair & Flynn 2005). The key areas for HR policy which are beginning to be researched are: recruitment and selection; performance management, training and development, career management, health, safety and wellbeing, job design and ergonomics, working time and flexibility and retirement transitions (Naegele and Bauknecht, 2013: 32). The UK Government has extended the right to request flexible working to all employees; has invested in a mid-life career review pilots and works with the Older Workers Champion to communicate the business benefits of extending working lives (DWP, 2014a: 19).

A number of recent studies on employer behaviour towards older workers, whilst very instructive, have relied on interviewing or surveying senior managers only (for example, Metcalf and Meadows, 2006; Flynn, 2010) and have not provided in-depth case studies of how espoused policies in organisations are actually played out, for which interviewing with a wider range of organisational members would be necessary.

Another strand of research considers employees experience of their employment and the aspects of employer behaviour that may encourage early retirement. This research has taken the form of surveys (Smeaton, Vegeris and Sahin-Dikmen, 2009) or qualitative interviews with employees and the retired (Alden, 2012; Morrell et al., 2010). The factors that emerge as disincentives to stay at work are organisational change; lack of support or training; difficult relationships; changes to job role or level of responsibility and lack of access to flexible working.

A further strand of research looks at ageism and the impact of stereotypes on employer and older workers behaviour. This finds that assumptions about age have a significant impact upon staff deployment and training (Brooke and Taylor, 2005).

WORK: WORK FACTORS

Work factors are characteristics of the workplace that either promote or inhibit the extension of working life, including organisational culture and environment, job-related factors and work related illnesses, all of which can vary across different professions/occupational groups. Investigation of work related factors for different occupational groups is limited, although there is some research on seafarer, agriculture and nursing professions. Storey et al. (2009), for example, has found that attrition of older nurses is related to limited pensions, long working hours, and lesser respect from the managers and patients. Stocks et al. (2010) reveals that the agricultural workers are more prone to asthma, allergic alveolitis and musculoskeletal disorders while they have a reduced risk for mental ill-health. More comparative research across occupational groups would be useful.



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Research in the past suggests that mandatory retirement ages were fairly common in the UK (Metcalf and Meadows, 2006), with line managers nevertheless being important for making decisions about continued employment beyond 'normal' retirement age (Vickerstaff 2006, , Vickerstaff et al., 2004; see also Flynn 2010). Morrell et al.'s (2010) qualitative interviews with 51 older people found that organisational policies had an impact on retirement decisions, as did level of support from my managers, relationships at work, training opportunities, and organisational change or negative changes to the individuals work role. In relation to training, it is known from statistical survey analysis that older people receive less, although the reasons for why this occurs could be more clearly established (Canduela et al, 2012; Felstead, 2010; McNair 2010; Newton et al., 2005 and Newton, 2006).

There is considerable evidence that the possibility of reducing hours in the lead up to retirement is popular (Vickerstaff et al., 2008), as is the provision of flexible work arrangements that enable older people to combine work with greater leisure/external responsibilities (Alden, 2012). However, reductions in working hours and flexible hours do not appear to be the norm, even if they are popular (see Loretto et al., 2005). Analysis of ELSA, tracking individuals aged 50 to SPA between 2002 and 2008, shows that 9.3% of individuals moved from full-time to part-time work during that period (Crawford and Tetlow, 2010: 72). This was marginally above the proportion that was part-time throughout (8.6%); part-time men were more likely to have moved into this than part-time women. The fact that people working past state pension age are more likely to be part-time (Smeaton and McKay, 2003) may suggest that the ability to reduce hours increases the likelihood of working. Andrews et al. (2005), found that lack of flexible working hours and part-time working pattern can push workers towards early retirement, but more evidence is needed on this.

Smeaton et al., (2009: 17) present results from a survey of 1500 older people. They showed around a quarter of workers aged 50 and 75 felt their hours of work were not ideal. Most said they wanted fewer hours or more control over their hours; very few wanted more hours (ibid: 20). The proportion with hours that were not ideal was highest among the 50 to 59 age group, representing around a third of this age group. Among people with fair/poor health 44% said number of hours they worked was not ideal.

Some kind of downsizing in employment nevertheless appears to be fairly common among people working over age 60 (Smeaton et al 2009). At age 60–64 two fifths of workers say they have previously had a job requiring higher levels of skills, qualifications or responsibility; this rises to 57% among those aged 65-75. Among all age groups around 17% of those working 'below capability' said they preferred work that was not too demanding/stressful, and a further 10% left their previous job because of stress or excessive demands. Other factors include a lack of appropriate available work (13%), redundancy (9%), caring responsibilities (8%), or the fact that the new job is more interesting (10%). This emphasises the complexity of factors influencing downsizing.

As noted above, positive flexibility that helps people combine employment with greater leisure/other responsibilities is popular but uncommon (Cebulla et al 2007). As Cebulla et al (2007) point out, this may be less common in large organisations with bureaucratic structures and formal rules. Consistent with this, people working past that pension age have disproportionately been in small organisations,



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where there is the potential to offer flexible options to specific individuals (Smeaton and McKay, 2003). More research in this area would be helpful.

HEALTH & HEALTH-RELATED BEHAVIOUR

Health problems remain an important explanation for economic inactivity. Amongst people aged 50-state pension age almost one half have a long-term health condition and around a quarter of people aged to 50 to 69 in 2008-09 had some kind of work disability, defined as a health problem limiting the kind or amount of paid work they could do (DWP, 2014a: 10; Crawford and Tetlow, 2010: 32). Only around a quarter of those with a work disability were actually employed (ibid). Interestingly, and perhaps surprisingly, after controlling for a range of other factors having low education did not significantly increase the likelihood of somebody with a disability from working (Crawford and Tetlow, 2010: 37). Being in the poorest wealth quintiles did, however, reduce the likelihood of working with a work disability.

For older men below 60 the most prevalent reason given for being economically inactive is permanent sickness/disability (Crawford and Tetlow, 2010: 23). Logistic regression analysis of ELSA also shows that having a long-standing illness significantly reduce the likelihood of working past state pension age (Crawford and Tetlow, 2010: 23). Furthermore, health 'shocks' in the form of changes to self-reported health increase the likelihood of retiring, based on analysis of the British Household Panel Survey (Disney et al, 2006). A survey of nurses taking early retirement due to ill-health showed that around 13% returned to work, mostly returning to the National Health Service in part-time roles (Pattani et al 2004). Further research on occupational/sectoral differences in people returning to work following ill-health would be useful.

In this literature there is relatively little discussion of the influence of earlier working experiences on health, and subsequent employment in older age. One way to address this in future is to explore differences in employment rates across occupational groups. For example, Stocks et al. (2010) reveal that the agricultural workers are more prone to asthma, allergic alveolitis and musculoskeletal disorders but have got a reduced risk for mental ill-health.

The emphasis on general self-rated health in previous research means that there is a need for more consideration of the differential effects of health conditions on employment in older age. There is no reason to expect that cancer would influence employment in the same way as musculoskeletal diseases for example. Furthermore, mental health problems and depression have been a key and growing reason for incapacity benefit receipt. Rice et al (2011) using the English Longitudinal Study of Ageing show that symptomatic depression increases the likelihood of early exit, alongside general pain, mobility limitations and leg pain when walking. More research examining the differential effect of health conditions on employment would be useful. Furthermore, it would be helpful to understand how differences in life expectancy, which are considerable (Robine et al., 2009; ONS 2013), influence retirement decisions.

WORK ABILITY

The concept of 'work ability' developed by the Finnish Institute of Occupational Health has had relatively little purchase in the UK context (Maltby, 2012). The concept of active ageing has similarly only more recently started to have currency in policy discussions. One explanation for this lack of



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interest is the argument that occupational health in the UK has traditionally taken an individualistic and biomedical approach which de-emphasizes the role of social factors and the impact of organisational structures and practices (Maltby, 2012).

Camrino et al. (2006) finds that employer support and attitudes are a key to maintaining the work ability of nurses, through working condition improvements, more rest breaks and part-time work provision (Camrino et al.2006). Research done by Bridger et al.2011, on seafarers reveals that work ability declines with age and body mass index (BMI) independently. BMI has particularly harmful effects on work ability among older employees performing moderately demanding work. From a different perspective, Woods et al. (2012) find that older employees who were more organisationally committed were less frequently absent, further increasing their work ability.

MOTIVATION

A number of papers have examined older people's motivation for work relative to younger people (see, for example, Inceoglu et al. 2011). This suggests that as people age their motivations for work shift from extrinsic factors to intrinsic considerations, such as the interest in the work itself. However, this may reflect a 'survivors' effect to a degree, especially among the oldest workers. For example, McNair's (2006: 491) analysis of surveys of older people revealed positive attitudes to work declining among people in their early 50s and rising among people in their 60s. The explanation given is one of 'a 'shaking out' of the labour market in the mid-fifties, when many disaffected or demotivated people leave, creating a distinct later life labour market of people who are much more highly motivated' (ibid).

Smeaton et al's (2009: 37) survey of older workers found that financial considerations were the single biggest reason for working between 50 and 64. At age 65-75, however, enjoyment of work becomes the biggest motivator, experienced by just over a quarter of respondents. Likewise, Scherger et al. (2012: 59) found that two thirds of those working beyond state pension age in the English Longitudinal Study of Ageing were doing so for non-financial reasons. This is consistent with qualitative interviews with 31 people working past age 65, who acknowledged financial rewards but emphasised the importance of personal development through employment and health maintenance (Reynolds et al., 2012). Barnes et al's (2004) qualitative study of 24 individuals working beyond state pension age found that there was a high degree of 'work ethic' among interviewees, despite the fact that they could be defined as a diverse group (including 'workers', 'professional/creatives' and 'entrepreneurs') (see also, Parry and Taylor, 2007). However, the importance of work orientation/enjoyment to employment may reflect to a degree the kinds of people working at this time. In Smeaton et al (2009) 63% of these older workers said they could afford to retire immediately. However, just over half of older people in 2008 who *planned* to work after state pension age said this was because they could not afford to retire earlier (Smeaton et al. 2009: 80).

While it is therefore informative to look at differences in motivation at an aggregate level, it is important to recognise that motivations for work are likely to be diverse. For example, Bown-Wilson and Parry (2013) conducted qualitative interviews with 40 older managers in two financial service organisations and identified four different types of career motivation. This included the motivation to 'Stick' (to remain in the role they enjoy); to 'Switch' (to change careers, perhaps after receiving a pension); to 'Slow down' (to reduce their commitments); and to 'Strive' (to progress further along the hierarchy).



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Yeandle (2005) arrived at a typology with some similarities to Bown Wilson and Parry (2013), based on motivations for employment in older age: 'career changers' (wanting something new), 'downshifter' wanting less stress, 'identity maintainers' (using their existing skills in a new setting); and low paid 'workers till they drop'. She also identified different motivations/situations related to being out of work: 'exit strategists' (who plan their retirement, often in conjunction with the partner); 'rejected workers'; and 'reluctant quitters' (often leaving due to ill-health).

Implications for management are that it is important to treat people as individuals rather than a homogenous group (see also Bown-Wilson, 2011; Bytheway, 2005). At the same time, however, it is important to recognise that there is support for greater positive flexibility, and reductions in working time, among a significant segment of older people (Vickerstaff et al 2008; Vickerstaff 2007; Flynn and McNair, 2009).

It is also important to note that levels of work motivation are likely to be influenced by perceptions individuals hold about themselves, and perceptions about how they are viewed by others. Qualitative interviews with older people in the north-east of England, for example, found perceptions of limited opportunities due to widespread discrimination and eroded confidence about their abilities (Porcellato et al., 2010). Such findings were also strongly reflected in the survey of job seekers aged 50+ conducted by The Age and Employment Network (TAEN, 2013).

Discussion

The UK has relatively high coverage of the domains on this JPI, with the exception of workability which has had a more impact in other EU countries. This research comes from a range of disciplines including economics, sociology, social policy, psychology, and business studies. Although quantitative research is more dominant, qualitative studies are nevertheless more significant than in other EU countries. The development of the English Longitudinal Study of Ageing (ELSA) since 2002 has increased our knowledge of employment and retirement transitions. This is increasingly being supplemented by work on the National Child Development Study which has tracked the lives of 17,000 people born in one week in 1958; as this cohort has moved into their fifties there is increasing scope for studying life course effects on later working lives (Elliot and Vaitilingam, 2008). These longitudinal data sets provide rich resources for research but such quantitative research has often tended to focus on one or two of the domains covered by this JPI (for example financial and health drivers) and there are many of the other areas in need of more research.

There is a tradition of case study research in the UK which seeks to examine the demand side of extending working lives but some of this stays at a top down level, exploring formal policies and commitments but neglecting practice on the ground, and the extent to which and how policies are implemented. Given that older women and men tend to work in different sectors more understanding is needed of the opportunities and constraints on extending working lives in different sectors of employment and different regions of the UK.

There is relatively little mixed methods research, which attempts to capitalise on the different but complementary strengths of qualitative and quantitative methods. Given the acknowledged complexity of the factors which interact to encourage or discourage continued labour market activity mixed method research offers the potential to develop more nuanced understandings.



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Research Needs

On the basis of the analysis above it is possible to identify the following topics where more research is needed:

- The causes and impacts of regional employment differences;
- The extent to which different employment sectors inhibit or encourage later working lives;
- The impact of different health *conditions* (including mental) on employment; the management of health in workplace; workability;
- How employers are responding to the abolition of the default retirement age;
- The impact of working conditions on employment;
- The impact/interaction of different sources of wealth on employment; how financial uncertainty/lack of knowledge influences work;
- Household decision making;
- The influence of unpaid care work on paid work (including caring for those outside the immediate domestic environment, such as grandchildren).
- The impact of more diverse household forms and the effect of divorce;
- Ethnic differences in work propensity and the reasons for this;
- Comparative research indicates that there are complex interactions between welfare state policies such as state pension ages, variations in availability of care for children or elders, patterns of maternal employment, changes in household formation and orientations towards extending or limiting working life. More comparative research on the interaction between macro, meso and micro level factors would raise new research questions at national level and sharpen our understanding of the drivers for, and constraints on, extending working lives.

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