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# Extended Work Lives and the Rediscovery of the 'Disadvantaged' Older Worker

By David Lain and  
Chris Phillipson

Longer work lives come at the expense of people faced with the effects of cumulative disadvantage across the life course.

In common with many OECD countries, in the U.K. it has become customary to talk of a new era of choice and control for older workers (Thompson, 2018) and “reinventing” retirement as a period that combines leisure, caregiving, and-or volunteering, along with some continued employment. This narrative follows America’s path of abolishing mandatory retirement (in 2011). Prior to 2011, fixed retirement ages were common and U.K. employers and line managers wielded considerable discretion over who was allowed to work beyond the “normal” retirement age (Vickerstaff, 2006).

While abolishing mandatory retirement theoretically gives workers more choice about retirement timing, financial pressures to work longer also have intensified. In this context, countries such as the U.K. and the United States have given insufficient consideration to those experiencing various forms of disadvantage (including lower pensions and savings) with

regard to working longer. These individuals may have the greatest financial need to work, but also the lowest levels of health and education, and may be in physically demanding jobs (Lain, 2016). Their challenges have been rendered virtually invisible by policy makers, in the bid to promote extending work life.

The difficulties facing the U.K.’s disadvantaged older workers are especially acute. State Pension ages for men and women are increasing and will in 2020 reach age 66 and, in 2028, age 67 (Lain et al., 2018). People will not be able to draw a pension early (early retirement in the United States is age 62), and working-age benefits for those economically inactive due to unemployment or ill health are worth around half that of the already low State Pension (Lain, 2016). These developments have occurred alongside growth in precarious employment, characterized by limited security with respect to employment, income, and rights in the labor

→ **ABSTRACT** Disadvantaged older workers are virtually invisible in policy debates about extended working lives. It is important to “rediscover” these workers, who are greater in number than is assumed, according to analyses of the *English Longitudinal Study of Ageing* and the *U.S. Health and Retirement Study*. Qualitative research with hospitality workers in England reveals the negative effects of expecting people to work beyond traditional retirement ages when they have low levels of health and education and struggle to continue working in physically demanding jobs. Policy solutions could help reduce this problem. | **key words:** *extended working life, disadvantage, precarity, inequality, pensions*

market (Standing, 2011). This article examines the situation facing older adults in the context of extended work life, but with increasingly insecure forms of employment.

### Locating Less Advantaged Older Workers

Consistent with the impression that extended work lives are a choice, research from the U.K. and the United States has in the past emphasized the fact that advantaged individuals were most likely to continue working. Haider and Loughran (2001) concluded that in the United States, “Labor supply is concentrated among the most educated, wealthiest and healthiest elderly.”

In England, research has suggested that the incidence of working after age 65 increases as one moves up the wealth hierarchy (Crawford and Tetlow, 2010; Lain, 2011). However, this description of older workers as being relatively advantaged represents only a partial picture. While in the past healthy, educated, and wealthy individuals were most likely to work in older age, employment was not concentrated among the wealthiest alone, but found among all economic groups in Haider and Loughran’s study (2001).

In recent years, the poorest segment of the U.K. population has become the fastest growing wealth group in the older workforce (Banks, 2016). The poorest third of the population in 2002 were only about half as likely to work at ages 60 to 69, as were the richest third, according to analysis of the *English Longitudinal Study of Ageing* (ELSA) (Banks, 2016). By 2014, the proportion in the poorest third who were working had more than doubled to 35 percent, putting it on a par with the richest third in terms of employment levels.

Moving beyond wealth, Table 1 (on page 73) illustrates how focusing on the groups most likely to work can ignore significant numbers of older workers with less advantaged education, health, and working conditions. These statistics, taken from Lain, van der Horst, and Vickerstaff (forthcoming), focus on individuals interviewed in ELSA and in the U.S. *Health and Retirement Study* (HRS).

Table 1 shows that in 2002, in both countries, at ages 54 to 60, 79 percent to 80 percent of those in the highest educational category, “College and above,” were employed; this makes them the group most likely to work. Those with less than high school qualifications were the least likely to work, which appears to lend weight to the proposition that employment in older age reflects advantage. However, even in 2002, a significant proportion of those who had less than a high school education were still employed at this age (46 percent in the United States and 59.8 percent in England).

These same individuals were tracked until ages 65 to 69 in 2012, when the gap widened in the employment rates between the top and bottom of the educational hierarchy. Relative to

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***‘The poorest segment of the U.K. population has become the fastest growing wealth group in the older workforce.’***

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those with less than high school qualifications in each country, college graduates were 2.4 times more likely to work in the United States and 1.4 times more likely to work in England.

However, if in 2012 we focus only on people ages 65 to 69 who were working earlier in 2002 (the third data column of Table 1), we see a fairly large share of those in the lowest educational category who are employed: 33.3 percent in the United States and 28.1 percent in England. In other words, those in the most disadvantaged educational categories managed to remain employed in relatively high numbers if they had managed to be employed ten years earlier.

There are some similarities regarding the impact of poor health on employment (see Table 1). In 2002, individuals ages 54 to 60, with “fair/poor” health in both countries were about half as likely to work as people in “good” health, a differential that also was evident in 2012 at ages 65 to 69. However, once again, a significant proportion of those with fair/poor health were work-

ing at ages 65 to 69 among those who had been working ten years previously: 30.6 percent in the United States and 24.5 percent in England.

Finally, Table 1 gives the percentages of those ages 65 to 69 still working in 2012, broken down by how physically demanding their jobs had been in 2002. The middle data column shows that very few individuals were working at ages 65 to 69 if they had not been employed at ages 54 to 60 (10 percent in the United States and 2.4 percent in England).

Therefore, we focus on the final column of Table 1, which excludes people who had not been working in 2002. In the United States, we see that people working in jobs in 2002 that were physically demanding “most or all of the time” were significantly less likely to be working in 2012. Nevertheless, a sizable minority of those in physically demanding jobs in 2002, 36.2 percent, were still working in 2012. In England, on the other hand, there was no statistically significant reduction in the likelihood of working for those previously employed in “physically demanding” versus “sedentary” jobs.

### Precarious Employment in Later Life

We conclude, contrary to the impression sometimes given in the literature, that many older people with less advantaged levels of education and poorer

**Table 1. Percentages Working by Education, Health, and the Physical Demands of the Job, in the United States and England**

VARIABLE	At ages 54-60 (2002)	At ages 65-69 (2012)	At ages 65-69 (2012), if working at ages 54-60
<b>Education</b>			
<b>United States</b>	(p < .001)	(p < .001)	(p < .001)
Less than high school	46.0%	18.6%	33.3%
High school graduate	66.8%	28.4%	37.6%
Some college	67.5%	32.0%	43.3%
College and above	79.9%	45.7%	52.3%
<b>England</b>	(p < .001)	(p = .217)	(p = .888)
Less than high school	59.8%	16.8%	28.1%
High school graduate	70.2%	19.4%	25.9%
Some college	74.6%	22.7%	28.8%
College and above	79.0%	24.4%	30.3%
Missing (n=102 / 73)	71.2%	18.6%	25.4%
<b>Self-Reported Health</b>			
<b>United States</b>	(p < .001)	(p < .001)	(p = .003)
Fair / poor	39.4%	16.0%	30.6%
Excellent/good/very good	73.5%	35.9%	44.6%
<b>England</b>	(p < .001)	(p < .001)	(p = .393)
Fair / poor	48.9%	12.0%	24.5%
Excellent/good/very good	74.8%	22.2%	28.5%
<b>Physical Demands of the Job</b>			
<b>United States</b>			
<b>Physically demanding job in 2002</b>		(p < .001)	(p = .002)
None of the time	–	48.9%	48.9%
Some of the time	–	42.8%	42.8%
Most or all of the time	–	36.2%	36.2%
Not working	–	10.1%	–
<b>England</b>			
<b>Physically demanding job in 2002</b>		(p < .001)	(p = .142)
Sedentary	–	23.9%	24.2%
Standing	–	30.7%	30.9%
Physically demanding	–	29.7%	30.3%
Not working	–	2.4%	–

Note: All p-values from chi-square tests. United States N = 1,690 (wave 6 or wave 11 employed) or 1,137 (wave 11 employed conditional on employed wave 6). England N = 1,134 (wave 1 or wave 6 employed) or 825 (wave 6 employed conditional on employed wave 1). Source: Lain, van der Horst, and Vickerstaff (forthcoming).

health are working for pay, and many are working in physically demanding jobs.

To what extent is the disadvantaged older person working for pay a problem for individuals or society? In many cases, financial considerations are likely to result in individuals feeling that they have little choice but to continue working. Research suggests that financial reasons for working, rather than intrinsic or social reasons, are higher among the poorest segments of the workforce than in the richest, and highest among working older adults who have poor levels of health and/or education (Lain, 2016).

Analysis of workers ages 65 to 74 in the 2008 HRS found that 82.4 percent of those in the poorest wealth quartile said they would like to stop working but needed the money, with similar proportions saying the same thing among those with less than high school qualifications and those in fair/poor health (Lain, 2016). It is reasonable to conclude that there are some individuals who are working even though they believe it to be detrimental to their general well-being.

Historically, researchers and the general public tended to believe work at older ages was good for people's health. However, research in England using longitudinal data has suggested that there are no detectable health benefits of working in later life (Di Gessa et al., 2017). Increases in female pension ages in the U.K. may have had a negative effect on mental and physical health for women in "routine and manual occupations" (such as personal service occupations, sales and customer services, operatives, and elementary workers) (Carrino, Glaser, and Aven-dano, 2018). Some older individuals also may feel trapped in their jobs due to financial pressures to work longer.

### Personal viewpoints on working in later life

To gain greater insight into what this lack of choice might mean, we draw on qualitative interviews from a U.K. research project, *Uncertain Futures: Managing Late-Career Transitions and Extended Working Lives* (see Phillipson et

al., 2018; Lain, van der Horst, and Vickerstaff, forthcoming). In this study, employees were interviewed in five organizations across different sectors. Lain et al. (2018) argue that in two of these organizations in particular, referred to as "Hospitality" and "Local Government," many of those interviewed felt forced to continue working for financial reasons, but worried about whether their jobs were sustainable until they reached State Pension age.

Older workers in Local Government feared funding cuts lowered their job security, while in Hospitality, older workers worried that their jobs were not sustainable because of the demanding physical requirements of their employment. Workers in Hospitality, drawing on findings from Lain, van der Horst, and Vickerstaff (forthcoming), illustrate the "lived experience" of working in precarious circumstances in older age.

Twenty-two hospitality workers ages 50 to 67 and employed in an educational establishment were interviewed; they were disproportionately female and working in physically demanding blue collar jobs involving cleaning, reception work, and catering. Few had access to a significant private pension. The majority reported their health was "fair" or "poor" rather than "good." In addition, younger sample members in their 50s who reported having "good" health doubted their health would remain sufficiently good to continue doing their jobs until reaching State Pension age. These women were experiencing, and acutely aware of, the increase in female pension ages. Many had framed their earlier retirement expectations around taking a state pension at age 60.

Between 2010 and 2019, however, female State Pension age rose from age 60 to age 65, and interviewees were aware in many cases that their State Pension age would rise to age 66 or age 67. Most had worked for the same organization for a considerable period (average job tenure was thirteen years). Interviewees had little expectation that they could secure alternative employment; as one interviewee commented, "As you get older, it is a lot harder to find a job"



(female, age 61, divorced). As a result, many of these workers felt trapped in their jobs due to financial pressures:

“At the end of the day . . . you need the money. It’s a job. There’s not much out there so, you know, at my age, I’m not going to change now. The older you get, you think . . . you’re not going to find [work] anywhere” (female, age 60, cohabiting).

These workers’ expectation that they had few alternative opportunities for employment was combined with a sense that they had to continue working in their current job for financial reasons. However, the interviewees had serious concerns that they might be unable to continue working because of worsening health. As one interviewee reported:

“I’d like to go pretty soon, actually, but I can’t afford it. It basically comes down to money, really. I mean, you’re not going to get much in the State Pension and, you know, they keep put-

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***Many older people with less advantaged education and poorer health are working for pay, in physically demanding employment.***

ting the age up and, quite frankly, I can’t see me physically and mentally being able to do this job . . . at those ages they’re talking about. I think it’s 66 for me” (female, age 60, cohabiting).

Many of the interviewees felt worried about the fact that their health might not sustain them in employment long enough to reach State Pension age. An interviewee with poor health kept her problems hidden from her line manager because she feared losing her job:

“I am finding it very, very tough and some days I think ‘Oh, God, I don’t know how I’m going to carry on doing this’ [because I’ve had my letter from the pension people [saying] ‘You can’t retire till you’re 67’ [laughs]. I probably won’t even [be] here by the time I’m 67.”

Interviewer: “So have you talked to your line manager about your osteoporosis?”

“No. I’ve kept it to myself and I know that’s a bad thing and I shouldn’t do it, but I cannot afford at this present time to lose my job . . . So really, you just . . . have to hide the problems so that you can keep going” (female, age 57, married).

Contrary to the idea that employers may reorganize work to make it more suitable for older workers, many interviewees said they were expected to do more work per hour than they had been asked to do in the past. Flexible work options, which might have helped to address such issues, including working time reductions or partial/phased retirement, were not seen as realistic by this group of workers:

Interviewer: “Does that idea [phased retirement] have any appeal to you at all?”

“No, not really, no, [because of finance[s], at the end of the day. You know, you’ve got to live . . . and to live costs money, so . . . I don’t think I’ll be able to do anything like that.”

In sum, these workers felt trapped in unsustainable jobs that were intensifying; in some cases, they expected to work beyond State Pension age for financial reasons, if they possibly could. These sentiments about working past State Pension age were strongest among divorced women, who were largely reliant upon their own financial resources, were often renting or paying mortgages, and had built up minimal occupational and private pension provision over their careers. As one divorcee said, “Even when I get to 67, I still don’t know how, financially, I would be able to manage. So I would say I would work as long as I could possibly work” (female, age 61, divorced).

Another interviewee in poor health expressed this in more graphic terms:

“It’s tough because I know that I can’t pay my bills without going to work . . . I know I’ve got to carry on working till [sic] the day I drop, basically, and there’s nothing I can do about it” (female, age 57, married).

## **Conclusion**

Policy debates often take the view that extended work lives are a positive, a perspective stem-

ming from the belief that older people possess increased levels of choice and control. Disadvantaged workers, who have little financial choice about working, have been rendered virtually invisible in these debates. Survey analysis presented here from ELSA and the HRS suggests it is not as uncommon (as is sometimes assumed) for older people to continue working—even in

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***‘I know I’ve got to carry on working till the day I drop . . . and there’s nothing I can do about it.’***


physically demanding jobs—when they have disadvantaged levels of health and education.

We might view their continued employment as a policy success. However, recent research questions the assumption that working in older age is always good for one’s health and well-being. Qualitative research with hospitality workers in England demonstrates that many felt they had little option but to continue working for financial reasons. They worried about job sustainability, given their worsening health, the physical demands involved, and work intensification (an increase in the amount of work required per hour). Workers viewed their prospects of finding alternative employment as being low (which the wider literature suggests is accurate [Lain, 2016]) and that flexible work was unrealistic. They felt trapped in their jobs, and expected to continue working beyond the point at which it was good for their health and well-being.

Policy discussions are urgently needed to address the problems older adults have adjusting to extended work lives while being faced with insecure forms of employment (Phillipson, 2019). Topics to address include widening alternative employment options for those in physically demanding jobs; increasing training program availability; making occupational health provision a priority—with particular attention to mental and

physical health issues; and acknowledging the extent to which raising State Pension (U.K.) and Social Security (U.S.) ages will lead to increased inequalities, especially among women, minority groups, and people working in industries facing long-term decline.

Because extended work life likely will contribute to the expansion of precarious forms of employment, there must be corresponding rights put into place for vulnerable groups of workers. Ensuring access to trade unions, permanent employment, and improved pension provision may help to mitigate some of the consequences. Individuals who began working at younger ages, and who are disproportionately disadvantaged in older age, should have access at an earlier date to their full pensions. Furthermore, it should be recognized that even with positive policies in place to support extended work lives, it is unrealistic and undesirable to expect some disadvantaged individuals to work up to (or after) State Pension age. The state should provide non-working individuals in such circumstances with the financial security to live out their lives in dignity.

Longer working lives appear to be inevitable in the U.K. and United States, given rising pension ages and pressures on healthcare provision. However, this development comes at the expense of those faced with the effects of cumulative disadvantage throughout the life course. Policies must be created and enacted to ensure extended work does not translate into new inequalities in the years ahead. 

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