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### 'Rethinking Risk and Ageing: Extending Working Lives'

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#### Abstract

*This paper critically examines the development of recent policy and theoretical issues concerning the 'extension of working lives' for older people in the United Kingdom. It grounds its analysis in ideas from the 'risk society' thesis (Beck, 1992) to explore how the matrix of population ageing, job and pension changes impinge on shifting emphasis on increasing the retirement age coupled with individualizing pensions from State provision to a focus on self-responsibility via private provision. This neo-liberal re-positioning of extending work and pension policy has implications for the management of risk for older people in the UK. The paper explores the impact of population ageing on Government ideas associated with social policy relating to extending working lives. It concludes with an assessment on the lessons policy makers and social policy analysts can learn from such shifts and impact on the social construction of age.*

#### Key words:

**Ageing, Employment, Risk, Pensions and Social Policy**

#### Introduction

This article explores the complex relationship of ageing, risk and welfare in contemporary British society. We do this by interrogating the space between what has been coined the 'risk society' and the social policy implications for older people in relation to the extension of their working lives and intensification to private pension schemes as 'exit feature' to extension of working lives (Powell, 2014). At one level, the UK social policy of extending working life has been a significant outcome of the

debate concerning the economic sustainability of ageing populations (Vickerstaff, 2010). The need to keep Britain's ageing population economically active has prompted government policies aimed at extending working lives. In essence, this policy mobilisation has shifted from focusing upon early retirement and early exit to identifying new routes back into employment, together with encouragement to both keep working beyond what was the traditional state retirement age and older people's own expectations of when they themselves would have liked to retire (Phillipson, 2013). Trajectories and intricacies of employment in later life are inherently complex, being both causes and consequences of trajectories in many other dimensions, such as health, functioning and disability, financial circumstances and family situations (Mabbett, 2012). Since the mid-1990s, however, employment rates of older men in the UK have increased and this, coupled with higher labour market participation amongst later cohorts of women, means that employment rates of those aged over 50 have increased markedly over the last decade (Powell, 2014).

Ageing is an area of increasing public policy concern in the United Kingdom. It is stimulated by recognition of growth in the older population; there are 20 million people aged 50+ in UK (Crawford and Tetlow, 2010). This number is projected to increase by a further 36 per cent by 2031, when there will be 27.2 million people aged 50+. Only 20 per cent of all workers in UK come from 50+ group (Phillipson, 2013) and opportunities and restrictions afforded by access to labour market in later life (Leeson, 2011; McNair, 2006). Increasing life expectancies, the post-war 'baby-boom' generation reaching retirement age and declining birth rates mean that the UK (Biggs, Leach, Money and Phillipson, 2007) in common with other developed economies, faces the prospect of a rapidly growing aged population relative to the

working-age population over the next few decades. However, it is well known that it is the economic dependency ratio – the ratio of economically inactive to economically active individuals in the population – rather than the old-age dependency ratio that plays a more central role in determining an economy's ability to deal with the pressures of population ageing (Crawford and Tetlow, 2010). As such, the participation of older working-age adults in the paid labour market has become a policy issue of central importance.

The intellectual framework for these changes can be encapsulated with theoretical ideas related with what has been defined as the 'risk society' (Beck, 1992) - which have become part of the organising foundation of how we position the 'personal' and 'public' spaces in which to grow old in the UK and elsewhere. The new global epoch, Beck observed, is characterized by worldwide crises and increased un-sustainability of social institutions such as universal welfare systems.. In his earlier work though still very pertinent today, Beck (1992) claims that modernization helps the self become an agent of individualization which he sees as indicative of neo-liberalism; he advocates that the self becomes less constrained by traditional group identities and institutions but more constrained by the dynamics of markets (pension markets, for example). The self becomes therefore a project to be reflexively worked on in the context of a globalised world (Zinn, 2008). What we are witnessing is the transference of certain risks through aversion and management which in turn include a reorganisation of power and authority' (Beck, 1992:4). Fundamental shifts in the reorganisation of welfare, work and pensions have created a situation in which older people have to negotiate a set of risks unknown to previous generations. Following Korpi and Palme (1998), it is suggested that Western industrial societies are

undergoing a dramatic transformation in which the old and predictable structures of welfare systems are being dismantled and replaced by a series of uncertainties and contingencies.

In modernity, near universal retirement from paid labour linked to the provision of state pensions has been heralded as a significant advance in older people's well-being (Leeson, 2011). It is increasingly clear, however, that as longevity increases social welfare systems face significant fiscal challenges. In response, many countries, including the UK, have implemented retirement reforms such as abolishing mandatory retirement and raising state pension ages (Phillipson, 2013).

### ***Risk, Work and Pensions – a Recalibration***

The United Kingdom has experienced dramatic increases in life expectancy over the last three decades. For example, between 1981 and 2011, male life expectancy at age 65 rose by 7 years from age 79 to age 86 (Powell and Khan, 2013). Although these improvements in life expectancy could be seen as positive and will undoubtedly improve some people's lives, they are also accompanied by potential financial problems for people, employers and for the UK Government. This is because improvements in life expectancy have several financial implications: people might be faced with increasingly long retirements that they need to prepare for and fund; employers who sponsor pension schemes may face increases in the length of time they have to pay pensions to their members; and the Government also faces increases in the length of time they have to pay state pensions and pension-related benefits to people (Crawford and Tetlow 2010). In an attempt to address some of the costs

associated with increases in life expectancy, the Government has introduced several policies aimed at encouraging people to work for longer.

Extending working lives is not just about learning to live with an older population and how to arrange the provision of work and pensions, but is also about rethinking the nature of the risk society itself. At the same time, there has been a recalibration in society in how ageing has been problematized and this has been open to huge epistemological and political debate (Foster, 2013). The idea of risk in the context of ageing also represents a major paradigm shift in the way that older people are conceptualised as a demographic entity. There can be no doubt that ageing is a global phenomenon; global ageing has a profound effect on economic growth, living standards and the shape of the world order in both rich and poor countries (Phillipson, 2013). By 2050, about one in five of all living human beings will be sixty five and over (Leeson 2011, 75). For example, the anxiety associated with such population ageing by both politicians and policy makers has shifted attention from ways to support this “deserving” group to a rectangular re-positioning of older people as a “dependent” group (Biggs and Powell, 2001).

Hence, the spectre of population ageing necessitates the dismantling of the welfare state and the introduction of a greater degree of reliance on extension of employment and subsequently older people’s working lives. Consequently, “cradle-to-grave” welfare principles of post-war social planning have been replaced by post-welfare policies which encourage those with resources to make provision for themselves, with the less well-off depending on minimal state support (Phillipson,

1998; 2013). This exclusionary device has serious implications. New welfare policies are needed to meet the requirements of the risk society.

Both the growing capability of older people to remain productive within the labour force and the growing number and proportion of older people in the population have raised questions about the way social policies address the needs of this group . At a macro level, this has been explained by global economic forces and bio-medicalization (Estes, 1979). At a micro level, Michel Foucault's social theory has enabled gerontological scholars to discern a web of power relations organized around the conceptualization or formulation of ageing issues and the responses such as welfare policy measures to formulated problems associated with adult ageing (Biggs, 1999). Powell and Biggs (2000) and Biggs and Powell (2001) have pointed out that issues swarming 'around' ageing are not just of a medical or economic construction; they have uncovered certain hidden processes in terms of power relations between new forms of governance for older people in relation to welfare and prolongation of occupational identities.

What should be resisted is the tendency to think about ageing just within the institutional framework of the universal welfare state that is subject to neo-liberal reform and subsequent individualisation (Zinn, 2008). In other words, an attempt is made to understand the novelty of a new era marked and defined by a new demographic global structure and the corresponding disintegration of welfare institutions and consequences of this for the ageing self (Gilleard and Higgs, 2000). The new demographic composition that characterizes a global ageing society certainly

has important social implications such as extending working lives (Phillipson and Smith, 2005; Phillipson, 2013; Vickerstaff, 2010).

To address this, the next section expands on the idea of population ageing and risk by exploring the ways in which the development of the risk society is related to changes in extending working lives alongside the drive of privatisation of pensions. Finally, we offer suggestions for future lessons in the area of risk, welfare and extension of working lives grounded in ideas from the risk society thesis.

### ***Population Ageing and Risk***

In many Western societies, the institutionalization of welfare programmes and formation of the medical industrial complex created the foundation for the introduction of the welfare state. (Korpi and Palme, 1998). By the 1990s, the growing number of people eligible to receive benefits from social welfare increased substantially, raising concerns about the sustainability of pensions due to the shrinking ratio of workers to non-workers in the population (Daly and Scheiwe, 2010). The effects of population ageing ultimately made the role older people play in society a salient political issue. The shrinking younger workforce and increased cutbacks from the same workforce in order to maintain entitlement levels of retirees (and other non-working recipients), that is, the demographic burden dominates political discourse. This political discourse is firstly one on GDP decline, which follows from a workforce that shrinks faster than labour productivity rises; and secondly one of a lack of innovation and entrepreneurship, which follows from a 'greying' workforce. Such responses to the crisis — typical for the intermediary

period between destruction and re-creation — not only fail to imagine alternative institutions but are also destroying an already weak intergenerational solidarity by creating resentment (de Vroom, 2004).

Individualising forms of welfare (in particular pensions) – from extending working lives through *private pensions* adds to this. Subsequently, age and risk has become a more perceptive approach for managing the problems facing older people in a neo-liberal society (Beck, 2000). Using risk as an approach to addressing the extending of working lives of older people means focusing on the issues facing older people. Thus, the fears associated with population ageing set the stage for a new ideological framework for managing the risks associated with age and ageing, justified by the logic that it is no longer financially feasible to address the general welfare of older people. The logic of *risk* is being used as a new basis for distribution of social welfare benefits such as pensions within the current global demographic context (Phillipson, 2013).

The highly developed global societies of late modernity along with the presence of neo-liberal forces foreground the deliberation of risk, security and uncertainty. Indeed, sets of economic policies, the rules of the ‘market’, de-regulation and the shifting sands of public-to-private ownership of historically publicly operated services all serve to illuminate upon what may be conceived as situations and processes whereby the citizen is replaced by economic calculations. Narratives and discourses of risk have a foundational basis on the responsibilities of the State and philosophies of protection. The nature and prevalence of risk-talk across various domains (public and private) signifies its institutionalized character in everyday life.



The demand that the failures of modernity require appraisal and future mitigation becomes an all-encompassing dialogue with the production of sentiments that are underlined by problems of trust, anticipation of threats and a reduction in solidarity (Beck 1992).

The next section explores the policy implications of the extension of working lives in more depth and risks attached to them for understanding ageing.

### ***Extending working lives***

Employment rates have been increasing for people aged 50 and above in the UK. For example, in 1993, around 64 per cent of men aged 50 to 64 were in work in the UK, by 2011 this had increased to 70 per cent. The proportion of men working beyond the current male State Pension Age of age 65 has also increased. In 1993 around 8 per cent of men over age 65 were in work, by 2011 this had increased to 11 per cent (Mabbett, 2012). The increase in employment rates at older ages has been even more substantial for women. The State Pension Age for women was age 60 until 2010, but is now increasing towards the male State Pension Age of 65 under legislation intended to equalise the male and female State Pension Age at age 65 by 2018. In 1993, around 57 per cent of women aged 50 to 59 in the UK were in work, by 2011 this had increased to around 72 per cent. The proportion of women working beyond the women's State Pension Age of age 60 has also increased substantially (Vickerstaff 2010).

Hence, the ageing of Britain's population is one significant influence behind current debates on work and retirement. The First Report of the Pensions Commission (2004) highlighted what it viewed as the dramatic change in the United Kingdom's (UK's) demographic structure occurring over the first half of the 21st century, with only a negligible increase in the number of 20-64 year olds, but a 78 per cent increase in the number of those 65 and over. As a result the ratio of the 65 plus group to those 20-64 will increase from 27 per cent currently to 48 per cent in 2050, with most of this increase concentrated in the next 30 years (Powell and Khan, 2013). In this context, a rise in average retirement ages would need to be a significant element in the policy response to demographic change.

The proportion of older people in the working age population has been steadily increasing over the past decade. The working age population (defined as 16-65) stood at 35 million people, of whom 8.8 million (25 per cent) were aged 50 – 65 (Phillipson and Smith, 2005). This proportion has increased steadily since 1992 when 21 per cent of the population were aged 50, a trend which is set to continue. Population projections suggest that in 2021, 32 per cent of the working age population will be aged 50 and over (taking into account the increase in the retirement age for women to 65 between 2010 and 2020), with a slight fall to around 30 per cent by 2031 (Phillipson and Smith, 2005). Gruber and Wise (2007) suggests that one consequence of these changes will be that the experiences and outcomes of older workers will have a growing influence on the performance of the labour force as a whole'. Phillipson (2013) suggests that an important policy issue stemming from this development will

be the need to create more sustainable working lives, with the provision of improved support and assistance to older people within the workplace.

Encouraging older people to remain at work is closely linked with concerns about pensions and financial support to older people. The Green Paper 'Simplicity, Security, and Choice: Working and Saving for Retirement' (DWP, 2002) identified a number of policies aimed at people in their 50s to assist expanding opportunities and choice for individuals to work and save longer. The Pensions Act 2004 introduced reforms aimed at extending working life and giving individuals more generous and flexible options for how and when to retire. Over the past decade, changes to occupational pension rules mean that individuals will be able to carry on working for the same employer while drawing an occupational pension. In addition, the age from which a non-state pension can be taken increased from 50 to 55 in 2010 (Vickerstaff, 2010). These, along with other developments such as more generous State Pension deferral options, provide the basis for incentives for people to remain at work up to and beyond retirement age.

Vickerstaff (2010) suggests that for many people, leaving the labour market can result in poverty, insecurity and social exclusion. Crawford and Tetlow (2010) have pointed to the disadvantages associated with abrupt departures from work, arguing instead for greater flexibility in the transition from work to retirement. The idea of flexibility is being promoted in different ways in many areas of social policy, with moves to extend rights to flexible working for workers undertaking care within domestic settings – an important issue for people in their 50s and early 60s where around one in four adults will have some caring responsibilities (Phillipson, 2013).

The most important risky issue for the extension of working lives is the focus on private pensions and impact. The British Conservative government's pre-occupation under austerity (as of 2016) to drive private pension provision deeper into the policy fabric lacks critical analysis. British pension policy rarely gazes upwards to look at 'the powerful' (Walker and Aspalter, 2008) who in the case of older people are de-regulated and democratically un-accountable financial organisations (Powell, 2014). The lack of any critical analysis of the role and practices of financial and corporate institutions constitutes a major policy weakness of government regulation impinging on safeguarding older people's finances in the extension of their working lives. This provides clear illustrations of the fractured dislocation within government concerning pension policy in general for older people.

Despite the 'Beveridgean dream' of pensions being universal to the populace in UK, neo-liberal policies on pensions have ideologically almost always started from a position of laissez-faire. It can be seen that that neo-liberal social policy focuses on private provision which exemplifies a minimalist approach from the State. Private pension provision became a key building block of policy toward an ageing population in the UK. The philosophy behind this is clear. For the past twenty years, there has been a steady erosion in the value of the State pension relative to earnings (Phillipson, 2013).

The State's rationale is that it should provide just the minimum of security; private pension provision should expand to fill the void left by the retreat of the State. For example, under the Social Security Act (1986), a concerted effort was put into

promoting private pensions – in particular, tax incentives and National Insurance rebates encouraged people to opt out of the State Earnings Related Pension Scheme (SERPS) and to increase their personal pension savings (Gilleard and Higgs, 2000). Subsequently, however, successive governments came to feel that this represented too large a commitment to state pensions: the Conservative government arranged for SERPS to phase out gradually and sought instead to encourage more private and occupational pension provision. The major problem was that The Office of Fair Trading (1997) suggested in the 1990s personal pensions were of poor value and that 1.5 million policies were wrongly sold to customers (Phillipson, 2013). The precariousness of non-State provision is illuminated by the decline in occupational pension schemes. Membership of such schemes has declined from 10.1 million in 2000 to 8.3 million in 2010 (Mabbett, 2012). Some commentators (Powell, 2014) have also argued that the development of occupational pension schemes might have peaked, particularly given the decline in jobs where the tradition of such schemes is strong, such as parts of the public sector. But as the pattern of employment changes with a growth in short term contracts, changing employment patterns have affected the capacity to build up pension rights – an unintended consequence of extending working lives. Similarly, the political rationale is that this decline of occupational pension schemes is offset by the growth of personal pension schemes (Mabbett, 2012). To this day, the final incomes of many pensioners rely increasingly on individual and independent provision, rather than primarily the State Pension (Phillipson, 2013).

***Conclusion: ageing, welfare and risk - lessons for critical understanding***

To ensure that the public and private pension systems are able to continue supporting people through retirement, the UK Government has introduced several policies aimed at extending working lives. There are three strands to the Government's extending working-lives policy agenda. The first strand is welfare-based and involves attempts to move people of all working ages (both under and over 50) off state benefits and into paid work through tougher benefit eligibility tests and intensive, targeted support for job-seekers who are vulnerable. The second strand involves raising the ages at which people can claim their state pension and age-related means-tested benefits. The third strand involves attempting to remove barriers to working longer by removing compulsory retirement and tackling age discrimination.

Although all of these policies will encourage and enable some people to work longer and take their state and private pension later and could increase their income in retirement, there may be negative financial implications for those who cannot work longer because of health problems or other factors. For those who are unable to work longer, rises to the state pension age and changes to the benefit system may result in lower incomes in retirement – with individuals managing their own risk through self-governance of pensions.

Further, extending working lives and raising the employment rate of older workers are key responses to the demographic and welfare (pension) challenges of an ageing workforce. Our discussion has raised concerns about ageing and risk and its relation to one feature of social welfarism: extending working lives, and the use of risk as a mechanism by which to attend to the private pensions of older people in an era of neo-liberalism. There are some important lessons to reflect on.

Firstly, due to improvements in life expectancy, an increasing proportion of the population are now in retirement. This has put increasing and unsustainable pressure on state, occupational and private pension schemes (Mabbett, 2012). Retiring later in life appears to be an obvious solution. However, there is a lack of information on the factors that encourage or discourage people from retiring later, and the health and wealth implications of such decisions. It is likely that both the decision making and outcomes vary according to the socioeconomic status of the individual (Phillipson and Smith, 2005; Taylor, 2002). Therefore, encouraging people to retire later in life may impact on both health and wealth inequalities (Tillsley et al. , 2000). Understanding these issues is essential to informing the future actions of policy-makers and employers in the extension of working lives.

Secondly, it is perhaps emblematic that a policy based ostensibly on the premises of *leaving-be* caused problems of private pension provision for older people as an outcome of extending working lives. To understand this, it is important to examine trends tacit in the debate on private pensions and ageing that is central to wider public policy. Indeed, wider economic priorities, to 'roll back the state' and thereby release resources for individualism and free enterprise, had become translated into a financial discourse about personal obligations and the need to enforce them. If older people did not have sufficient national insurance savings, then the state would have to pick up the bill. In summation, State discourses on private pensions provided less help for older people through austerity.

Ageing, then, is itself becoming a more social, reflexive and managed process, notably in the relationships between the individual, the state and policies focused on extending employment; this involves the 'political domain'. The emergence of a risk society in the UK has been successful because it has identified existential concepts such as self-responsibility, self-governance and self-care that are said to facilitate the extension of working lives (Phillipson, 2013). The regulation of personal conduct has shifted from being presented as a responsibility of the state to the responsibility of micro-level social actors such as 'older people' as 'consumers' (Biggs and Powell, 2001). The implications are profound for lines of social exclusion. Neo-liberalism attempts to define the social policy domain to interpret valid human needs. By extending working lives, the State re-invents itself and its work and welfare subjects based upon minimal intervention and regulation via a more intensive rolling program of privatization, deregulation, and contraction of private pensions (Phillipson, 2013).



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