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Citation for published version:

Lain, D, Airey, L, Loretto, W & Vickerstaff, S 2020, Older workers and ontological precarity: Between precarious employment, precarious welfare and precarious households. in A Grenier, C Phillipson & RA Settersten Jr (eds), *Precarity and Ageing: Understanding Changing Forms of Risk and Vulnerability in Later Life*. Ageing in a Global Context, Policy Press, pp. 91-114.

Link:

[Link to publication record in Edinburgh Research Explorer](#)

Document Version:

Peer reviewed version

Published In:

Precarity and Ageing

Publisher Rights Statement:

This is a post-peer-review, pre-copy edited version of a chapter published in Precarity and Ageing: Understanding Insecurity and Risk in Later Life. Details of the definitive published version and how to purchase it are available online at: <https://policy.bristoluniversitypress.co.uk/precarity-and-ageing>

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Chapter Five

Older workers and ontological precarity: between precarious employment, precarious welfare and precarious households

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Introduction

Recent years have witnessed a proliferation of research on the topic of precarious employment (Kalleberg, 2009; Vosko, 2010; Arnold and Bongiovi, 2013; Campbell and Price, 2016; Prosser, 2016). Guy Standing's book, *The Precariat* (2011), drew attention to what he saw as the precarious employment situation of older people (amongst other population segments), arguing that inadequate pension provision had led many to take new insecure jobs in later life. Standing conceptualised precarity as a labour outcome, related to individuals being *in* precarious employment, rather than older workers *feeling* precarious in a psychological sense. Standing (2011, p 59) argued that while some may be dissatisfied with being in precarious jobs (so-called 'groaners'), others might be perfectly happy with this situation ('grinners').

This chapter contributes to debates on precarity amongst older workers in two ways. First, it develops the concept of 'ontological precarity' as a means of describing the individual experience of anxiety arising from the everyday experience of precarious work. This builds on the work of scholars such as Millar (2017) and Worth (2016), who focus on precarity as a *lived experience* rather than solely as a labour outcome. Second, it develops a new theoretical framework for understanding ontological precarity, which extends the scope of enquiry beyond individuals' labour market position in order to take account of their broader circumstances (Campbell and Burgess, 2018).

We argue that for a significant proportion of older workers, the financial pressure to work for longer, combined with limited alternative employment prospects, gives rise to a heightened sense of precarity. To understand this, it is crucial to locate older workers' experiences of precarity within the context of a shifting 'welfare state' landscape; this includes rising State Pension ages and attempts to extend working lives (Lain and Loretto, 2016; Grenier et al, 2017). It is also important to take into account that pressures to work longer are related to a decline in the financial support within households, a key change in recent years being the rise in the number of older people living alone (Office for National Statistics, 2017).

The theoretical model presented in this chapter identifies three intersecting 'domains' of precarity: precarious employment, precarious welfare states and precarious households. We suggest that older workers' sense of ontological precarity stems from feeling 'trapped' by the varying interactions of precarity in these three domains.

By 'precarious employment', we refer not only to various dimensions of job insecurity but also an individual's perception that, for them, the prospect of working up to or beyond traditional retirement age is unsustainable, due to declining physical health or increased caring responsibilities. Meanwhile, 'precarious welfare states' and/or 'precarious households' may offer insufficient alternative financial support. Our approach to understanding precarity amongst older workers is underpinned by a life course perspective. Older workers' circumstances in later working life are shaped by personal life events and wider social processes over the life course, and the process of cumulative (dis)advantage means that inequalities widen as people age (Dannefer, 2003). Individuals' household and employment trajectories change over time in ways that are often highly gendered. For example, women may be particularly disadvantaged by the outcomes of divorce, separation

and widowhood (Vickerstaff and Loretto, 2017). In this broader context, even older workers in relatively ‘secure’ employment may feel that their situation is precarious.

The chapter starts by developing what we mean by the term ontological precarity and then proposes our theoretical model. Following this, we present case studies of three female UK hospitality workers; this illustrates how ‘ontological precarity’ arises from varying interactions between precarious employment circumstances, a precarious welfare state and precarious households. The chapter concludes by discussing the policy implications and how our framework could be used for future research.

Conceptualising ontological precarity among older workers

The concept of precarity has taken root within academic literature at the same time as neo-liberalism and globalisation have come to dominate economic and social regimes (Arnold and Bongiovi, 2013; Grenier et al, 2017; see further Chapters one and eleven, this volume). Waite (2009) makes the point that there are a number of different meanings associated with the term ‘precarity’ but that they all convey a sense of uncertainty and insecurity. We would argue that such insecurity is *subjectively experienced* by individuals in the form of affective states such as increased anxiety (Lewchuck, 2017). This is partly anticipatory: anxiety is grounded in a set of current circumstances but also concerned with what may happen in future (Mole, 2010).

In this chapter, the term ‘ontological precarity’ is used to describe the state of anxiety experienced by individuals when they perceive their circumstances to be precarious. This differs from Standing’s (2011) conceptualisation of precarity, whereby an individual member of the precariat may not necessarily view their own circumstances as being precarious in a negative sense. The relationship between subjective experience and objective reality is therefore crucial to this understanding of precarity. As Worth (2016, p 603) notes, ‘objective

uses of precarity do not tell the whole story as affective experiences of insecurity have a significant impact on a worker's choices and experiences of the labour market'. Perceptions of security are therefore crucial, because they guide behaviour and attitudes. It may be the case that an individual *feels* precarious even when their position seems to be relatively secure from an 'objective' standpoint. However, more generally the 'objective world' is likely to exert a strong influence on feelings of precarity. We therefore take the position that examination of both the 'objective' conditions structuring older workers' lives *and* individuals' subjective interpretations of their situations will lead to deeper insights into the lived experience of precarity amongst older workers.

Further, the extent to which an individual is in a precarious position cannot simply be reduced to their labour market status; wider circumstances, social relations and structural conditions are also highly relevant (Campbell and Price, 2016; Grenier et al, 2017; Strauss, 2017). As Campbell and Burgess argue, it is necessary to examine 'the way in which social forces outside the workplace mediate individual experiences of precariousness in employment.' (Campbell and Burgess, 2018, p 61). For example, with regard to financial circumstances, a wealthy management consultant may have a series of temporary employment contracts; they would not, however, be considered to be in a precarious position in any meaningful sense. Reflecting these points, Millar (2017, p 5) asserts that precarity is 'both a socio-economic economic condition and an ontological experience... It aims to capture the relationship between precarious labour and precarious life'.

To understand precarity as a lived experience among older workers we therefore argue that it is necessary to consider not only individuals' job situations ('precarious employment'), but also the wider influences of 'precarious households' and 'precarious welfare states'. Broadly speaking, evidence suggests that the support older people have traditionally relied on from the welfare state and from their families or households has

significantly declined in recent years (Phillipson, 2013). As a result, while older generations' living standards have generally improved in the UK, there are significant and growing inequalities between groups (for a broad comparative discussion see OECD, 2017). This reduction in state/family support intensifies the sense of job-related precarity that many older people feel.

The next section examines the domains of precarious employment, precarious welfare states and precarious households, before considering the interaction between these domains.

Theorising the three domains of ontological precarity

Precarious employment

Since the financial crash of 2007/8, work has arguably become less secure for many workers in the UK. Many of the jobs replacing those lost during the crash have been part-time, low skilled and/or in self-employment. It is commonly assumed that many individuals involuntarily took these forms of employment because they lacked alternative options (Klair, 2016). Average wage levels declined during much of this period, making it harder to obtain a decent, secure income (Romei, 2017). In addition, following the election in the UK of a Conservative-led coalition government in 2010, the public sector has also been hit by severe funding cuts and job losses associated with austerity (Wanrooy et al, 2013; Cunningham et al, 2016). Given that this sector has historically had comparatively high levels of job security, this has meant that there are now relatively few 'safe places' in the UK labour market. In this context, older people appear to view their prospects of finding new work as limited, in part due to employer ageism (Smith, 2000; Porcellato et al. 2010; Loretto et al, 2017). Indeed, US research analysis suggests that unemployed older job-seekers find it significantly harder to get another job than their younger counterparts (Johnson and Mommaerts, 2011).

Even older workers in apparently secure work may feel precarious for a range of reasons. For example, some may feel that they cannot sustain working at the levels expected in the workplace today. Work intensification, the expectation that workers will do more work per hour, has increased across a range of developed countries (Burchell et al, 2005; Green, 2006). US evidence suggests that work has become increasingly stressful too (Johnson et al, 2011). Physically demanding work continues to be a reality for many older workers, with almost a third of those aged fifty and over employed in jobs defined as physically arduous (Lain, 2016). At the same time, there is evidence in the UK that ‘more than three quarters of the population do not have disability-free life expectancy as long as 68’ (Marmot, 2010, p 17). Taken together, older workers may experience the influence of these factors as ‘employment precarity’ - in other words, they may view their job as potentially unsustainable, but perceive limited alternative prospects for employment.

Precarious welfare states

The anxieties experienced by older workers discussed above might be heightened if the individual has limited options for drawing on alternative non-wage incomes, such as pensions. Traditionally, the purpose of the welfare state is to ‘de-commodify’ individuals’ reliance on the market for survival (Esping-Andersen, 1990). When governments instigate significant increases in State Pension age, with no compensatory mechanisms for supporting those who exit work early, the financial pressures to continue working increase dramatically (Lain, 2016). In 2010, individuals in the UK were able to receive their State Pension at age 60, and men at age 65. Since then State Pension age has risen dramatically for women, such that male and female pension ages are now equal at 65. Many older women therefore expected a State Pension age at 60 but found themselves having to continue in employment. The prominent ‘Women Against State Pension Inequality’ campaign highlights concerns that

women must now wait longer for a State Pension when they had based their plans (and expectations) on retirement at a much younger age (Vickerstaff and Loretto, 2017).

In addition to the changes for women, State Pension ages for both men and women will rise to 66 in 2020, 68 in 2028, and may well rise still further following regular reviews. It is important to note that there will be no option to take a reduced pension early, and 'Pension Credit' will no longer be available before State Pension age (Lain, 2016). Eligibility criteria have been tightened for Employment Support Allowance (for those unable to work due to ill health), and it is only worth around half that of Pension Credit. The lack of a safety net to support those older workers involuntarily exited from work (via redundancy, ill-health or caring responsibilities) is therefore likely to result in anxiety amongst older workers, in the context of jobs that they view as precarious.

Precarious households

UK policy for much of the 20th century was based on the premise of a 'modified male breadwinner model' (O'Connor et al, 1999), under which women commonly worked part-time and their careers were secondary to those of their husbands. As a result, the household circumstances of women determined their financial position in later life to a significant degree. While working patterns of women have continued to reflect this model, households have become increasingly precarious and uncertain in respect of sources of income (OECD, 2011). In 2014-15, only 53% of women and 57% of men aged 50-59 were married and with their first husband/wife (Banks et al, 2016); these were the individuals who were best off financially. By contrast, divorced and widowed older people were more likely to be in the lowest wealth quintiles. In general, older women are likely to have been particularly disadvantaged by divorce: their labour market participation throughout their lives is likely to

have been limited by gendered family caring responsibilities, and they may not have a partner with whom to pool resources in later life (Ginn, 2003; Blackburn et al, 2016).

Our contention is that, to fully understand precarity amongst older workers, we need to recognise that some individuals are in precarious employment, live in households that have had precarious trajectories, and are negatively affected by the precariousness of the welfare state.

Bringing together precarious employment, welfare states and households

While precariousness in each of these three domains may engender a sense of ontological precarity, it is when individuals experience precariousness in multiple domains of their lives that it is most heightened. Indeed, precariousness in one domain may have limited impact on an individual's sense of ontological precarity if they are buffered by relatively secure circumstances in the other two domains. Individuals in precarious jobs, for example, may not feel a sense of precarity if they have access to generous welfare state support or a supportive household situation. It is therefore the interactions between different forms of precarity that are most significant. Conceptually, we may view individuals as being 'stuck between' different forms of precarity; the interactions between these different forms of precarity are illustrated in Figure 1 and are outlined in turn.

* FIGURE 1 about here

When older workers are '*between precarious employment and welfare states*' they may view their job and wider employment prospects as being unsustainable or insecure, and they perceive little alternative support available from the welfare state. In these instances, the households in which they live have *not* undergone precarious trajectories over time. This may mean, for example, that marriages/partnerships have remained intact and any existing mortgages are paid off or near completion. However, because the welfare state is of

importance to these individuals it follows that their household situation cannot entirely compensate for precarity in relation to jobs and welfare.

In contrast to the previous group, older workers who are '*between precarious welfare states and precarious households*' do not view their jobs as unsustainable in the long term. However, their precarious household circumstances and their lack of access to publicly provided welfare create anxiety about the future. They feel stuck, or perhaps trapped, in their jobs without knowing how and if they will be able to retire. In some instances, this will include women whose expected retirement trajectory was thrown off-course financially by divorce or widowhood.

The third category relates to people who are '*between precarious jobs and precarious households*'. These individuals have jobs that they view as unsustainable or insecure, and this insecurity is reinforced by precarious household circumstances. For these individuals, the welfare state is relatively unimportant, which suggests that they may have a reasonable level of income and have higher expectations about living standards, or that they have outgoings that exceed what can realistically be expected from the welfare state. This might include individuals who have high incomes but have suffered the financial consequences of divorce, and are left with large outstanding mortgage debts. Alternatively, this could include individuals who have remarried and taken on significant financial responsibilities for step-children. This is a relatively marginal category, because the State Pension is in fact a potentially important component of retirement income for most older individuals (PPI, 2017).

Finally, older individuals could be '*between precarious employment, precarious welfare states and precarious households*'. This category is more common than the previous one, because most individuals who have precarious jobs and households are also likely to be potentially dependent on the welfare state as well. These individuals are likely to have the most heightened sense of precarity. Their jobs are viewed as insecure or unsustainable, and

yet because of circumstances such as divorce and widowhood they have limited financial support from others in the household. Added to this, the welfare state more often than not fails to provide essential security to their lives. Many will be divorced women who now have to wait much longer than previously expected for a State Pension; when they do receive a State Pension it may not be adequate for their household circumstances.

The next section of this chapter explores the notion of interacting domains of precarity, examining the situation of three female UK hospitality workers who were interviewed as part of a wider research project.

Methods

The analysis presented in this chapter is drawn from a study of transitions from work to retirement within five organisations in the UK. In the context of government policies designed to encourage the extension of working life, the research examined how key stakeholders within each organisation managed the opportunities and challenges associated with later-life working. Data were collected from HR managers, line managers, occupational health managers and employees aged 50+, via a mix of in-depth interviews, focus groups, and documentary evidence. This case study methodology enabled construction of a ‘comprehensive description of the setting’ within each organisation (Marshall, 1999, p 30).

In this chapter we focus on one of the five case study organisations: ‘*Hospitality*’, a catering and cleaning business unit of a large educational establishment. Unusually for the sector, jobs within *Hospitality* were relatively secure, in the sense that individuals were generally free from the threat of dismissal. This case study was therefore chosen because it illustrates how older workers might experience ontological precarity even when their jobs are not insecure in the sense envisaged by Standing (2011). Instead, workers often felt their jobs

were *unsustainable* due to the physically arduous nature of employment, work intensification and health problems, and yet they often saw little financial option but to continue working.

Semi-structured interviews were conducted with 22 employees aged 50+ across the case study. These employees were employed in blue-collar, white-collar and managerial positions. Demographic information about the interviewees is presented in Table 1. The majority of the interviewees in this case study had jobs that involved manual labour, and most of them had worked in this or a similar sector for most of their working lives. In general, these interviewees did not have occupational pensions that would provide a financial cushion in retirement. A substantial proportion of employees in *Hospitality* reported chronic health complaints that are common amongst manual workers over the age of 50, such as arthritis and diabetes.

* TABLE 1 about here

Interviews covered a range of topics in order to explore employees' views and experiences of their current jobs, and their plans for retirement. At the outset, interviewers collected biographical information about interviewees' work and family histories, this provided crucial contextual data about the dynamics of interviewees' household circumstances over the course of their lives. Employees were then asked to describe their current day-day-day work, and whether their feelings about their job had changed at all over time. Other topics in the interviews covered: factors that would influence interviewees' decisions about the timing and nature of their retirement; views on government policies to extend working lives, such as the abolition of Default Retirement Age (DRA) and the rise in SPA; financial matters such as pension savings and retirement income; employer treatment of older workers within the organisation; and how retirement was managed within the organisation.

All interviews were recorded and fully transcribed. Data storage, coding and analysis were supported by the use of NVivo 10. Team members collaborated to develop a data coding framework, based upon both the interview topic guide and emergent themes derived from preliminary close reading of interview transcripts. All interviews were coded in NVivo using this framework, which allowed for a rigorous and theoretically underpinned approach to data analysis.

In this chapter we focus on the accounts of three female employees in the *Hospitality* case study, whom we have given the pseudonyms Thelma, Pearl and Angela. These particular women were selected because the forms of precarity that they experienced differed in terms of the interaction between precarious employment, precarious welfare states and precarious households (see Figure 2). Women were chosen over men because they were more likely than men to articulate a sense of ontological precarity (although it should be recognised that many men, too, were anxious about the future). Women were arguably more likely to feel a sense of precarity because, unlike men at this point, they were experiencing rapidly rising State Pension ages (having spent much of their careers expecting to retire at 60). The negative financial consequences of divorce were also keenly felt by significant numbers of these women. We therefore adopt a life course approach to illustrate the ways in which these women's current circumstances have been shaped by their family and employment experiences at earlier stages in their lives. The themes that emerged from the interviews with Thelma, Pearl and Angela were broadly consistent with findings from the wider dataset for *Hospitality*.

* FIGURE 2 about here

Findings

Thelma: Between a precarious household and the precarious welfare state

Thelma, aged 64, is divorced and self-defines as in good health. She has worked for *Hospitality* for 15 years in a full-time permanent white collar office job. Her domestic situation is a major driver of her thoughts about retirement. She lost access to her husband's pension on divorce and lives in rented accommodation. She feels that she cannot afford to retire as the size of the State Pension means she will have insufficient income without her salary. For Thelma, precarity arises from both the household and welfare state domains.

Thelma's account of her current employment situation, her family circumstances and her anticipated retirement reveals a sense of ontological precarity engendered by interactions between a precarious household and a precarious welfare state. It is important to note that for Thelma, feeling precarious was *not* rooted in her job circumstances. Indeed, she spoke about her working conditions in positive terms:

'I've got a secure job. I'm happy with my pay, which is unusual these days it seems, most people are not, but it certainly seems fine to me. The working conditions are excellent. The people I work with are lovely.'

Despite her stable job, Thelma perceived herself to be very financially insecure, and her narrative was suffused with anxiety about her current and future finances. Thelma's account of financial insecurity in later working life is a powerful example of the ways in which divorce may lead to long-term financial disadvantage for women in particular. In common with many women of her generation, Thelma had given up paid employment upon her marriage, and had undertaken unpaid domestic labour at home. Upon divorce, Thelma was required to re-enter the labour market for the first time in 30 years. Further, she did not have the financial resources to remain in owner-occupied housing, and consequently moved into social rented accommodation. Her story illustrates the potential financial vulnerability of

married women who do not have recourse to independently earned income, savings and pensions in the event of marital breakdown. At the time of interview, Thelma explicitly linked her divorce to her current state of financial insecurity and her need to remain in paid employment beyond State Pension age. Specifically, divorce had engendered precarity of housing tenure. Whereas Thelma had previously expected to own a home outright by this stage in her life, she now faced significant on-going housing costs in the social rented sector. This made the prospect of retirement untenable:

'If I didn't have rent to pay, I'd be a position of it being much easier I think to be able to say I'm going to retire.'

The argument here is that Thelma's sense of ontological precarity was not simply a consequence of precarious household circumstances, it was also linked to the precarious welfare state. At the time of interview, Thelma had been claiming a State Pension for four years. This was clearly insufficient to cover her living costs, given that she anticipated needing to work indefinitely. Unsurprisingly, Thelma's outlook on retirement was bleak:

'I often do think will I retire ever... will I be able to retire? [...] I keep doing sums and looking at figures and thinking I want to do things and if I retire I won't be able to do anything 'cause I won't have any, I'll have just about enough income to survive.'

If individuals feel under pressure to continue in paid employment because the State Pension is inadequate to ensure a decent standard of living, then the welfare state may itself be thought of as 'precarious'. Rather than acting as a buffer against precarious household

circumstances, the minimal income provided via the State Pension actually reinforces this precarity.

A lifecourse lens renders visible the chain of events and circumstances that may contribute to a sense of ontological precarity in later working life, even when an individual's job is ostensibly secure. Thelma's story demonstrates how precarity in later working life may stem from disruption to household circumstances at an earlier lifecourse stage. Individuals who are caught between an inadequate State Pension (precarious welfare state) and the continued need to pay for housing (precarious household circumstances) may face financial pressure to continue working indefinitely when they might otherwise have expected to retire.

Angela: Between precarious employment and a precarious welfare state

Angela, aged 57, is married and self-defines as in poor health. She has worked for *Hospitality* for 6 years; she works 30 hours a week on a permanent contract as a cleaner. She feels that her health problems will make it very difficult to continue working until State Pension age (67 in her case). The workload has increased and she finds it increasingly difficult to manage the work but her husband is also in low paid work so maintaining household income is dependent upon her wage. For Angela, precarity arises from both the employment and welfare state domains.

Angela's account offers a vivid portrayal of ontological precarity arising from the experience of being caught between the precarious welfare state and a precarious employment situation. On the surface, Angela's employment situation might be considered to be as stable as Thelma's: both were employed in permanent jobs in the same organisation. However, their subjective experiences of work stood in stark contrast to each other. Thelma felt secure in her job, whereas for Angela, work was highly precarious. This job precarity was bound up with Angela's fear that she might lose her job if she disclosed to her employer the

fact that she suffered from osteoporosis. Despite experiencing severe pain every day, which made it difficult for her to manage her work tasks, Angela went to considerable efforts to conceal her health condition from her line manager. She perceived her employer to be unsympathetic and unresponsive, as illustrated by the following quotation:

'If I went and said to them, you know, "Oh, I'm finding it really difficult," they normally say, "Well, obviously if you can't do the job, you need to leave then". That's their answer. [...] It's not, "Well, let's see what we can do to help you," it's not like that at all.'

The physical demands of the job had intensified in recent months and Angela reported that managers were resistant to acknowledging employees' complaints about being overloaded:

'There is a very lot of pressure. And even when you go to management and say "look, this isn't possible, we cannot do it with three members of staff or two members of staff" "I don't care, just go and get it done". That's what you get.'

For Angela, another aspect of job precarity was uncertainty as to how long she would be physically able to continue doing her job. This was compounded by low expectations of being able to find alternative, less physically demanding work elsewhere; she perceived employers to be ageist and reluctant to recruit older workers:

'I was applying for 20 maybe 30 jobs on a daily basis, and this was the only one I got. And it was basically down to my age. I'm not a stupid person, I wasn't

under-qualified for a lot of them, but they look at your age and they go “well, we’re only going to get five years out of her”.’

The employment-related precarity experienced by Angela interacted with and was reinforced by precarity in the domain of the welfare state. In contrast to Thelma, for whom precarity in the welfare state related to the low level of State Pension income, it was the rise in State Pension age which had led to great insecurity for Angela. Angela’s overall household income was relatively low, and she felt under great financial pressure to work until State Pension age. The fact that she would not be eligible for her State Pension until the age of 67 was a major blow to her hopes of exiting the labour market at 60. In light of her health problems, Angela was very doubtful that she would actually be physically capable of working until State Pension age. Her account of her life suggested that she felt trapped: compelled to remain in work for longer than she would choose, or indeed felt physically able, due to the lack of alternative income sources before she reached State Pension age:

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

Unlike Thelma, who linked her sense of precarity to her family circumstances, Angela did not give the impression that she perceived her household circumstances to be precarious; she was married and lived in owner-occupied housing, albeit on a low income. Rather, Angela’s narrative indicates that her anxieties predominantly stemmed from the challenges of maintaining her job whilst struggling with debilitating health problems – without recourse to state support in the event that her health problems forced her out of work.

Angela’s story brings into focus the precarious position of many older workers with health problems. The welfare state is arguably a precarious domain for older workers in poor

health as it offers little in the way of a safety net for older workers in poor health who are below SPA. For example, Employment Support Allowance does not provide sufficient income to enable labour market exit in many cases. Indeed, older workers with health problems now face increased financial pressure to remain in employment for longer, due to rises in State Pension age. Employment may also represent a domain of precarity for older workers with health problems, if employers do not implement supportive policies and practices designed to help employees manage health problems whilst remaining in employment.

Pearl: Between a precarious household, precarious employment and a precarious welfare state

Pearl, aged 61, is divorced and self-defines as in fair health. She has worked for *Hospitality* for 6 years in a full time permanent white collar office job. Her health and finances are major issues for how she thinks about retirement. The workload has intensified in recent years and she worries about the impact on her health and whether she will be able to carry on doing the work at the current pace. She anticipates working until she is 70 because she needs the income from employment. For Pearl, precarity arises from the employment, household and welfare state domains.

Pearl's narrative offers insights into how precarity in the three domains of the welfare state, employment and household might intersect and interact over the lifecourse, shaping individual experiences of ontological precarity.

Like Thelma and Angela, Pearl was in the position of having to work for much longer than she had originally anticipated, in order to stay afloat financially. Rather than retire at 60 as she had previously envisaged, Pearl now viewed 70 as a more realistic retirement age. Like Thelma, Pearl's household circumstances had followed a precarious trajectory. Divorce had

left her financially vulnerable after several years out of the labour market to care for her children. Having been dependent on her husband's income and pension savings during their marriage, divorce had far-reaching implications for Pearl's ability to ensure an adequate income in retirement; at 61 she had minimal occupational pension savings of her own. Pearl's situation differed from that of Thelma in one key respect: housing tenure. Pearl had managed to remain in owner-occupation after her divorce, and she talked about the possibility of releasing financial resources by downsizing once her children had left home. However, this did not appear to alleviate Pearl's sense of financial insecurity and she still anticipated needing to work until she was 70.

In common with Thelma, the precarity associated with Pearl's household circumstances was reinforced by precarity associated with the welfare state. Pearl had to wait until she was 67 to claim her State Pension, and she calculated that this pension income would be inadequate to enable her to retire. In the following quotation Pearl links the financial pressures to remain in paid employment to both her disrupted family trajectory (precarious household) and the lack of financial security offered by the State Pension (welfare state precarity):

'I mean, if I'd still been married, I would have been quite happy to retire at 60, because financially we would have been fine, because the pension that my husband was paying into would have covered both of us. On his leaving, I got left with nothing, so I've had to work and start paying into a pension here. So financially I'm not in a position to retire. 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.'

The precarity in Pearl's life that arose from the intersections between precarious household circumstances and the precarious welfare state, was further reinforced by precarity in the domain of employment. Like Angela, Pearl had a chronic health condition. Having adequate rest was vital in enabling her to sustain employment. However, her work had intensified over time and her shifts had recently been extended from eight to ten hours. Pearl claimed that management had portrayed the extra two hours of work as optional overtime, yet employees felt under pressure to work these additional hours. Unlike Angela, Pearl had disclosed her health problem to her line manager and had managed to gain exemption from working the extra two hours through liaison with Occupational Health:

'Somebody comes from another college at 8pm and finishes my two hour shift, which makes me feel guilty. But, you know, it's better than me saying, "yes, I'll do it", and then, you know, not being well.'

Although Pearl's job was apparently secure, she was anxious about whether her employer would continue to accommodate her health problems in the long term. She did not make reference to any employer policies designed to support her as she sought to manage her health at work. Rather, she felt that she had been 'lucky' because her line manager had a family member with the same health condition, which meant that this manager was sympathetic to Pearl's situation. Thus, Pearl perceived the support available to her as being contingent upon individual managers, rather than it being a right enshrined in employer policy. Pearl was likely to be moved to a different area of *Hospitality* in future years, and she was worried that in future, line managers might not take her health condition into account when arranging her working hours:

'Say, for instance, they make it compulsory that we all did till 10pm during conference time, I might have to think about giving up at 67, because I just don't think I could do it.'

Thus, in a similar way to Angela, Pearl was caught between the financial pressure to work until 70, alongside the fear that an unsupportive employer response to her health problems might force her out of the labour market before then. Pearl shared Angela's perceptions of ageist attitudes amongst employers, which presented a barrier to her seeking other employment:

'As you get older, it is a lot harder to find a job. So I think, whereas if I was in my twenties and I was unhappy, I would go and find something else you know....at my age, not so easy.'

In summary, exploring Pearl's account in detail provides an opportunity to understand how subjective experiences of precarity amongst older workers may have their roots in multiple intersecting life domains. Our analysis has highlighted the similarities between Pearl's story and those of Thelma and Angela. We suggest that the key themes running through these women's accounts are indicative of trends affecting many older female workers. In the context of a precarious welfare state, those workers who have experienced a precarious trajectory in respect of the household and welfare state, and whose employment situation is also precarious, may unsurprisingly experience considerable anxiety regarding the timing and nature of exit from the labour market, and their anticipated standard of living in retirement. As Pearl commented, *"it's a bit of a dark road, really"*.

Discussion

The case studies presented here illuminate a range of ways in which interactions between three separate domains of precarity (employment, household and welfare state) may result in older workers experiencing anxiety about their current and future circumstances – a state that we have termed *ontological precarity*. On the surface, the three women in the case studies were objectively secure, in the sense that they had permanent (albeit relatively low-paid) jobs. However, the ontological precarity articulated by these women reflected their sense that they were trapped in circumstances that they had not chosen. The financial insecurity engendered by precarious household circumstances and a precarious welfare state meant that they had effectively lost control over the end of their working lives, in terms of being able to choose the timing of their retirement. The combination of rises in State Pension age, the minimal income provided by the State Pension, and low levels of organisational and personal pension savings meant that the women in our case studies had to work for far longer than they had originally anticipated or would have chosen if they had been more financially secure. For two of the three women, uncertainty around their employer's response to their chronic health problems reinforced their sense of precarity: they were caught between the financial pressure to continue working indefinitely, whilst at the same time feeling uncertain about how long they would be physically able to work.

Our analysis has demonstrated that precarity cannot be considered solely as a labour condition, nor as an individual characteristic. Rather, ontological precarity is constituted at the intersections between specific socio-political conditions, employment contexts and individual lifecourse trajectories. The case studies expose the dynamic interplay between structural conditions and individual circumstances over time; precarity in later working life is intimately connected to prior life events (events which themselves occurred within particular socio-cultural contexts). The case study approach adopted in this chapter thus contributes to

an enriched understanding of subjective experiences of precarity in later working life by situating individuals' accounts of their current employment within the broader economic and social context.

While we have identified three domains of precarity, we recognise that other relevant contexts, structural conditions, social processes and life events may contribute to the experience of ontological precarity amongst older workers. Future research could explore whether and how ontological precarity has been influenced by the recent widespread shifts in organisational and private pension provision from Defined Benefits (DB) schemes to Defined Contribution (DC) schemes. The adoption of DC schemes means that individuals are now more exposed to financial risk because retirement income is no longer guaranteed but instead is dependent on the performance of pension funds (Ginn, 2013; Foster, 2018).

There are other policy areas which are not necessarily age-related, but which may impact upon the labour market participation of older workers and influence the extent to which they experience ontological precarity. For example, UK policies concerning care for children, elderly people and disabled people shape the context within which older workers face increasing pressure to not only provide unpaid, informal care for grandchildren, elderly parents and other dependants, but also to extend their own working lives (Ginn, 2013; Vickerstaff and Loretto, 2017). The nature of older workers' experiences of negotiating unpaid caregiving and paid employment represents a point of intersection between the domains of work, family and the state that we would expect to have implications in terms of older workers' experience of ontological precarity; this is a topic worthy of further research.

The concept of ontological precarity could be elaborated and developed through further empirical work. We have focused here on the experiences of older female workers in relatively low-paying jobs. Given that gender roles and relationships structure labour market participation and unpaid caring roles over the life course, it would be useful to examine how

older men's experiences of ontological precarity in later working life differ from those of women. For example, it would be interesting to explore the perceptions of men who have been the sole earner in a household over a long period, and the responsibilities and anxieties that they may feel. Finally, cross-national studies could investigate the ways in which ontological precarity are played out in different institutional contexts.

Conclusion

In this chapter we have developed a framework for understanding 'ontological precarity' as a lived experience affecting older workers, which involves heightened feelings of anxiety and insecurity. We argue that ontological precarity involves older workers feeling 'trapped' by the interaction of precariousness in different life domains. 'Precarious employment' circumstances mean that continuing in paid work is viewed as unsustainable due to job cuts/work reorganisation, work intensification or the difficulties of performing physically demanding work whilst suffering from chronic health problems. Linked to this is the sense that there are limited suitable alternative job opportunities in the wider labour market for older people; empirical evidence indicates that they find it much harder than younger workers to secure new jobs. Until recently, any anxieties older workers felt about this could be lessened by the fact that they were entitled to age-related benefits from age 60 ('Pension Credit' and/or a State Pension in the case of women). However, because of the second factor identified here – 'precarious welfare states' - individuals must now wait much longer in order to receive income via the State Pension, causing significant anxiety. For financial reasons, many individuals now need to work for much longer than they would have done in the past, and yet they worry that because of health problems and/or the nature of the work they will find it increasingly difficult or even impossible to continue in employment. Even when in

fairly secure employment, individuals may experience psychological distress if they cannot envisage a time at which they will be financially stable enough to retire.

In addition to these worries, a third issue affects older workers: increasingly 'precarious households'. The impact of precarious household circumstances is highly gendered. In the past, women could generally rely on their husbands' pensions and savings if they were no longer able to continue working. Divorce, separation and new partnerships may pose financial risks for men and women. However, the negative impact of such changes are more likely to be experienced by women, as their careers and pension contribution records are often limited by their unpaid family caring responsibilities (Ginn, 2003).

The women discussed in this chapter exemplified how these domains of precarity may interact in different ways. Thelma, for example, had what looked like quite secure employment, but precarious household circumstances (divorce) and a lack of financial support from the welfare state meant that she felt indefinitely trapped in employment at the age of 64. Angela, on the other hand, had quite stable household circumstances, albeit with a low income; however, pension reforms meant that she would have to work much longer than previously expected in a job viewed as unsustainable from a health perspective. Finally, Pearl suffered from heightened precarity emanating from all three domains: employment precarity as a result of work intensification; financial difficulties as a result of divorce; and an inadequate welfare state from which to draw alternative forms of income. In this chapter, we have focused on women, partly because the backdrop of rising female State Pension ages highlights the sense of precarity experienced by this group. However, in future we envisage that this framework could be used to broaden out the study of precarity to older men, given that men may typically feel different pressures to work longer if, for example, they see themselves as the traditional 'main breadwinner'.

From a policy perspective, it is clear from this research that it is insufficient to focus solely on the issue of precarious employment. Labour market reforms, such as abolishing mandatory retirement, will do little to address many of the causes of unsustainable employment in older age. Further, such reforms do not take into account the precarious nature of the welfare state and many households. The situation facing these *Hospitality* workers is likely to be far from unusual. The incidence of chronic health conditions and declining physical ability increases with age, particularly among individuals in lower socio-economic groups (Marmot, 2010). This is a particular problem given that benefit reforms have restricted pathways out of the labour market due to ill-health (Vickerstaff and Loretto, 2017). Likewise, rises in State Pension age affect everybody, and Defined Benefit occupational pensions - which in the past provided a degree of financial security in older age - are now rare in the private sector (Lain, 2016).

The UK government seems to accept that, as State Pension age rises, full-time work may not be sustainable for many older people. In this context, the government has promoted flexible/part-time work as a key means for extending working lives, and older workers have been granted the 'right' to request flexible working. However, flexible work is not a panacea for solving this problem. First, many employers seem reluctant to provide it (Loretto and Vickerstaff, 2015). Second, without access to additional sources of income - for example from a pension - many of those in low paid physically demanding work cannot afford to reduce their working time. Third, even with reductions in working time, it is morally questionable whether we should expect individuals with health problems to continue working until they 'drop', especially when their health problems have been built up from doing many years of physically demanding work. We therefore need to urgently consider how we can provide a proper safety net for older workers, so that ontological precarity is no longer a feature of later working life.

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Figure 1: mapping the interactions between precarious employment, welfare states and households

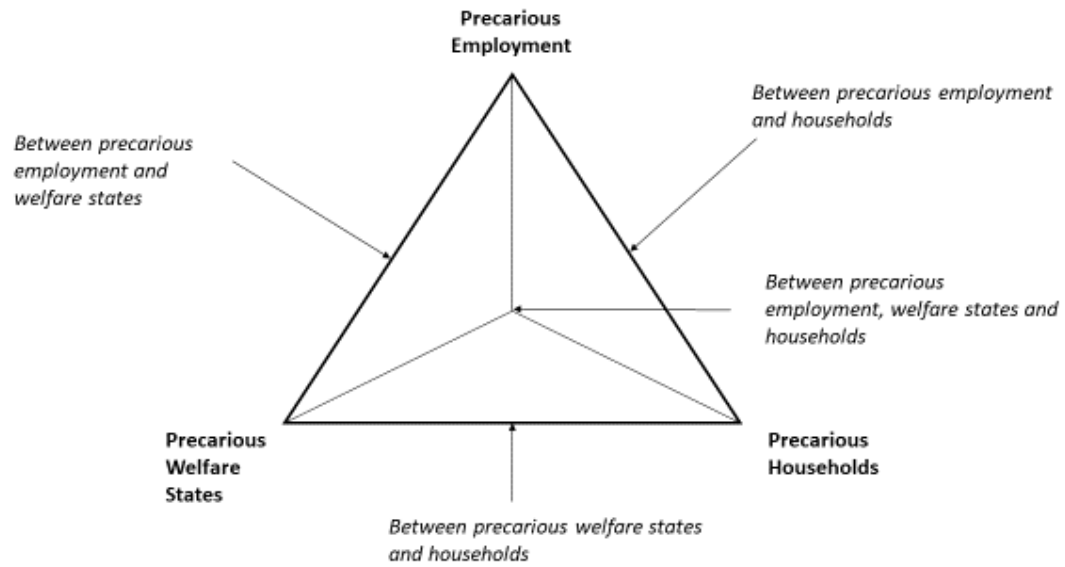


Figure 2: Positioning individuals between precarious employment, welfare states and households

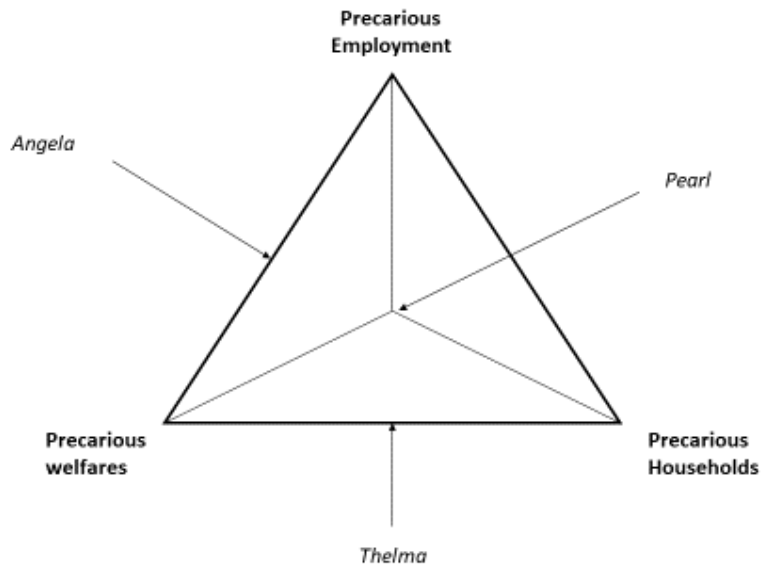


Table 1: Demographic information of the interviewees

		<i>Hospitality</i>		
		All	Women	Men
Marital Status	Single	1	1	0
	Married	13	6	7
	Co-habiting	4	3	1
	Divorced	4	4	0
Self-reported health status	Good	8	4	4
	Fair	9	6	3
	Poor	4	3	1
	D/K	0	1	0
Type of job role	Blue Collar	16	6	6
	White Collar	3	3	0
	Managerial	3	5	2
	Total n	22	14	8