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# Producing precarity: The individualization of later life unemployment within employment support provision

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Producing precarity: The individualization of later life unemployment within employment support provision

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#### Abstract

There have been marked policy shifts within many nations towards 'extended work lives', with such shifts often underpinned by an assumption that individual aging citizens can make the responsible choice to prolong work and thereby avoid dependency on the state. However, possibilities for extended work lives are inequitably distributed, and older workers who become unemployed often face prolonged unemployment and barriers to obtaining sustainable employment. Drawing on findings from an ethnographic study addressing the negotiation of long-term unemployment in two North America cities, the study attends to how jobseekers aged 50 and older, employment support service providers, and organizational stakeholders understood and attempted to manage later life unemployment. Employing a critical discourse analysis approach informed by governmentality theory, the findings illustrate how possibilities for framing the problems faced by older jobseekers and for managing later life unemployment were constrained by broader individualizing neoliberal mandates. Despite recognition of systemic barriers tied to ageism and its intersection with other axes of disadvantage, stakeholders and service providers enacted a narrow individualized approach to manage ageism. This individualized approach, in turn, produced tensions within service provision and shaped precarity for older jobseekers through encouraging them to be 'realistic' regarding the types of work and wages available to them as older workers. If the extended work life agenda continues to be politically promoted as a key solution in the management of population aging, it is imperative to re-configure policy and service approaches to avoid the downloading of insurmountable barriers onto older jobseekers in ways that increasingly produce precarious lives marked by uncertainty, instability, and vulnerability.

Keywords: older jobseekers; aging workers; neoliberalism; ageism

## Highlights

- policy approaches and discursive constructions promoting 'extended work lives' frame later life
   work as a responsible choice, obscuring inequitable possibilities for older workers connected to
   ageism and intersecting forms of discrimination
- within the broader neoliberal project, the risks and barriers faced by older jobseekers, including ageism, are individualized in ways that produce precarity
- equitable promotion of extended work lives requires shifting away from assumptions of individual responsibility and choice towards actively facilitating sustainable work for diverse types of aging workers

There is a growing policy consensus in many Western nations, spurred on by international bodies such as the Organization for Economic Cooperation and Development (OECD, 2006, 2019), that "longer and healthier lives should be matched by longer working lives" (McGann, Bowman, Kimberly & Biggs, 2015, P.1). Over the past two decades, there have been marked policy shifts within many nations towards 'extended work lives', a term encompassing the move to keep people in employment until at least pensionable age and bring economically inactive aging adults who left the workforce prior to pensionable age back into the formal labour force. These policy shifts are discursively justified as imperative to "rescue the economy and the welfare state from the burden (i.e. the cost) of an ageing population" (Krekula & Vickerstaff, 2020, p.30), given projected implications of population aging, declining birth rates, and escalating pension and health care costs (Taylor et al., 2016; Wainwright et al., 2018). Moreover, this justification is further strengthened through a discursive framing of aging individuals, and older generations, as selfishly holding on to an untenable retirement model and as bearing individual responsibility for making responsible choices to resolve broader economic issues (Krekula & Vickerstaff, 2020; Mann, 2007). Moreover, 'positive' aging discourses have been mobilized to further support the rationale for extended work lives, such that work is promoted as an ideal means to optimize the health and social inclusion of aging citizens themselves (Biggs, 2014).

Within this policy consensus toward longer working lives, three broad types of approaches have been variously implemented within nations as means to activate 'older workers', often defined as those aged 50 and above (Casey & Berger, 2015; Vickerstaff, 2010). One approach uses restrictive and punitive measures to extend out pensionable age and close down and disincentivize opportunities to leave work prior to pension eligibility. In addition to raising the age of public pension eligibility beyond age 65, this approach shuts down other state supported funds, such as employment insurance and disability-related income programs, that support early retirement (Bowman et al., 2017). A second approach provides incentives and opens pathways to facilitate extended work lives, for example, by enhancing the

monetary values of delayed public pensions, facilitating flexible combinations of work and pension incomes, and strengthening anti-discrimination legislation (MacDermott, 2014; Wainwright et al., 2018). A third type of activation approach focuses on persuasion, incorporating measures to reconfigure the attitudes, beliefs and behaviours of workers, and sometimes employers (Krekula & Vickerstaff, 2020; Laliberte Rudman, 2016).

Broadly, it appears that policy approaches have been successful in mobilizing shifts towards extended work lives, particularly amongst men aged 55 to 64. As well, it is expected that the proportion of older workers, including those over age 65, will continue to increase in many nations over the next few decades (Taylor et al., 2016; Wainwright et al., 2018). However, critical scholars have pointed to the inequitable distribution of possibilities for extended work, underscoring how policy approaches, aligned with neoliberal emphases on activation and austerity, have increasingly shifted the responsibility for ensuring adequate work and financial resources for later life onto aging citizens (Mann, 2007; Phillipson, Shepherd, Robinson & Vickerstaff, 2018; Riach & Loretto, 2009). Indeed, Krekula and Vickerstaff (2020) have argued that policy approaches to extend work lives are predicated on a homogenous construction of older workers, one which takes "privileged aging as the starting point" (p.29) and assumes that older workers can choose to extend their work lives. As such, aligned with a broader 'individualization of the social' that is characteristic of neoliberal approaches to governing (Laliberte Rudman, 2013), these approaches ignore and obscure barriers that aging adults collectively face in relation to age, as well as the intersections of age with other social markers (Carmel, Hamblin & Papadopolous, 2007; MacDermott, 2014; Wainwright et al., 2018).

This neglect of age, and its intersections with other social markers, is concerning given that research has demonstrated that ageism and its intersection with gender, health status, and socioeconomic status produces inequities in 'choice' related to the quality and possibility of extended work (Bowman et al., 2017; Harris, Krygsman, Waschenko & Laliberte Rudman, 2017; Riach & Loretto,

2009). While employers and human resource personnel have been found to hold some positive stereotypes regarding older workers, these are outweighed by negative stereotypes related to, for example, reduced flexibility, decreased motivation for upgrading, and limited ability to accommodate technological change (Berger, 2009; Harris et al., 2017; Wainwright et al., 2018). Despite increasing legislative efforts addressing age discrimination and promoting age-friendly workplaces, ageism continues to have negative effects on older workers' deployment, job security, promotion, training opportunities, and retention (Brooke & Taylor, 2005; Harris et al., 2017), as well as on recruitment and hiring practices (Bowman et al., 2017; Krekula & Victerstaff, 2020). In turn, within a neoliberal climate of austerity marked by decreasing state support for income and health supports for aging citizens, the extended work life agenda may further enhance health and social inequality amongst groups of older people with differential social markers and resources (Mann, 2007; Taylor et al., 2016).

A full understanding of the potential impacts of current policy approaches to extended work lives also needs to consider later life unemployment. Much evidence provided in support of the possibility of extended work life has focused on retaining older workers, as opposed to addressing older workers who become unemployed and attempt to return to work (Krekula & Vickerstaff, 2020).

Although older workers as a group tend to have lower unemployment rates in comparison to younger workers, across various national contexts, those who become displaced after age 50 experience longer durations of unemployment than younger workers and face poor re-employment prospects (Bernard, 2012; Bowman et al., 2017; OECD, 2015; Taylor et al., 2016). Older workers who do become reemployed experience greater wage displacement than younger counterparts, and they often do not experience appreciable earnings growth over their remaining work years (Casey & Berger, 2015; Government of Canada, 2017; Krekula & Vickerstaff, 2020). Older workers who experience unemployment are also vulnerable to being relegated to precarious forms of work - that is, work with limited benefits, hours and job security - as well as underemployment (Bowman et al., 2017;

MacDermott, 2014; MacEwen, 2012; Vickerstaff, 2006). These risks of prolonged unemployment, wage displacement, precarious work and underemployment amongst older citizens are also unevenly distributed, connected to factors such as gender, work sector and level of education (Casey & Berger, 2015; Carmel et al., 2007). As such, concerns regarding growing inequalities amongst aging citizens extend into concerns regarding the potential production of precarious lives, marked by uncertainty, instability, vulnerability and unpredictability (Grenier et al., 2017, 2019) for those aging citizens who become displaced from work (Bowman et al., 2017; Krekula & Vickerstaff, 2020).

Studies specifically focused on older workers' experiences of unemployment and job seeking have begun to provide in-depth insights into the individually insurmountable systemic barriers to sustainable work (Bowman et al., 2017). In a qualitative study conducted with 80 Australians aged 45 and older who were underemployed or involuntarily unemployed (Bowman et al., 2017; McGann et al., 2015), ageism was identified as a major barrier to adequate employment. In addition, varying experiences of age discrimination tied to gender, class and work sector were revealed. For example, female participants in service, sales, secretarial and administrative work expressed exclusion tied to the valuing of youthful embodiment, while male participants in physically-oriented working class occupations spoke to facing negative perceptions of older workers as having 'rusty' bodies (Bowman et al., 2017). Earlier qualitative research by Berger (2006, 2009) in a Canadian city with 30 unemployed individuals between the ages of 45 and 65 also found ageism was pervasively experienced. Berger's work revealed that a variety of strategies used by unemployed aging clients to manage potential age discrimination were often limited in their effects. Both studies also attended to participants' experiences of employment support services, which serve as intermediaries between older jobseekers and employers. Australian participants raised concerns that such services focused on entry-level jobs mis-aligned with their skills and levels of experience. As well, the relative youth of frontline employment support service workers was experienced as resulting in failures to appreciate older jobseekers' experience, skills and circumstances

(McGann et al., 2017). Based on participant observation, Berger (2009) raised concerns that employment support services reinforced age as a discrediting attribute, and framed age discrimination as a structural barrier that individuals needed to strategically manage.

Grounded in concerns that the extended work life agenda, consistent with a broader neoliberal turns towards individualization and responsibilization (Laliberte Rudman, 2006), may increasingly leave many aging citizens "in an uncertain world where the prospect of a long life becomes increasingly difficult to navigate" (Biggs, 2014, p.228), the analysis presented in this article critically explored systemic barriers faced by older jobseeker. Drawing on findings from a broader study that addressed the negotiation of long-term unemployment in North America, we attend to how jobseekers aged 50 and older understood their unemployment situation in relation to their age, and how they sought to manage age as they attempted to return to paid work. We also attend to how later life unemployment was understood and addressed by front-line service providers at employment service agencies being accessed by these older jobseekers, as well as by key organizational stakeholders.

## **Methodology and Methods**

The data presented in this article is drawn from a larger collaborative ethnography (Lassiter, 2005) conducted in two mid-sized cites, one in Canada and one in the United States, in partnership with a not-for-profit employment service organization. Underpinned by a governmentality perspective (Brady, 2014; Soss, Fording & Schram, 2011) and Lipsky's (1980/2010) conceptualization of street-level bureaucracy, we aimed to critically examine the implications of neoliberal logics of activation and austerity embedded within contemporary discourses and policies addressing long-term unemployment We sought to deepen understanding of these implications for how service providers and persons experiencing long-term unemployment understood and enacted their roles and responsibilities in managing long-term unemployment (Fanelli, Laliberte Rudman & Aldrich, 2017; Laliberte Rudman et al., 2017). Drawing on Lipsky (1980/2010), we viewed service providers as mediators between broader

neoliberal mandates and the everyday lives of clients, and understood their actions towards clients as both shaped within but also capable of resisting or modifying such mandates (blinded for review).

This three phase study collected data over a two year period (2014-2016) from organizational stakeholders (n=15), front-line employment support service providers (n=18), and clients of employment support services who self-identified as experiencing long-term unemployment (n=23). Following targeted recruitment of stakeholders within each city, we used purposive sampling at multiple organizations to recruit service providers and clients who self-identified as 'long-term unemployed'. Stakeholders participated in a single semi-structured interview, and service providers participated in 2 semi-structured qualitative interviews, workplace observation sessions (1-4 per provider), and focus groups (1 per city, and 1 across cities). We generated data with all clients through 2 semi-structured qualitative interviews and, in most cases, clients also participated in a combination of 2 other additional methods, including time diaries, occupational mapping (Huot & Laliberte Rudman, 2015), or participant observation. This paper draws upon interview data from all study phases, as well as focus group transcripts and field notes from workplace observation sessions.

Within this paper, we focus on findings pertaining to the negotiation of late life unemployment, defined as unemployment occurring at age of 50 and later. During the process of open coding of the data set, being older emerged as key barrier to re-employment that was discussed by older job seekers (n=11), employment service providers, and stakeholders. As illustrated in Table 1, all older job seekers were in their 50s, with most being female, unemployed for more than a year, educated at a post-secondary level, and currently separated or single. In comparison to the Canadian sample, in which all participants reported financial struggles and most had been previously employed in service, lower level administrative, or manufacturing positions, 5 of the 6 participants in the United States had been in management, teaching, and higher-level administrative positions and only 2 expressed current financial

struggles. As well, forms of current income varied, with most Canadian participants receiving either welfare or disability income support while U.S. participants relied on non-state sources of income.

## PLACE TABLE 1 ABOUT HERE

Service providers (11 in Canada; 7 in the U.S.) came from 4 different organizations in each of the cities. Most service providers (n=12) were female and had worked in the sector for 3 or more years (n=14) (see Table 2). Stakeholders (7 in Canada, 8 in the U.S.) largely held management positions within agencies responsible for providing and funding employment support services (n=12), with the remaining associated with governmental agencies (n=3) and a regional business development organization (n=1). Eleven stakeholders spoke to having previous or parallel front line service experiences.

### PLACE TABLE 2 ABOUT HERE

We conducted a critical discourse analysis (Ainsworth & Harding, 2004; Laliberte Rudman & Dennhardt, 2017) using verbatim transcriptions of interview and focus group discussions and observational field notes. Analysis focused on how the three groups of participants discussed age, aging, older workers and older jobseekers in relation to discourses and policy directions addressing extended work lives. Drawing on a governmentality framework and the work of Bacchi (2009), this critical discourse analysis addressed how age was implicated in how participants understood the problem of long-term unemployment, and how they constructed 'older job seekers' as a particular type of unemployed subject. We also examined the types of solution frames stakeholders and service providers emphasized, as well as the strategies all three types of participants implemented to manage the problems associated with being an 'older job seeker'.

## **Findings**

Overall, the findings illustrate how possibilities for managing later life unemployment were constrained by broader individualizing neoliberal mandates. Despite recognition of structural and systemic barriers tied to ageism, service providers recommended and enacted a narrow individualized

approach to manage ageism. This individualized approach, in turn, produced tensions and shaped precarity for clients through encouraging the acceptance of wage displacement, precarious forms of labour, and negative stereotypes of older workers.

Locating the problem: Socially-located barriers related to age and intersecting social markers

Seemingly opposing the celebration of 'choice' and 'opportunity' within policies promoting extended work lives, stakeholders and service providers framed 'mature', 'experienced' and 'older' workers as a group that was collectively at risk for long-term unemployment and financial precarity given their age. A U.S. stakeholder framed older jobseekers as a collective facing challenges tied to age: "Whether you're 65 years old or not, getting a job after you're 55 years old, or even 50 years old, is just really difficult." Also in the U.S., Bree spoke to the increasing age of her clients: "There was a time in my 26 years when most of our clients, I would say, were in the...30 to 45 year age group...I would say that 90 percent of my caseload now is over 50 and probably 60 percent of those are over 60, and they need to work. They're not doing it, for the most part, for satisfaction or because they're bored. They need the money, they need to work." Speaking about clients at his agency who were most at risk for long-term unemployment, Kevin remarked of the situation in Canada, "I would say typically the ones who get into that boat are going to be your older workers... Typically if you are sitting at 45 plus, an older worker, typically if they get into that rut [they] are in it for a lot longer than younger workers." A Canadian stakeholder who managed an employment support agency also pointed to this collective risk: "Mostly what I see that are affected by long-term unemployment are older workers, so people over 55, and devastating because they have been employed in their life and they understand the benefits of employment and they've paid their debt to society and all this stuff and they still want to work, and they still have families to support." Service providers and stakeholders also described older workers as a group at risk of underemployment within low wage, precarious work. Within a focus group discussion, a Canadian service provider remarked: "We're also seeing more older people returning to the workforce

maybe in minimum wage positions because the retirement just isn't lasting as long as it did or maybe their retirement got completely blown out during the recession." Another Canadian service provider agreed, "You've got 50-year-old men pumping gas. Those used to be the jobs that kids would get to put themselves through school. And now, their dads are taking those jobs."

All participants described the challenge that being an 'older' jobseeker posed for sustainable reemployment commensurate with workers' skills and experiences, framing being older not solely as an
individual characteristic but as an axis of social disadvantage. Several older jobseekers made explicit
connections between the challenges they were experiencing and employers' ageist attitudes and
practices. For example, in the U.S., Bella Marie, who had been struggling to find a job in software
development for over 2 years, stated: "But it's just getting your foot in the door...I think one of my big
factors – I know a lot of people aren't going to admit this – I'm 56 years old, I think that a huge, huge
factor to why I'm not getting employed. In Canada, Peggy, who was 58, described "the challenge of
being older" in her two year search for work as a cashier: "it's really demoralizing because people
[involved in hiring processes] look at you as if you're crap...and it's hard to get over that. It really is, and
there is a bias now [against] older people." Some service providers and stakeholders also explicitly
named ageism amongst employers as a key barrier. For example, within a focus group, a Canadian male
service provider stated, "those seniors that may have been retired but had to go to work...that's were a
form of discrimination can come into play because employers are very reluctant to even consider or hire
an experienced workers".

In addition to referring to employers as ageist, older jobseekers also pointed to financial reasons that led employers to privilege and hire younger workers. Bella Marie, for example, indicated that employers in her U.S. city did not want to provide a salary commensurate with skills and experience, but rather "want to be able to get the younger candidate, and have to pay less salary". Also searching for a higher level position, Scott, located in the U.S. city, raised concerns regarding the connection between

age and salary: "The challenges I seem to find is, though it's not said, I think age and salary becomes more of challenge." In a very different way, competing for entry level jobs in the service sector, Peggy, who had previously held numerous cashier positions, felt disadvantaged. In Peggy's situation, she found it difficult to compete given wage incentive programs offered in her Canadian city to employers to hire younger workers and the lower minimum wage for such workers: "I see all the other job applicants and they're 16, 17, 20, and I know right away I'm not going to get it, and I kind of have a feeling that it's because there's a lot of funding and it's sort of like, when you can get the milk for free, why the cow, like why. And also student minimum wage is lower than adult minimum wage."

Combating the homogenous construction of the privileged older worker embedded in the extended work life discourse, older jobseekers, stakeholders and service providers in the study spoke to how intersecting social identities further enhanced the risks faced by older workers. In the U.S., Julia, an African American woman in her mid-50s looking to return to work commensurate with her previous six-figure salary in the corporate sector, stated: "At my age...people try to act that there's no ageism. Yeah, there is. There really is, there's a lot and I've faced — I've dealt with racism, I've dealt with sexism". In Canada, Darcy, who had emigrated from Mexico 15 years prior to her interviews, had begun to question how her increasing age intersected with being an immigrant: "I don't know if it's my age, can be my age, can be because I'm an immigrant, for my surname". Reflecting on a recent experience of working with a 50 year-old female client, Courtney, a service provider in Canada, shared observations on barriers faced by aging women: "And that seems to be age for women right now that they're — I'm seeing a lot of them getting terminated and they've been a place for so long. I think they were kind of caught in that era of not doing the post-secondary thing right out of high school, right. That, they just went to work. But with it being so competitive right now. I think it's hard for women of that particular age."

Thus, at one level, older workers were understood as at an 'at risk' collective and inequities in work opportunities were also tied to intersections of age and other social markers, seemingly working

against the homogenized view of 'the unemployed' embedded in neoliberal discourses and the celebratory tone of enhanced opportunities that permeates the extended work life discourse. However, although ageism was sometimes explicitly named as a social force contributing to the 'at risk' status of older jobseekers as a collective, service providers and stakeholders were ambivalent as to whether ageism could be proven to be 'real' or was useful to identify as a barrier, given that it was often implicit, was not widely acknowledged, and seemed immutable. A Canadian stakeholder who managed a welfare office spoke about ageism as something she felt in her gut but could not prove: "I know some personal examples of people who went back to [college] and still aren't working. That's ageism because an employer will take a 25-year-old or 30-year-old. Will they take a 50-year-old? Yet, those people that I'm aware of have done some really neat stuff. That's where the gut's coming from, having lived and breathed this for a really long time." A U.S. stakeholder emphasized that employers were never explicitly ageist, which meant it was difficult to demonstrate and combat. For example, this stakeholder explained how a job advertisement implicitly excluded older applicants: "the flyer had all this very vibrant, beautiful looking young people and so would an older person or older work go and apply for that job? Probably not, because whey they look at the flyer, they're gonna say, well, they only want younger people...Now that could or could not be true". In many instances, ageism was framed as a systemic feature that was immutable given its implicit nature. As succinctly stated by Bree, a service provider in the U.S, "there's age discrimination, occasionally, although you can't prove it" and "mainly it's age discrimination...and there aren't many ways [of addressing that]".

Ambivalence about ageism was also expressed by a few of the older jobseekers in the U.S. who had a shorter duration of unemployment, perhaps revealing they were unwilling or hoping not to have to accept ageism as a systemic explanatory factor. For example, Lucy, who had been unemployed for just over 6 months from a high-level event planning job, stated: "I'm not quite sure, I'm not sure age is a factor... One would hope not, but a couple of places that I've spoken to...I get this particular vibe about

it". Scott, who had been unemployed for about a year and was seeking a high level executive job, conveyed: "I don't want to say it's that I'm being discriminated against because of my age...it may happen. I don't know that it does, and I don't even want to go there. It doesn't matter. In my mind, if someone doesn't want to work with me because of my age, I don't want to be there anyway."

Locating the problem: Individualizing challenges tied to age

Although all types of study participants acknowledged ageism, particularly as located in the beliefs, attitudes, and practices of employers, as a systemic barrier to some extent, they largely framed it as an elusive, immutable social factor. However, aligned with the broader neoliberal individualization of unemployment and responsibility for realizing extended work lives (Mann, 2007), when speaking about older jobseekers as clients, service providers and stakeholders often located the problem of unemployment and its duration within presumed characteristics of older jobseekers in ways that resulted in the perpetuation of ageist stereotypes within service provision processes.

At the same time that service providers and stakeholders described ageism amongst employers as a barrier, they reinforced similar ageist stereotypes in their descriptions of older jobseekers by framing being older in and of itself as something that inherently negatively impacted workers' marketability and capability. In Canada, Emily implied that many older jobseekers were unable to maintain youthful qualities needed for success: "Age is there....Now I do see people in their 60s working, but again, they're young for their age. They've got exceptional work history. They're very communicative and believable, right, but there's many who aren't, and the chances of them working again are slimmer." In the U.S., Bree articulated, "Some people simply because of age are not really able to work in the same way they used to when they were professionals."

As one specific example of a stereotype perpetuated within the provision of employment support services, consistent with previous studies (Harris et al., 2017), a common negative stereotype evoked by service providers and stakeholders was that of older jobseekers as stubborn and inflexible. In

particular, long-term unemployment amongst older jobseekers was framed as arising out of an interaction of unrealistic expectations individuals held regarding the type of work available to them, a stubborn unwillingness to lower these expectations, and a lack of flexibility regarding acceptable wages with the reality of job market. A stakeholder who managed a Canadian welfare office stated, "But we had experiences where people were absolutely holding out for jobs...there comes a point where...I think it's possible to stubbornly cling to something that you think you're entitled to and you may very well be, but those circumstances have changed. So I'm not sure there's that flexibility that exists, particularly for people who've work for a certain period of time." Within the U.S., Bree emphasized the need for older jobseekers to be realistic about their expectations and marketability: "Well, in some cases, it's unlikely that they're ever going to work because there are some people who have really unrealistic expectations. They're resting on their laurels from 30 years ago. And the economy has changed. They're older, technology has certainly changed, and they're not as marketable as they once were." Another U.S. service provider pointed to stubbornness and lack of flexibility as common amongst older men who had previously been in high paying executive positions: "a man who's over 60 or 65, and he's made quite a good salary all of his life and he can't imagine in would be in a subordinate position financially or in responsibility or whatever. That's what he's used to, and you aren't going to change him." Thus, rather than questioning the structural forces shaping underemployment and wage displacement for individual older jobseekers, stakeholders and service providers framed longer durations of unemployment as arising from the unwillingness of older jobseekers to accept the reality of their situation given their lack of flexibility, unrealistic expectations and stubbornness.

As another example, service providers framed older workers as out-of-date and out-of-touch, such that older jobseekers were often framed as individuals who "have skills but are way outdated" (Megan, Canadian service provider). While sometimes acknowledging that the misfit of older jobseekers' skills and contemporary requirements had resulted from broader economic shifts, such as globalization

and "a real shift in the types of skills required and desired by employers" (Canada, stakeholder), the failure to stay up-to-date or market one's skills was often individualized. For example, a U.S. stakeholder emphasized that decreased motivation to engage in skills training led older workers to be out-of-date: "If you worked in IT for 30 years, as a programmer, 30 years past, your company just laid off or closed. You find yourself out of work. If you didn't have a desire to update yourself, okay, then, yes you could find yourself [facing barriers]...A number of folks in that [situation] — and it doesn't really matter if it's IT, medical, any kind of profession. If you don't keep yourself current and marketable...you have a role to play in that, okay."

Within the Canadian city, challenges faced by older jobseekers were also framed by service providers as a 'mindset' issue, such that barriers were seen as arising from aging workers' inability to shift how they thought about themselves in relation to age and work. For example, Kevin stated: "I think it also goes to a different mindset, because typically those workers were working in an economy where they started when they were 20 and work until you are 60 years old in that job setting. I think that is one of the struggles that a lot of the experienced workers have. They thought this was their last job...Now you have got twelve more years until retirement and you have to relook at stuff." Megan also referred to a mindset problem: "You're seeing a lot of people who are elderly and – not elderly but they can still work....Some people think they're old when they're in their 50s, and I'm not gonna get work and that kind of thing."

In contrast, for the most part, older jobseekers resisted internalizing ageist stereotypes, asserting their continued strengths as workers and pointing to ways they did not fit such stereotypes. Peggy emphasized her long record of experience of a cashier stating, "It really kicks you in the stomach and then you think, well, the only thing I've done wrong is to get older and I've lots of skills" Critiquing the messages received in workshops at employment service agencies that urged her to consider entry level work, Darcy emphasized that she had completed numerous courses, had been willing to shift from

administrative to secretarial work, and asserted: "I understand maybe young people first looking for a job it's fine, but well, it's my age. I have a lot of experience and I think this is ridiculous." Bella Marie detailed the numerous steps she had taken to upgrade her skills in her desired field and her growing sense that age was a barrier in her search for employment, confidently asserting, "I feel like I've got so many skills and I could be a great asset to a company". As will be shown below, tensions arose given these differences in how service providers and older jobseekers considered age-related stereotypes within the context of individual cases.

Solution frames: Emphasizing individualized solution frames within employment support services

Overall, despite recognition of systemic barriers tied to age and its intersections with other social markers, service providers, and sometimes older jobseekers, spoke to the need to accept ageism as the 'way the world is'. In turn, solution frames promoted and enacted within employment support services focused on how individuals could subvert ageism, or accept it and work within its limitations. At times, strategies arising from such solution frames drew upon and reinforced age itself as a negative attribute. Aligned with a neoliberal approach to the management of unemployment, solution frames that emphasized activating individuals to optimize personal marketability and enact a 'work first' orientation prevailed (Boland, 2016; Riach & Loretto, 2019), with specific strategies marked out as ways individuals needed to deal with age as a potential barrier.

In both cities, service providers promoted strategies aimed at disguising age, advising older jobseekers to modify their resumes, appearances, behaviours, and self-perceptions as a means to either subvert age discrimination or work within the reality of an ageist context. In the U.S., Bree indicated that even though there were not many ways of fully hiding age on resumes given that removing dates is "a red flag", she advised clients not "to go back farther than about 15 years" when listing job experience. Within participant observation at workshops in the Canadian city, the researcher noted, "There was an emphasis on appearance, for sure, sort of dress, haircut, hair dye, that sort of stuff...The idea around

hair dye was interesting in terms of age as advice that the counselor was giving the workshop participants."

A particular emphasis of service approaches articulated in the Canadian city involved changing older jobseekers' 'mindsets' about age as a barrier, urging them to take up the belief that this barrier could be managed through individual transformation. For example, Alyssa, a manager of an employment support service agency in Canada, shared that there were many 'Older Worker' workshops focused on this: "Addressing that, 'well nobody will hire me'. And we try to convince clients that, you know it's all in your mindset, and you've got to go in and you've got different work values that are needed." In another instance, Dwight, a Canadian service provider, shared a story regarding a previous older client, one he used within workshops with older jobseekers in order to combat negative mindsets about aging: "He was in his late 70s. He was stooped. He had a tremor when he spoke and just constant tremor. And the poor dear man, I thought to myself, 'I don't think he's ever going to find anything.' He had been a salesman all his life. Actually, he needed to work for financial reasons. And he called me about a week later and he said, 'Guess what? I'm now managing a shoe store.'...The point of the story is a lot of it is attitude too. If you have a positive attitude, if you believe in yourself, if you say, 'Hey, I have to find a job. I'm gonna do this,' that sometimes that will overcome a myriad of obstacles."

In some cases, service providers emphasized the need for clients to accept that ageism existed and to, in turn, lower expectations and take up work that was available, even when associated with significant wage displacement, precarious work conditions and underemployment. Bree, in the U.S., shared an example of a client she had recently worked with who did not take up her advice: "He's like, maybe 50 years old, and he wanted some high flown professional job for which he wasn't really qualified. But the guy was going to the food pantries — which is fine, that's why they're there, but I said, 'I know exactly where you live and you have 15 fast food restaurants there. You've have a Target, all sorts of retail establishments'. I said, 'Why don't you go get a job at one of them, a slack job at one of

them. It can pay some bills, put food on your table, and then we're gonna work towards finding you a job you want.' Never heard from him again, but I assume he's still going for charity." Aligned with locating the problem in the unrealistic expectations of older jobseekers, service providers advised older jobseekers to let go of unrealistic expectations, "do what we have to do" in order to get work (SP; IDENTIFY), and to realize a "lot of people [are] being laid off from high-end, reasonably good-pay jobs in the last few years" and they have had to shift "to working practically minimum wage" (Emily, Canada) Facing the limits of individualized problem and solutions frames: Tensions, stuckness and precarity

Service providers, stakeholders and older jobseekers raised concerns regarding the limitations of individualized problem and solution frames, pointing to how associated strategies often did not meet the needs of older jobseekers or result in obtaining sustainable work. They conveyed how promoting, and taking up, individualized strategies created tensions and frustrations, ultimately suggesting that they could sometimes produce and perpetuate precarity in the lives of older jobseekers.

Stakeholders and service providers in Canada pointed to ways that the needs of older jobseekers were not acknowledged or met within current employment services, and the resulting marginalization of this group. A Canadian stakeholder associated with a business development organization indicated there was "less emphasis now than there was five years ago on support for the mature worker" and that this meant such workers were part of the "people left behind by government policy". Emily indicated that "there's not a lot of system setup to place people in the aging population directly into job roles". Kate expressed the frustrations she experienced as a service provider given the pervasive lack of acknowledgement of older jobseekers' skills and experience, which rendered them obsolete and severely diminished work possibilities: "What I've seen a lot lately is that those who have amazing experience in the field but don't have formal education at a postsecondary level are now being dismissed as, 'sorry, you don't have the qualifications', which is very insulting to them, right. It's terrible. …education and training is valuable, but when we have not grandfathered to the greater measure those

who probably could teach us...When they have disregarded [older workers], like their skills are now obsolete or they are an obsolete person, it really weighs heavily on them, and it's frustrating to me too."

At the same time that stakeholders and service providers detailed various individualized strategies they used with older jobseekers as means to deal with age-related barriers, they sometimes expressed tensions that resulted from attempting to promote individualized strategies that were incommensurate with older jobseekers' life situations and often required accepting under-employment and wage displacement. In the U.S., a stakeholder pointed to tensions associated with advising older jobseekers, given their life situations, to complete their high school equivalence: "Right, you tell them now, first you got to get a GED. What does that mean? You got to go to school. I've got a mortgage. I've got a family. I ain't got time to do....So how do we go back to saying well... how do you tell a person that's been working 25 years that they go to go back to get the GED that you never got...[They're] saying, 'I can't retire because I don't have the money to retire'. So how do you tell that person to start from ground one?" Another U.S. stakeholder emphasized the tensions associated with promoting a 'work first' approach that encouraged wage displacement: "We've got all these big corporate entities laying off and they're professionals. Trying to convince someone who's been at X [name of corporation] for 15 years making almost \$300,000 a year, that they're going to have to downgrade their salary... a very tough sell ". In Canada, a stakeholder expressed her growing sense of hopelessness regarding the prospects of many older clients to obtain sustainable work and maintain financial security through sharing an example of a recent client: "I have a woman on my caseload right now who lost her job, and she's 62 years old. And she worked in the hotel industry as a maid. She has not been able to find other work. The first thing she wanted to do when she came to see me was apply for disability because she knows she'll never find other work. And I said 'No, let's try to get your EI [Employment Insurance] first and get that running so you can access what you paid into for the last 30 years.' And so she's here job searching, but I know that she's not gonna find anything". More explicitly, another Canadian stakeholder connected the promotion of wage displacement for older jobseekers, particularly women, with the production of long-term financial precarity: "Then you get the issue of the aging female worker who has likely had less entitlement to CCP [Canada Pension Plan] and etc....so you're basically condemning them to underprivileged circumstances for the rest of their lives."

Older jobseekers also pointed to ways supports and strategies promoted through employment support services did not meet their needs, and expressed increasing doubt and frustration regarding the individualized strategies they had taken up as clients of such services. For example Helene, who noted she had interacted with several agencies in her Canadian city, indicated: "For somebody my age, they don't really have anything". In Canada, Pam, who had worked as a graphic designer and artist, questioned the messages she had received within various workshops related to transferable skills indicating, "Where people like me, it doesn't really cut it...They got me thinking, 'Oh, I can do that' [sell skills to employers in different sectors]. And then, where do you get, you get nowhere." Pam, who had not held a stable job for over 5 years, also expressed a mounting sense of frustration: "I've got five folders just from the last let's say year of jobs I've applied for...And then I read it and I think it's not worth doing, there's no sense beating your head against the wall." In the U.S., Bella Marie, who had been unemployed for over 2 years, also pointed to an increasing sense of discouragement despite doing all the 'right things' suggested through employment support services: "I did all the right things to do as much as possible to be able to be the best player. You know, it worked for me then, but it's not working for me know. ... I'm just...I'm getting so depleted right now. I just keep trying different things". Scott, also in the U.S., indicated that after about 6 months of unsuccessfully searching for a corporate job with pay commensurate with his previous work, he had "realized that it's not going to be the kind of compensation I would anticipate for a full-time position at the level I'm qualified for...So I'm willing to step back from that". In concert with this realization of the need to accept wage displacement, he described being increasingly worn down and desperate: "Personally you feel at times, you just feel kind

of worn down...your own value, you start second-guessing, I start second-guessing... The more time goes by, and I think there's also a level of desperation"

Overall, positioned within a context in which their age, sometimes intersecting with other social markers, was increasingly experienced as an insurmountable barrier to sustainable employment, many old jobseekers described their life situations as marked by a sense of stuckness. This stuckness encompassed an inability to move forward, a loss of hope, and a pervasive sense of insecurity. Peggy stated: "It just gets worse and worse and then I break down crying, and I want to focus on other parts of my life." Darcy conveyed an overall sense of fear and diminishing hope: "And I'm scared about things and I lose my motivation for job. That is my experience. And I still send my curriculums, because I still say no, maybe one day they answer me; one day somebody answer me, but nobody answer my curriculums. Nobody." After describing a series of short-term contract positions she had taken on, Pam stated: "So those short things are okay while they last but, in my case anyway, it didn't move me anywhere because I didn't get any kind of — I was basically in the same place when I'd finished." Bella Marie expressed that "life is horrible right now", and that "I'm dead and I'm stuck in this track that — or in this mud — that I just can't seem to get out of".

As well, many older jobseekers pointed to their lives as increasingly marked by financial precarity, both in the present and the projected future. Darcy, whose work history was marked by underemployment in precarious work for over a decade, was struggling to pay rent and support her teenaged sons: "And another thing is you start to realize...you join the statistic of poverty...that is so bad. You don't have access to buy...even sometimes the basic things". Helene talked about her inability to find a job with benefits that would assist her in paying for required medication, expressing that her concerns about adequate finances were increasingly overwhelming: "If you don't have money to pay for anything, it becomes the only thing you think about, which is obviously not good. There's other things like children and grandchildren." Julia, who had exhausted her employment insurance and severance

pay, pointed to her increasing sense of precarity as a single women in her 50s: "When I get unemployed, my house is unemployed. There's nobody else there. So, but at the end of the day we still need to be able to survive". Bella Marie pointed to how her present financial needs had meant she was drawing on savings earmarked for retirement, leading to increasing concern regarding future financial precarity: "And that's – that is killing me, because I'm – I like to save my money, and that's part of retirement, and I'm having to take out money that I was planning on using when I retired. ... And I'm like, oh, my God."

### Discussion

This study adds empirical support to the body of critical work emphasizing that approaches aimed at promoting extended work lives need to attend to systemic barriers faced by older jobseekers to avoid increasing numbers of aging citizens being "caught between insecure work on the one side and increasingly insecure retirement on the other" (Phillipson, 2003, p.151). In addition to adding to literature addressing the systemic nature of ageism and the ways it creates barriers to sustainable work for older jobseekers, we demonstrate, through placing this analysis in a governmentality frame, that employment service approaches to understanding and managing ageism are bounded within the broader neoliberal project of individualizing the risks and responsibilities of 'the unemployed'. Our findings also reinforce the importance of resisting the homogenous construction of 'the privileged aging worker' (Krekula & Vickerstaff) underpinning contemporary policy approaches and discourses through pointing to the inequitable distribution of choice and opportunity for older jobseekers. Resisting this construction is crucial to reconfigure policies and service approaches in ways that address the differential risks for later life long-term unemployment, underemployment, and precarious employment that arise out of the intersection of increasing age and other markers of social marginalization (Taylor et al. 2016; Vickerstaff, 2010). Ultimately, our findings connect the parallel rise of neoliberal approaches to managing unemployment and extended work lives to enhanced precarity in later life, locating precarity as a socio-political production rather than as a bodily phenomenon (Biggs, 2014)

Ageism emerged as a key factor constraining participants' negotiation of long-term unemployment and acquisition of sustainable employment. Stakeholders, service providers and older jobseekers highlighted the pervasiveness of ageism and its implications for labour market possibilities for older jobseekers. In particular, ageism was often located by various types of participants as existing in employers' attitudes and practices, further reinforcing ageism as a form of systematic discrimination embedded within labour market contexts (Harris et al., 2017; Laliberte Rudman, 2015; MacDermott, 2014). Expanding on the work of others addressing the negotiation of later life unemployment (Berger, 2006, 2009; McGann et al., 2015; Riach & Loretto, 2009), our findings further reinforce the pervasive, implicit and embedded nature of systemic ageism, particularly in relation to how ageist attitudes, beliefs and practices are taken up in and perpetuated through employment service provision processes and practices. Our data suggest that service providers and stakeholders took up age-based stereotypes regarding the characteristics and limits of older workers, such as stubbornness, reluctance to engage in training,, or the obsolete nature of their skills, when addressing the problematics faced by individual older jobseekers, while simultaneously critiquing employers for being ageist. These findings raise concerns that such uptake may not only mean that such services reinforce age as a discrediting attribute (Berger, 2009), but also that this embedded ageism is connected to older jobseekers' questioning of the applicability of such services to their needs and to articulated frustrations regarding their limited effectiveness supporting return to meaningful, sustainable employment. Moreover, encountering ageism within employment support services may lead older jobseekers to resist accessing such services, further individualizing their responsibility to realize 'extended work lives'. As noted by Riach and Loretto (2009), if the very services offered as means to facilitate return to employment "reinforce or impinge an unfavourable identity upon the individual, there is little incentive for individuals to engage with either the system or the processes intended to help them" (p.115). Although most of the older jobseekers in our study actively resisted taking up such stereotypes as part of their own identities, other studies have

raised concerns regarding processes through which older workers, when repeatedly faced with ageist stereotypes within various encounters and texts, come to internalize ageism and increasingly question their value and capabilities as workers (Berger, 2006; Harris et al., 2017).

Aligned with the broader neoliberal framing of unemployment as a problem to be located within individual deficiencies rather than systemic issues and the concomitant promotion of individualized activation strategies (Brady, 2014; Soss et al., 2011), service providers and stakeholders largely positioned ageism as an immutable and unprovable barrier. In turn, older jobseekers were encouraged to take up individualized strategies that disguised age, projected youth, or reconfigured their expectations and mindset to accept insecure forms of work and wage displacement. Such strategies reflected, and were bounded within, a neoliberal policy context emphasizing the individualization of the risks and responsibilities for resolving unemployment (Grundy & Laliberte Rudman, 2018; Riach & Loretto, 2009). Given the limits of such individualized strategies in addressing systemic ageism, service providers and stakeholders expressed ongoing tensions in their work, and older jobseekers conveyed a sense of stuckness and enhanced precarity. As such, this work points to the tensions created within employment service services resulting from the neoliberal policy frameworks that place the "onus on individuals to overcome their 'disadvantaged' identities" (Riach & Loretto, 2009), as well as the sociopolitical production of precarity through neoliberal governance approaches (Biggs, 2014; Grenier et al., 2017, 2019; Laliberte Rudman et al., 2017)

These findings, in combination with other studies addressing ageism, older workers and older jobseekers, demonstrate that approaches to addressing ageism need to expand beyond legislative and persuasive measures to address the ways in which ageism permeates various systems and practices, including within labour markets and within employment support services in taken-for-granted and unquestioned ways. Additional measures aimed at combating systemic ageism are essential to shift away from a primary emphasis on expecting extended work lives regardless of work quality or

sustainability, to actively facilitating sustainable work opportunities for older jobseekers that enable financial and other forms of security. Both Brooke and Taylor (2005) and MacDermott (2014) recommend shifting away from practices implicitly predicated on assumed incapacities of older workers towards 'age aware' practices that expose and resist age-based stereotypes and focus on means to acknowledge, draw upon and continue to support the development of older workers' capacities. Tools such as critical discourse analysis and collective critical reflection on organizational discourse and practices, including those related to advertising, hiring, accommodations, job seeking and training, can be used as starting points to make ageism visible and inform reconfigurations that resist it (Brooke & Taylor, 2005; McVittie, McKinlay & Widdicombe, 2003; Riach, 2007).

It is also crucial to resist and re-configure dominant constructions within 'extended work life ' policies and discourses of 'older workers' as a privileged, homogenized group, given inequities in financial resources, health, incomes, and work possibilities that exist in relation to social axes of difference, such as gender, social class and ability status (Krekula & Vickerstaff, 2020). In particular, our findings show how intersections of age and gender were expressed as compounding barriers for older jobseekers by all types of participants, reinforcing notions of double disadvantage that are experienced by aging women not only within work environments (Barnett, 2005; Jyrkinen & McKie, 2012; Mann, 2007) but also in processes of negotiating unemployment (Bowman et al., 2017). While other axes of difference, such as those based on race and social class, were less pervasively attended to within this study given the characteristics of our older jobseekers participants, there is ample evidence to demonstrate widening health, social and financial inequalities in later life in relation to various axes of difference (Biggs, 2014; Grenier et al., 2017; Neumayer, & Plümper, 2016; Riach, 2007). In order to further inform policy and service approaches that move away from an overarching expectation of extended work lives towards actively facilitating and supporting sustainable work for diverse types of aging workers (McDermott, 2014), future research addressing how current constructions of older

workers within extended life discourses heighten inequalities and obscure systemic barriers would benefit from explicit incorporation of an intersectional lens (Cho, Crenshaw, & McCall, 2013).

Grenier and colleagues (2017) have argued for the need for critical gerontological research to more fully attend to how precarity is experienced and socio-politically produced within "contemporary conditions of demographic change, longer lives and reduced social nets" (p.13). Within the lives of the older jobseeker participants, precarity extended out from financial uncertainty and instability into "life worlds characterized by uncertainty and insecurity" (Waite, 2009, p.426). Older jobseekers conveyed an overall sense of 'stuckness', unable to move forward in array of life areas, and growing feelings of hopelessness regarding their current and future life prospects. This precarity was produced not through acts of irresponsibility nor through failures to be responsible job seekers, but through an acceptance of ageism as 'the way the world is' and a neoliberally-informed socio-political downloading of risks onto aging individuals that cannot be overcome solely through individual activation.

## Conclusion

Aging citizens, aligned with other groups viewed as at risk of labour market inactivity and state dependency within contemporary neoliberal contexts (Boland, 2016), are increasingly expected to remain active in the paid labour force and take up greater responsibility for ensuring financial and other forms of security, and to do so within a shortened time horizon as they approach later life (Phillipson et al., 2018). Within the contemporary emphases on 'extended work lives', which is likely to persist given concerns regarding the economic implications of population aging, working to at least pensionable age is positioned as a responsible choice that can and should be made by individual aging citizens. As illustrated through this study, this emphasis on individual choice obscures systemic barriers, tied to age and intersecting social markers that shape long-term employment and limit employment opportunities for older jobseekers. Within neoliberal approaches to managing unemployment, ageism is not only positioned as an immutable aspect of society, it also appears to pervade how later life unemployment is

understood and addressed. Ultimately, older jobseekers are positioned as needing to overcome ageism, as well as other intersecting forms of discrimination, largely through individual efforts. As such, if the extended work life agenda continues to be politically promoted as a key solution to the challenges and opportunities of population aging, it is imperative to re-think and re-configure policy and service approaches to avoid the downloading of unmanageable risks and insurmountable barriers onto aging individuals in ways that increasingly produce precarious lives marked by uncertainty, instability, and vulnerability.

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Table 1 – Descriptive Characteristics of Older Jobseekers

	Canadian Participants (n=5)	U.S. Participants (n=6)
Gender	4 F, 1 M	4 F, 2 M
Length of unemployment	2 to 12 years	6 ½ months to more than 10 years
Prior work sector	low level administration position (2); cashier (1); factory worker (1); part-time graphic designer (1)	high level management or administration position (4), teacher/software developer (1), varied service sector (1)
Completion of post- secondary education	3	5
Financial struggles	Current, 5	Current, 2
	Future concerns, 5	Future concerns, 4
Living situation	Lives on own, single (1)	Lives on own, single (3)
	Lives on own, divorced (2)	Lives on own, divorced (1)
	Lives with spouse (1)	Lives with spouse (1)
	Lives with dependent children,	Lives with dependent children and
	separated (1)	spouse (1)

Table 2 – Descriptive Characteristics of Service Providers

	Canadian Participants	U.S. Participants
Service Providers		
Gender	9 F, 2 M	5 F, 2 M
Duration of work in	Less than 2 (0)	4
sector (years)	3 to 10 (7)	1
	More than 10 (4)	2