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Non-Standard Employment after Age 50: How Precarious Is It?

Martine D'Amours

Based on a qualitative study of the trajectories of 22 workers aged 50 or older who lost or left a standard job and then undertook some form of non-standard employment, this article wants to shed light on the quality of non-standard jobs often held by seniors. Can these jobs be categorized as precarious, and if so, what are the dimensions of this precariousness? Our analysis enabled us to identify three main profiles: early retirees, "competitive" non-standard workers, and vulnerable non-standard workers. This diversity is mainly related to the characteristics of the previous occupational trajectory but also to the characteristics of the repositioning job, the type of skills the worker has, gender, age, and the fact of living or not with a spouse.

KEYWORDS: older worker, quality of jobs, retirement income, end-of-career trajectories, precariousness

As a result of demographic and economic changes (aging of the population—and thus of the labour force, the anticipated shortage of experienced workers, the rise in the proportion of the economically inactive in relation to the economically active population, and actuarial pressures on both private and public retirement plans), workers aged 50 and older in most OECD countries are currently being encouraged to remain in or return to the labour force. To achieve such an objective, many countries have raised the official retirement age; others have limited certain early exit schemes (OECD, 2006); and still others, including Canada, have changed their policies very little, except to make the eligibility criteria for public pension plans more flexible (Myles, 2006). Due to these policies or perhaps to the recent economic upswing, employment rates for workers aged 55 and older are increasing in Western countries. This represents a reversal of the trend towards early exit from the labour force that was seen in most industrialized countries from 1975 to 1995¹ (Guillemard, 2003; Gauthier and Asselin, 2006). Out of interest or necessity, more than one in five Canadians (22%) who retired between 1992 and 2002 at the age of 50 or older have returned to paid work² (Schellenberg, Turcotte and Ram, 2005).

Underlying these data is a little studied issue: the question of the quality of these jobs. In particular, nearly half of all jobs held by Canadian workers aged 55 and older involve non-standard work³ that is, work other than permanent, full-time employment for one employer, which had been the norm in the post-war period (Vosko, 2006: 25). This phenomenon can theoretically be interpreted in different, and even contradictory, ways. On the one hand, it can be linked to the precariousness often associated with

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non-standard work, especially for the most vulnerable groups in society, particularly women, youth and visible minorities (Cranford, Vosko and Zukewich, 2003a, 2003b). In the case that concerns us here, it can be seen as an alternative to exclusion from the labour market, but as a precarious alternative, characterized by low pay and little social protection. On the other hand, it can be associated with the phenomenon of changing end-of-career trajectories, which has been highlighted by a number of authors (Marshall and Mueller, 2002; Hardy, 2002; Crespo, 2004). In these new types of trajectories, retirement is less often a clearly defined event than a transition phase or process that may extend over several years, characterized by a combination of activities, including one or more transitional or “bridge” jobs, a number of which correspond to non-standard occupational statuses (Singh and Verma, 2001; Clark and Quinn, 2002; Lesemann and Beausoleil, 2004). This combination of activities results in a mix of work-related income, private or public pension income, and other types of income: a mix that may enable individuals to mitigate and even avoid precariousness, or, in other words, to gain more income security as they reach retirement age (Rein and Turner, 1997; Mo, Légaré and Stone, 2006).

This article focuses on the situations and trajectories of 22 workers who lost or left a standard wage or salary job in the turbulent decade of the 1990s and then undertook some form of non-standard employment. Based on qualitative research, it raises the question of whether non-standard jobs held by workers aged 50 and older can be categorized as precarious and, if this is the case, to identify the dimensions, objective and subjective, of this precariousness. While the scientific literature leads to anticipate a variety of situations, the article highlights, through the analysis of the previous occupational trajectory and of the characteristics of the repositioning job, the conditions associated with the most and the least precarious scenarios. Besides the fact that little light has been shed on this topic to date, the study of the conditions associated with non-standard employment in this age group is relevant because it allows us to simultaneously examine two phenomena now well underway in Canada and elsewhere in the West: ongoing labour market transformations, and changes in public policies on retirement and retirement income.

Our article is divided into four parts. The first summarizes elements in the scientific literature relating to non-standard employment, recent developments in public and private retirement policies, and changing end-of-career trajectories. The second sets out the research issues and methodology. The third and fourth parts present the results: the third describes three profiles ranging from the least to the most precarious; and the fourth pinpoints elements in the respondents’ trajectories that favoured their repositioning within a particular profile.

Literature Review

The proportion of non-standard jobs has been rising since the mid-1970s. In 2003, this type of employment affected about a third of the labour force in both Canada (Cranford, Vosko and Zukewich, 2003a) and Québec (Bernier, Vallée and Jobin, 2003). Some authors (Chaykowski, 2005; Vosko, 2006) conclude that a large proportion of

such jobs are precarious; that is, they are characterized by a low degree of job certainty, little control over the labour process, lack of regulatory protection and social benefits, and low earnings. The most precarious forms of employment (especially temporary work and own-account self-employment) are also those that have shown the strongest growth. Non-standard employment involves a great diversity of conditions, associated with variables such as gender and ethnicity (Kalleberg *et al.*, 1997; Cranford, Vosko and Zukewich, 2003a, 2003b); occupation, itself associated with the worker's level and type of skills (Kalleberg, 2003); industrial sector and job characteristics, particularly union coverage (Kalleberg *et al.*, 1997); and, finally, labour market institutions (McManus, 2000) and forms of work organization of companies that use non-standard work (Lautsch, 2002). Women, as well as young people and visible minorities, are overrepresented in the most precarious forms of employment (Vosko, 2006).

Non-standard work is very widespread among older workers: in 2003, nearly half of all working Canadians (47% of men and 49% of women) aged 55 and older were either permanent part-time workers or temporary full-time or part-time workers, or were self-employed (with or without employees) full-time or part-time (Vosko, 2006). But we know little about the conditions in which this non-standard work is carried out, and the available data tend to support the idea of a great diversity of situations (Singh and Verma, 2001; D'Amours, 2003). In fact, in order to assess the real impact of a person in this age group taking on this type of non-standard employment, we have to consider not only the characteristics of the job itself, but also the possibility of combining it with other income sources, especially public or private pension income. Indeed, since 1987 in Canada (1984 in Québec), individuals can receive CPP/QPP benefits as of age 60, although at a reduced monthly level.⁴ Income from employment-based pension plans is often accessible as of age 55; and in the 1980s and 1990s, early retirement schemes made it easier for workers aged 50 and older to exit the labour force.

Access to private or public pension benefits is likely to counterbalance the precariousness of non-standard employment for older workers. But one must distinguish between the most fortunate workers—for whom a continuous trajectory within a large private or public corporation may enable them to receive employer-sponsored registered pension plan (RPP) income and to contribute to RRSPs—and less fortunate workers, who have to make do with CPP/QPP benefits, which permit a replacement rate of at most 25% of the average salary (Myles and Street, 1995; Théret, 2002). Moreover, in the spheres of both retirement and work, gender predicts different outcomes: indeed, women's more often discontinuous trajectories, the sectors in which they are concentrated, and their lower income levels than men's all mean that their retirement income is lower than men's (McDonald, 2006).

Finally, end-of-career trajectories are changing and are moving away from the tri-partite model in which each of the stages—education, work and retirement—occurred at a set age that was the same for everyone. Based on the work of Marshall and Clarke (1998), Marshall and Mueller (2002) have identified, in addition to the three traditional periods, one transition period between an individual's education and career, and a second transition period between his or her career job and retirement,

which involves training, part-time work and bridge jobs. The work of Crespo (2004) has illustrated this change in end-of-career trajectories by showing that the recent increase in the employment rate (which rose from 48.1% to 54.3% from 1995 to 2002) for Québec men aged 55 to 64 is mainly attributable to workers whose jobs were recent (held for less than ten years) and solely attributable to individuals who combined work income with retirement income. Contrary to what one might expect, these were full-time jobs (which was undoubtedly due to the favourable economic situation), but it is impossible to determine whether they were statutorily permanent or temporary jobs. Furthermore, in the United States, where between 30% and 35% of men and between 45% and 60% of women in this age group opted for bridge jobs (Quinn, 1999), various authors have highlighted the fact that many of these bridge jobs involve part-time work or self-employment (Quinn, 1999; Rix, 2001; Clark and Quinn, 2002).

A review of the American literature by Lesemann and Beausoleil (2004) reveals the diversity of end-of-career trajectories. Based on a typology proposed by Reich (1992) and later used by Dubet (2003), these authors identify three subgroups of older workers: “competitive,” “precarious” and “protected.” “Competitive” workers, who are in the minority, are well educated and highly qualified. They hold well-paid post-career jobs, but these jobs do not always include social protection. Their prior occupations, which had called upon skills that were more intellectual than physical, had allowed them to use their qualifications and enjoy considerable autonomy, which they continue to do in their post-career jobs. “Precarious” workers, who account for the overwhelming majority of older workers discussed in the literature, hold relatively unskilled and low-paid post-career jobs. Poorly educated, they had held low-status jobs where they had been under a high level of control, which does not necessarily mean that they had experienced precariousness in their career jobs. They generally return to work for economic reasons, that is, because they do not have enough material resources to retire. “Protected” workers are similar to “competitive” workers in their high level of education, but differ because their career jobs were in sectors where they had good pension funds and, thus, favourable retirement conditions. These workers tend to opt for complete withdrawal from the labour force as soon as they are materially able and institutionally entitled to retire; if some do return to work, it is often in marginal forms of employment that testify more to a search for meaning than to a need for employment income.

Research Issues and Methodology

The central research issue is the quality of non-standard jobs held by workers aged 50 and older. Can these jobs be categorized as precarious, and if so, what are the dimensions of this precariousness? Here we identify two dimensions of precariousness: precarious employment—which is characterized by little job security, low income and a lack of protection against risks (Marchand, 1998; Vosko, 2006)—and precarious work, which means work that is not very interesting, that offers little recognition or fulfillment, and that is a source of dissatisfaction and suffering (Paugam, 2000 and 2002⁵). This second dimension, which more often involves the respondent’s subject-

ive assessment of his or her situation, must be taken into consideration, especially because it may help to explain the decision to go back to work after taking one's retirement⁶ or the choice of certain non-standard occupational statuses.⁷ These two dimensions of precariousness are another side of the coin of the extrinsic dimensions (earnings, benefits, job security) and intrinsic dimensions (interesting work, sense of accomplishment, use of creativity and initiative) of job quality according to Lowe and Schellenberg (2001). One must also take into account the particular situation of this age group, that is, the possibility of combining work income and private or public pension income. In other words, given the potential contribution of other income sources, it is possible that the job may be precarious, but the income is not.

We were interested in the trajectories of 22 workers aged 50 and older who had lost or left a career job during the period 1993-1998. This period was marked by two phenomena: the consequences of the 1991-1992 recession, which meant numerous business closures and layoffs resulting in increased long-term unemployment among older workers (ISQ, 2001), and a wave (although much less pervasive than in Europe) of early retirement programs offered by large public and private corporations. Also during this period, unemployment insurance (now employment insurance) funds were used to help unemployed persons pursue their training or even become self-employed.⁸ At the time of the interview, the respondents had lost or left their standard employment within the past six years at most (that is, after age 45, the age at which difficulties in work reintegration begin to arise), and had repositioned themselves for at least one year⁹ in one of the following three forms of non-standard work: own-account self-employment (OASE), micro-enterprise (ME) (small self-employed business-owners with one or more employees and/or family members working with them), and non-standard wage work (NSWW) (part-time employment, temporary employment), which we will refer to in the rest of the text as their "repositioning job."

To identify potential respondents, we first prepared a list of more than 250 names after contacting about forty organizations in the Greater Montréal and Eastern Townships regions.¹⁰ Based on this initial list, we used the purposive sampling method to select a sample of 30 respondents aged 45 and older.¹¹ In order to follow the principle of diversification, the sample was selected to cover a variety of situations within the group, based on certain variables that are considered strategic (Pires, 1997: 155). In the case that concerns us here, these strategic variables were:

- *gender*: within non-standard employment forms, women find themselves in more precarious conditions than men (Cranford, Vosko and Zukewich, 2003a, 2003b);
- *level of education*: a higher level of education is associated with greater labour force participation (Lesemann, 2003) and generally with better working conditions;
- *context of exit from the career job*: the conditions associated with early retirement (ER) are more favourable than those associated with unemployment after a layoff (LA) (Crespo, in Crespo and Beausoleil, 1999) or with difficulties in the work environment (DI). Our study also considers personal reasons (PE), related to health or family, for example;

- *previous occupational trajectory*: continuity of employment (which we defined as at least ten years in the same job) and the fact that this job is part of a “sheltered” segment (defined by Burman as those of unionized companies or public or parapublic services) are two factors hypothetically associated with better financial conditions, in terms of both pay levels and retirement plans;
- *type of repositioning*: the best repositionings should be, in relative order, micro-enterprise, own-account self-employment, and non-standard wage work (Cranford, Vosko and Zukewich, 2003a; Vosko, 2006); and
- *age group*: entry into private retirement schemes is generally possible only as of age 55 or 60, whereas in public programs the threshold is set at age 60; a number of early retirement programs were targeted to individuals aged 55 and older. Except in the case of certain early retirement programs, people aged 50 to 54 who lose their jobs do not have access to any particular programs, although it has been proven that difficulties in work reintegration begin to occur as of age 45.

The synthesis table shows how the 22 respondents are distributed in regard to these variables.

We met with the respondents during individual semi-structured interviews that lasted an hour and a half on average and were conducted between October 1999 and July 2000. After the respondents had described their occupational trajectory and the context in which they had lost or left their last standard job, they were asked to compare their previous (or their main previous) standard job with the repositioning job, in regard to the following dimensions: job security, social benefits, income level, work hours, degree of autonomy at work, satisfaction, etc. The interviews were transcribed in full and subjected to both vertical and cross-sectional analysis.¹² This methodological approach does not permit statistical generalization, but it seems especially well suited to the study of complex topics and processes. On the one hand, in the case that concerns us here, it allows us to study the trajectories of workers who experienced transitions in the labour market and it highlights the complex elements involved in this process, particularly the diversity of income sources and the role played by workers’ skills or the presence of a spouse. On the other hand, because it enables us to understand the actors’ perspective “from the inside,” as well as their representation of their situation and the meaning that they give to their actions, it helps us to bring out not only the objective dimension but also the subjective dimension of precariousness: as already mentioned, the second dimension of Paugam’s definition of precariousness (precarious work, defined as offering little interest, recognition, fulfillment or satisfaction) can be better captured through the subjective assessment that the respondent has of his situation (Miles and Huberman, 1994; Pires, 1997).

Early Retired, “Competitive” or Vulnerable

Our analysis of the interviews enabled us to identify three main respondent profiles: early retirees, “competitive” non-standard workers, and vulnerable non-standard workers (see synthesis table).

SYNTHESIS TABLE

Sex	Education	Age	Skills	Trajectory	Context	Repositioning	Couple/Alone	Profile
M-047	+	58	Industrial relations advisor	Continuous Unionized	ER	OASE	Spouse WS	1A
M-209	-	57	Union advisor	Continuous Unionized	ER	ME + OASE	Spouse WS	1A
M-217	+	58	Engineer	Continuous Unionized	ER	OASE	Spouse WS	1A
F-126	+	58	Secretary	Continuous Unionized	ER	OASE	Spouse retired	1B
M-196	-	63	Machinery mechanic	Discontinuous	DI	OASE	Alone	1B
F-007	+	56	Public relations	Discontinuous	DI	ME	Alone	2
M-010	-	55	Machine tool operator	Continuous Unionized	LA	NSWW	Spouse part-time WS	2
M-096	-	55	Tinsmith	Continuous Non-unionized	LA	ME	Spouse ME	2
F-191	+	50	Nurse	Continuous Non-unionized	PE	OASE	Alone	2
M-197	+	50	Physics specialist	Continuous Unionized	LA	ME	Spouse WS	2
M-250	+	57	Industrial designer	Discontinuous	DI	OASE	Spouse retired	2
M-018	+	56	Lawyer	Continuous Non-unionized	PE	NSWW + OASE	Alone	3A
M-092	-	53	Accounting clerk	Continuous Non-unionized	LA	ME	Spouse ME	3A
M-106	+	54	Engineering technician	Discontinuous	LA	NSWW	Alone	3A
M-198	+	57	Sales representative	Continuous Non-unionized	LA	ME	Spouse WS + ME	3A
M-036	+	60	Industrial designer	Continuous Non-unionized	LA	NSWW	Alone	3A
F-094	-	51	Accounting clerk	Continuous Non-unionized	LA	NSWW	Alone	3A
F-095	+	50	Secretary, purchasing director	Continuous Non-unionized	DI	NSWW Former OASE	Alone	3A
F-122	+	57	Teacher, then personnel director	Discontinuous	PE	NSWW	Spouse OASE	3A
F-026	-	50	Secretary, manager in small shops	Discontinuous	PE	ME	Spouse unemployed	3B
F-027	-	50	Salesclerk	Discontinuous	PE	ME	Spouse ME	3B
M-176	+	58	Engineer	Discontinuous	LA	OASE	Alone	3B

Legend

EDUCATION	+ College or higher; - Lower than college
TRAJECTORY	Continuous: 10 years or more in the same enterprise; Discontinuous: Less than 10 years in the same enterprise
CONTEXT	ER: Early retirement; LA: Layoff; DI: Difficulties in the work environment; PE: Personal reasons (family, health)
TYPE OF REPOSITIONING	OASE: Own-account self-employment; ME: Micro-enterprise; NSWW: Non-standard wage work
COUPLE/ALONE	Spouse WS: Spouse wage and salary; Spouse ME: Spouse working in the same micro-enterprise
PROFILE	1A: Early retired with good income and protection; 1B: Early retired with low income and no protection; 2: "Competitive" non-standard workers; 3A: Vulnerable non-standard workers, without sense of accomplishment at work; 3B: Vulnerable non-standard workers, with sense of accomplishment at work

A common characteristic of the four men and one woman in the group of early retirees is that they combine self-employment income with retirement income from a public or private source; they differ, however, in terms of the level and particular sources of this income. At one end of the continuum (group 1A), two professionals (M-047, M-217) who had made their careers in large firms are now self-employed part-time workers, one as a human resources consultant and the other as a financial advisor. Their new jobs give them a relatively low income, but this is largely compensated for by their early retirement package, private pension benefits and investment income, so that these respondents' total income is greater than the income provided by their career job. Moreover, they both have working spouses and benefit from insurance plans covered by their former employers. If they chose to become self-employed, it was less out of a need for work income and more out of a desire to take on new and stimulating projects or to occupy their time while also creating a business that they will be able to pass on to their children. M-047, who left his job at age 53 with a package that guaranteed him 80% of his salary up to retirement age, says: "As long as I continue to feel the spark, I'll stay on; when I don't enjoy it any more, I'll go home."¹³ These respondents, "protected" workers in Dubet's typology, express their satisfaction not only about the content of their new work but also about the lack of stress and the free time that it gives them.

At the other end of the continuum of early retirees (group 1B),¹⁴ respondents F-126 and M-196 combine low work income with low retirement income, so that their total income is less than the income from their last standard paid job. When F-126 took early retirement from her job as a secretary, she was entitled to an early retirement package and to income from a small employer-sponsored registered pension plan ("the equivalent of what a single person on welfare gets"), in addition to her fluctuating income from part-time self-employment and employment insurance benefits the first year (self-employment assistance program). Her spouse's retirement income has also helped her to make the transition more secure. Moreover, her repositioning job as a writer of people's life stories gives her the satisfaction that she did not have in her career job, so that her work has changed from an obligation to a passion, where she enjoys a sense of personal achievement. "I have a feeling of freedom. I do it because I like what I do, but also of course because it gives me an income." Respondent M-196 became self-employed when he was over 60, after three repositionings in temporary jobs. He feels that his part-time self-employment is better for him than the minimum-wage or night-shift jobs he could have if he wanted to; his current status also allows him to "recycle" the expertise he developed in his various jobs as a heavy machinery mechanic. He is the only respondent in the sample who receives public pension (QPP) benefits, which he needs to compensate for his low work income and lack of a private pension plan, especially as he has to share the value of the house with his ex-wife since their recent divorce.

The two women and four men (F-007, M-010, M-096, F-191, M-197, M-250) in the group of "competitive" non-standard workers are too young to receive retirement income, and depend on their work income alone to survive (group 2). The two self-employed individuals in this group are highly qualified (F-191 is a nurse, M-250

is an industrial designer); the contract worker (M-010) has a trade that is in demand (machine tool operator); and the three small business-owners (F-007, M-096, M-197) also have skills that are in demand on the market (publisher, tinsmith, physics specialist), and they have enough business to hire regular employees or contract workers. Their repositioning jobs give these six respondents sufficient work, as well as income comparable to what they had had with their previous standard employment. But this income can be jeopardized by the lack of social protection, especially in the case where an accident or illness may affect their ability to work.

In their repositioning jobs, these “competitive” non-standard workers have maintained (and sometimes even increased) the satisfaction they had in their career jobs: here, self-employment or starting a small business is seen as a risky but stimulating way to use their skills, as expressed by M-096, a former tinsmith who became an entrepreneur: “I had come to the point where I said to myself, ‘I need more of a challenge than that.’ I had gone beyond the stage of . . . giving my skills (to an employer). . . . It had reached the stage where I said to myself, ‘Now, I have to try to create something.’” Another example of this “sense of fulfillment in a context of uncertainty”¹⁵[our translation] is given by respondent F-191, who has had a diverse occupational trajectory in the nursing sector. Whenever she leaves a job for family reasons and becomes self-employed, she more or less maintains her income and level of autonomy, which has always been quite high. Her vision of work has not changed; she has always been very autonomous, and work has always been a source of self-esteem and satisfaction for her. Today, she appreciates the fact that she is able to choose her contracts and clients—institutions willing to pay for her skills as a specialized health care trainer. Her occupation is her source of security: she reassures herself that she could always go back to work as a paid nurse if she had no training contracts coming. The main difference, compared with her previous work, is the lack of social protection, which meant that she wasn’t paid for the “unproductive” time represented by her three operations and the death of her brother. For the four people in this group (M-010, F-191, M-197 and M-250) who have pension plans connected with their previous standard job, the first scenario will eventually apply, with a more or less high level of resources.

Half of the sample, that is, five women and six men, were grouped into the category of vulnerable non-standard workers. Some are highly qualified professionals, including M-018 (lawyer), M-036 (designer), M-176 (engineer) and F-122 (teacher then personnel director). They can be found in the three types of repositioning. Like the individuals in the previous group, they are not yet entitled to retirement income and need to work to make ends meet, but unlike the people in the previous group, their repositioning work is associated with great instability (low-skilled, short-term jobs, precarious small businesses, self-employment combined with temporary or part-time wage work) and income that is often much lower than what they earned in their earlier paid job or jobs. For the wage-workers, this vulnerability means that they sometimes need to go on employment insurance or social assistance, and for some small business-owners, it means a total or almost total lack of business income; in some cases, they would already have declared bankruptcy if it had not been for the

financial support of their spouse. Several respondents in this group are “killing time” until they are entitled to retire, when they will primarily depend on public pension benefits, whereas others plan to keep on working as long as they can in the hope of slightly improving their income.

The group of vulnerable non-standard workers can be divided into two subgroups, depending on whether or not their precarious employment is combined with lack of autonomy, dissatisfaction and even suffering at work. In the first case (group 3A), the non-standard job is stopgap work, a consequence of the difficulty of reintegrating the labour market after age 50, especially when the respondents do not have a specific and transferable skill to sell (M-092, M-198), or because they cannot retire (F-094). This is the case for respondent M-092, who did not decide to become an entrepreneur: it was only after unsuccessfully looking for work that he resigned himself to purchasing a small shop. He would have liked to start up a seniors' residence, as his wife worked part-time in this sector, but he did not have enough money and had to settle for a pet shop. Shortly afterwards, his wife left her job to work with him. The couple now survives on a quarter of the husband's previous earnings. Some respondents in this same subgroup (M-036, F-095, F-122) have been reduced to taking low-status little jobs, where the very great material precariousness is combined with a significant degree of deskilling. The career pathway of respondent M-036, who was an industrial designer, is a good example: after two successive layoffs due to lack of work, and a transition to employment insurance and then social assistance, he has had to take unskilled, low-paying jobs with few benefits, first as a security guard and then as a department store clerk, a job he also lost as a result of restructuring. Now, at the end of this process, he describes the grieving he went through over his loss of professional status: “It's very hard to leave your profession. . . . First, I had to start again from zero, with all the accompanying loss of seniority and experience, of my professional baggage. And second, when I meet someone from my profession and he asks what I'm doing, I say, 'Oh, I'm a grocery clerk.' What a loss of social esteem! And it took me three years to say that, in any case, I don't need the esteem of that profession. What I need is to survive. . . . To find work. Any work.”

The respondents in subgroup 3B find themselves in the same material conditions as the individuals in subgroup 3A, but their repositioning job gives them more satisfaction and recognition than their previous paid jobs (F-026, F-027, M-176). They are precarious in their employment, but not necessarily in their work, an ambiguous situation that is clearly shown in the case of respondent M-176. This respondent, a recent immigrant with a Ph.D. in electrical engineering, worked for six years in a small business, which he left when the company no longer had any work suited to his qualifications and asked him to work as a labourer. His repositioning as a self-employed person has two sides: on the one hand, his pride in creating customized solutions for firms (“I changed the face of companies where I proposed adapted technologies”) and, on the other hand, the precariousness of his situation. He clearly avoided the deskilling that his former employer wanted to impose on him, but at the cost of a modest income and extreme vulnerability to life's risks. He recently faced the “illness risk”: after a minor accident that nonetheless kept him from working, he had no

income for two months. He experiences considerable stress due to his fear of missing out on contracts and his anticipated lack of income when he has to undergo another operation. He does not plan to stop working, as his specialization allows him to work to a very advanced age, and, besides, he does not have the money to retire.

The case of F-095 illustrates how fragile such a situation is: this respondent left a job as a purchasing director to study and set herself up as a self-employed naturopath, a repositioning that for her is less secure but much more interesting and meaningful than her previous job. Unable to earn a living from this work and having used up her savings in the process, she takes temporary secretarial and administrative jobs, some of which she obtains through placement agencies. These jobs are poorly paid and relatively unskilled; they offer little autonomy and few benefits and last only a couple of months. At the end of these jobs, she has to go on employment insurance and sometimes even social assistance, when she has been unable to accumulate the required number of hours for entitlement to employment insurance.

Other types of mobility are possible between the various scenarios: M-018 holds onto a low-status, part-time job while endeavouring to increase his proportion of work and income from his private practice (moving gradually from 3A to 3B), whereas the respondents in group 2 whose trajectories allowed them to accumulate retirement income or who were able to set up a prosperous business will find themselves in various positions within scenario 1.

Factors Associated with the Different Profiles

For the 22 respondents in this study, non-standard employment is always unstable employment, in the sense that it does not provide long-term security, although the other dimensions of precarious employment (low income, little protection) are certainly not found in all profiles. Similarly, the attributes of precarious work (lack of autonomy, of satisfaction, of fulfillment) are unequally distributed as well. For the five early retirees, the low income and lack of protection provided by their non-standard work—which is most often part-time—is sometimes totally (1A) and sometimes very partially (1B) counterbalanced by retirement income; the first subgroup cannot be described as precarious, whereas the second undoubtedly is, from the perspective of income and protection but not from the perspective of work, which sometimes gives these individuals more satisfaction than the standard job or jobs they had previously held. The “competitive non-standard workers” (group 2) are not precarious from the perspective of income, but they are from the perspective of job insecurity (although having skills that are in demand may constitute a protective factor) and especially from the perspective of the lack, for almost all of them,¹⁶ of social protection, which is their real Achilles’ heel; their new status gives them a “sense of fulfillment in a context of uncertainty.” The “vulnerable non-standard workers” combine the three characteristics of precarious employment (instability, very low work income sometimes supplemented by public income support programs, and very little social protection¹⁷). Several (3A) find that this precarious employment is coupled with precarious work (the repositioning job does not give them much satisfaction and is sometimes down-

right degrading), whereas a few (3B) try to compensate for their precarious employment with the satisfaction and self-esteem provided by the repositioning job—and that was not provided by the standard work they had done previously.

This diversity is mainly related to the characteristics of the previous occupational trajectory (job continuity, type of enterprise, unionization, occupational status), but also to the characteristics of the repositioning job, the type of skills the worker has, gender, age, and the fact of the person living or not living with a spouse.

Because they are more often chosen than imposed, repositioning trajectories that stem from early retirement allow for a smoother transition than repositioning trajectories that follow a layoff. However, what is especially determinant are the conditions associated with the offer of early retirement, and these are closely linked to the previous career trajectory. This previous career trajectory largely explains the type (private or public) and level of resources the respondents are entitled to, which reproduce the divisions by gender and occupational status. Thus, the professional men who spent their career in a large enterprise have retirement income that allows them to do non-standard work without affecting their financial security. The fact of the person having accumulated a pension fund in a large private or public corporation also explains why some “competitive” workers can expect to retire in a few years . . . whereas another cannot. The former secretary (F-126) also worked for almost her whole life in a large public corporation, but her modest salary has meant low employment-based pension benefits. As for the mechanic (M-196), his discontinuous trajectory in a number of non-unionized companies never enabled him to put together a pension fund. In both cases, having no or low private pension income explains the recourse to public pension (QPP) benefits in order to partially compensate for the low earnings associated with the repositioning job.

In itself, a continuous career trajectory in a single company, especially if it is not a large firm, does not necessarily provide older workers with the security they believed they had the right to expect. Some respondents worked for thirty years in the same company and found themselves with no resources when the company shut down. Some of the most precarious respondents (M-036, M-092, F-094, F-095, M-198) had actually spent most of their career in the same firm, but at the end of this job, whether their exit was voluntary or not, they did not have any measure of protection except for severance pay in the case of business closures, which they must draw down before becoming eligible for employment insurance benefits. It is the fact of the person having a good employment-based pension plan (often associated with unionization) and meeting the conditions (age criteria and number of years of service) allowing this person to take advantage of it that makes the difference. Moreover, individuals having developed skills adapted to the needs of a single company find it difficult to reinvest in a new work status.

By contrast, people who have specific, transferable skills that are in demand often find it easier to reposition, as shown in the trajectories of the “competitive” workers. We should note here that the notion of skills does not necessarily match up with the level of education: some trade workers (M-010, M-096), whose skills are transferable

and in demand, are in a better position than some highly educated respondents, such as M-036 (designer), M-176 (engineer) and M-018 (lawyer). For the designer (M-036), his university education (master's degree) is not an asset; on the contrary, when he is looking for low-skilled work, he omits to mention his level of education. A similar remark was made by respondent F-122: her curriculum vitae, especially the reference to her teaching career and job as a personnel director, is a hindrance to her when she tries to land another little bit of work, because her potential employer is afraid that she will leave as soon as she finds a better job.

The type of repositioning work (self-employment vs. wage work) may explain some of the differences between the trajectories. For example, non-standard wage-workers are entitled to protection under the labour laws and to some resources, such as income support programs (employment insurance) and training, to which precarious entrepreneurs are not entitled. Respondent M-018 in fact chose to combine self-employment with part-time wage work in order to take advantage of the protection associated with the latter status. On the other hand, vulnerable non-standard wagedworkers have less control over and are less satisfied with their work than small business-owners and self-employed workers in the same category. The status of small business-owner is undoubtedly more prestigious than that of a low-income worker, but it sometimes covers a very precarious situation; while some small business-owners (prosperous enough to hire employees) are found in the group of "competitive" workers, others who work alone or with a spouse have all the characteristics of the "working poor" (Fleury and Fortin, 2006). It is also true that the paid jobs these precarious self-employed workers or small business-owners could hope to obtain are minimum-wage jobs, and thus barely less precarious than their present situation—which suggests that more and more full time permanent jobs are becoming precarious (Vosko, 2006).

The dimension of the couple is important because several repositionings involve couples who work in the same small business (F-027, M-092, M-096), or because the spouse's income makes the transition more secure: respondent F-126 is reassured by being able to share expenses with her retired spouse, whereas the wages of respondent M-198's spouse allow the couple to cover their business losses. And here we should emphasize that it is the possibility of diversifying income sources that makes living as a couple more secure. On the other hand, when both spouses work in the same small business and when that business is precarious, it is hard to survive. The case of spouses who are unemployed or have precarious jobs is similar. For single, separated or divorced respondents, the lack of supporting income often makes the repositioning difficult; conversely, a spouse's income facilitates a longer period of job seeking or a return to school. Respondent F-095 feels that if she had a spouse earning income, she could achieve her dream of becoming a self-employed naturopath; without a spouse, and because her practice is operating at a loss, she has to take low-skilled, low-status temporary jobs to survive.

Gender has an important impact on occupational trajectories (job type and employment sector), which themselves determine the types of income the respondents

are entitled to when they reposition themselves in non-standard employment after age 50. Some women had discontinuous career trajectories, which allowed them to reconcile work and family choices (F-026, F-027); others who had a continuous trajectory have to keep working even if the working conditions are poor (F-095, F-122), and, at the time of retirement, they will only be entitled to public pension benefits. There are no women in the group of individuals who worked for their entire careers in a large firm with high salaries (1A).

Finally, age sets the thresholds of eligibility for public and private pension income (when the latter exists). The members of the first group were all aged 55 or older at the time of the interview (and at the time of the career exit, except for M-047 who was entitled to early retirement at age 53). By contrast, the younger respondents in the sample are not entitled to these programs; for the moment, they depend on their work income alone.

The least precarious scenarios are associated with a combination of favourable elements (continuous, unionized trajectory entitling the respondents to retirement income AND transferable skills in the repositioning job, the presence of a spouse with his or her own income). The combination of unfavourable elements (discontinuous, non-unionized trajectory, low level of skills or skills that are not readily transferable and in little demand, no spouse or no spouse with his or her own income)—which is proportionally more often the case for the women than the men in our sample—often means precarious employment, but not necessarily precarious work. For the two women and the immigrant man (F-026, F-027, M-176) in group 3B whose trajectory is made up of precarious, low-status jobs, the precariousness of the repositioning job may appear to be offset by the empowering nature of the new work or new status; this remark is also true for the only woman with the status of an early retiree (F-126). On the other hand, for some respondents in group 3A who previously had a stable, high-status job, the fact of their now having a precarious job where they cannot exercise their autonomy and professional skills is especially hard to bear (the case for M-036, F-095, F-122).

Conclusion

Non-standard employment is very often precarious employment and may affect older and younger workers similarly. However, there are two differences between each cohort. First, for older workers, income from non-standard work may be combined with retirement income. Second, skills acquired in the previous trajectory can be “recycled” in the non-standard repositioning job. For the minority of respondents who are entitled to good retirement income, largely from private sources, their job precariousness does not compromise their financial security, since they can choose not to work at all. All of the others—that is, the majority—experience both job insecurity and a lack of social protection. Some maintain their previous income because their skills are in demand, but the majority of non-retired non-standard workers—half of the respondents in fact—have very low income and little protection and will only be able to count on low retirement income, so that they combine the three characteris-

tics of precarious employment. Some of them “make up for” this precarious employment with the stimulation, autonomy and self-esteem provided by the work they do in the repositioning job.

If occupational trajectory explains many things, a look at the respondents’ current trajectories gives us an idea of what life will be like for future older workers. Such people will be better educated but will have more precarious trajectories than the post-war generations (especially for women). The growth in non-standard forms of employment will reduce the number of workers entitled to private pension income and to a full government pension (due to the shorter duration and lower level of their contributions), and, given their low income, who are able to save for their retirement. Townson (2006) estimates that individuals who may have such jobs for a long period, especially if the job is associated with low earnings and no benefits, may find their financial security at retirement jeopardized. It is worrisome to compare the trend towards privatization of retirement systems, supported by the State through tax credits (Myles and Street, 1995; Mo, Légaré and Stone, 2006), with the fact that fewer and fewer workers will be entitled to these private schemes, and will have to depend on public pension benefits.

Further research could focus on identifying, in large samples and in a statistically significant manner, the conditions associated with the most and least precarious scenarios. Until such studies are undertaken, the diversity of repositioning scenarios in non-standard employment after age 50 calls for a great deal of caution, especially on the part of those who promote self-employment or entrepreneurship as an alternative to the exclusion of older workers from the labour market. There is a need to reconsider the studies that establish a positive relationship between age and self-employment income and that attribute the longevity in this form of employment to the individual desire for a gradual transition to retirement (Fuchs, 1982). Our results highlight that a proportion of self-employed seniors survive with very low income levels, their precariousness explaining their “forced” longevity in the labour market, going so far as to eliminate the very idea of retirement. Our results also suggest that the discourse to the effect that unemployed individuals or precarious workers can only get out of their dilemma by acquiring new skills needs to be revisited. Our findings highlight the fragility associated with non-standard repositionings, even for highly skilled workers.

Finally, we can only suggest that the trend seen in a number of OECD countries of postponing the retirement age or extending the period of contributions required for entitlement to a full pension could have disastrous consequences for these precarious older workers. On the other hand, enabling older workers to combine income from various sources would generally seem to be a more promising approach. Such a strategy offers flexibility, but not complete precariousness, and ensures a more equitable protection in transition processes, rather than placing the responsibility for their survival solely on the shoulders of individuals. By increasing the opportunity for combining employment income and retirement income, recent Bill 68 is certainly a step in the right direction, but this progress will involve mainly workers with private pension benefits, having little impact for older workers only entitled to public pension

benefits. If the objective is to improve the conditions of the most vulnerable older workers, one may contemplate various (non-exclusive) scenarios. On the one hand, there are those that involve making non-standard employment less precarious by combining it with social benefits, including the possibility of amassing more income for retirement. On the other hand, there are those that suggest strengthening public pension schemes.

Notes

- 1 In Canada, the employment rate for men aged 55 to 64 plummeted from 72.9% in 1976 to 53.1% in 1995, and then rose again in 2004 to 62%. During this same period, the corresponding employment rates for women were 30.3%, 33.2% and 46.2% respectively. Canada can be said to be situated midway along a continuum extending from countries that contributed the most (France, Belgium) to those that contributed the least (Japan, Sweden, United States) to the exclusion of older workers from the labour force (Lesemann, D'Amours et al., 2006).
- 2 This return to work was more often observed among individuals who had stopped working before age 60, who had held a position as a professional (followed by managers and technicians) in the information, culture, recreational or construction sectors, and who were in good health. Nearly half of the people in this group worked part-time, and the other half worked full-time.
- 3 Within non-standard work we include permanent part-time work, temporary full-time or part-time work, and full-time or part-time self-employment, either on one's own or with employees.
- 4 In April 2008, in order to foster the retention of the ageing workforce, the Quebec government submitted a bill (number 68) allowing workers aged 55 and older (employees in private sector, municipalities and universities) to receive a portion of their pension benefits while continuing to work full time or part time. These workers could also continue to contribute to their pension plan.
- 5 Paugam (2000, 2002) combines the traditional definition of precariousness as instability of employment—"workers are precarious when their jobs are uncertain and they cannot predict their working future" [*our translation*]-with a second definition that examines precariousness from the perspective of job dissatisfaction or suffering—"workers are precarious when they deem their work to be of little interest, low paid and under-recognized within the organization" [*our translation*] (Paugam, 2002: 15). These two dimensions of precariousness are not necessarily correlated; a job may be both secure and dissatisfactory, or, on the contrary, insecure but meaningful.
- 6 The intrinsic satisfaction that work provides (stimulating tasks, social contact, a sense of accomplishment) was cited by 19% of those who returned to work after retirement, and the desire to do something helpful by 14%, whereas financial considerations were mentioned by 38% (Schellenberg, Turcotte and Ram, 2005).
- 7 The reasons for an individual opting for self-employment include the desire to be independent, to have control over one's work, to use one's creativity, etc. These intrinsic elements of job quality are often cited as reasons for the satisfaction felt by self-employed workers (Delage, 2002).
- 8 Through the "Soutien au travail autonome," "Aide au travail indépendant" (self-employment assistance) programs.
- 9 Two biases are possible: first, these criteria led us to focus on "short-term" repositionings that had occurred within a period of five years at most, or, in other words, those that were "successful," and to exclude individuals whose repositioning trajectories had extended over

- more than five years. Conversely, our criteria also prompted us to exclude repositionings that had occurred earlier and thus were potentially more well-established, since we had to exclude exits unrelated to age.
- 10 These included groups of non-standard workers and support organizations for workers experiencing a work transition: associations of the self-employed; groups of entrepreneurs; various employability assistance groups, especially for people aged 45 and older; employment coalitions for workers aged 50 and older; union groups; networks of cooperative organizations, community groups and social economy organizations; community economic development corporations; and educational institutions offering business start-up training. A methodological limitation could be that we relied on the lists of names provided by these associations. However, the results reflect and even exceed the diversity of situations described in the literature. They suggest that the membership of associations forming the initial pool of 250 respondents was sufficiently diversified.
 - 11 For the purposes of this article, only the 22 respondents aged 50 and older were retained, as the younger respondents (aged 45 to 49) were experiencing somewhat different dynamics. Our research involved a larger group than that covered in this article (including workers aged 45 to 49) and examined other dimensions than those discussed here. The material was subjected to a new series of analyses in order to investigate the research issues that are the focus of this article.
 - 12 The author would like to thank Éline Lachance who recruited the candidates and shared with the author the task of conducting and thematic analysis of the interviews.
 - 13 All of the interviews (except one) were conducted in French and the respondents' quoted comments are translated.
 - 14 M-209 is situated midway along this continuum, as his retirement income puts him between the two extremes and the income from his repositioning job is relatively high.
 - 15 An expression used by Paugam to designate workers who can gain a sense of fulfillment in their work due to their recognized skills, but whose employment is uncertain.
 - 16 Exceptions: M-197 protects himself by paying the costs of disability insurance, and is also covered by his spouse's insurance plans; M-010 is entitled to protection because he is a waged worker.
 - 17 Except for some who are partially entitled due to their status as waged workers; for example, they may be entitled to employment insurance if they have worked the required number of hours, but their jobs do not provide them with any social benefits, insurance coverage, pension plans, etc.

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RÉSUMÉ

Les emplois atypiques après 50 ans : des emplois précaires ?

Les taux d'emploi des travailleurs de 55 ans et plus sont en voie d'augmentation dans bon nombre de pays de l'OCDE, un renversement de la tendance à la sortie anticipée de l'activité qui avait caractérisé la période 1975-1995. Toutefois, près de la moitié des emplois détenus par les travailleurs de 55 ans et plus au Canada sont des emplois atypiques, c'est-à-dire différents de l'emploi permanent, à temps complet et pour un seul employeur qui avait constitué la norme durant la période d'après-guerre. S'appuyant sur une étude qualitative de la trajectoire de 22 travailleurs de 50 ans et plus qui, durant la turbulente décennie 1990, ont perdu ou quitté un emploi salarié typique et se sont ensuite repositionnés dans un emploi atypique, le présent article s'interroge sur la qualité de ces emplois : s'agit-il d'emplois précaires, piètre alternative à l'exclusion complète du marché du travail ou alors d'une manifestation de la transformation des itinéraires de fin de carrière, dans lesquels la retraite est moins un événement précis qu'une phase de transition pouvant s'étendre sur plusieurs années ?

La notion de précarité est ici définie selon deux dimensions : la précarité de l'emploi, caractérisée par l'insécurité du lien d'emploi, une faible rémunération et l'absence de protection contre les risques (Marchand, 1998; Vosko, 2006) et la précarité du travail, soit un travail offrant peu d'intérêt, peu de valorisation ou peu de reconnaissance, source d'insatisfaction et de souffrance (Paugam, 2000, 2002). Ces deux dimensions de la précarité sont l'envers des dimensions extrinsèques (niveau de rémunération, avantages sociaux, sécurité d'emploi) et intrinsèques (intérêt au travail, sentiment d'utilité, créativité, initiative) de la qualité d'un emploi chez Lowe et Schellenberg (2001). Par ailleurs, il faut prendre en compte la spécificité du groupe d'âge, soit la possibilité de cumuler revenus de travail et revenus de régimes privés ou publics de retraite. En d'autres termes, compte tenu de l'apport possible d'autres sources de revenus, il est possible que l'emploi soit précaire, mais que le revenu ne le soit pas.

Nos résultats révèlent que le repositionnement dans un emploi atypique après 50 ans revêt une diversité de conditions et de significations, répartissant les répondants en trois grands profils : les préretraités, les travailleurs atypiques « compétitifs » et les travailleurs atypiques « vulnérables ». Pour tous les répondants, l'emploi atypique est un emploi instable, au sens où il n'assure pas la sécurité à long terme, mais les autres dimensions de la précarité d'emploi (faible revenu, faible protection) sont loin d'être présentes dans tous les profils. De la même manière, les attributs de la précarité du travail (absence d'autonomie, de satisfaction, de valorisation) sont inégalement distribués. Chez les préretraités, le faible revenu et l'absence de protection procurés par un emploi atypique exercé le plus souvent à temps partiel sont contrebalancés, parfois totalement, parfois très partiellement, par des revenus de retraite; les premiers ne peuvent être qualifiés de précaires, alors que les seconds le sont sans doute sous l'angle du revenu et de la protection, mais pas sous l'angle du travail, qui les satisfait parfois davantage que l'emploi ou les emplois salariés occupés antérieurement. Les travailleurs atypiques « compétitifs » ne sont pas précaires sous l'angle du revenu, mais ils le sont sous l'angle de l'insécurité d'emploi et surtout de l'absence quasi-généralisée de protection sociale; leur nouveau statut leur apporte la valorisation dans l'incertitude. Les travailleurs atypiques « vulnérables » cumulent quant à eux les trois caractéristiques de la précarité d'emploi; pour plusieurs, l'emploi de repositionnement n'apporte pas une

grande satisfaction, et il est parfois carrément dévalorisant, alors que d'autres tentent de « compenser » la précarité d'emploi par la satisfaction et la valorisation procurées par l'emploi de repositionnement.

Cette diversité est construite principalement par les caractéristiques de la trajectoire professionnelle antérieure (continuité, type d'entreprise, syndicalisation, statut professionnel), mais également par les caractéristiques de l'emploi de repositionnement, le type de compétences détenues par le travailleur, le sexe, l'âge et le fait de vivre ou non en couple. Puisque la trajectoire professionnelle constitue un élément explicatif important, un regard sur les trajectoires actuelles permet d'anticiper ce que vivront les futurs travailleurs âgés, dont tout indique qu'ils seront plus scolarisés, mais avec des trajectoires plus précaires que celles des générations d'après-guerre. Le développement des formes atypiques aura pour effet de faire diminuer le nombre de travailleurs ayant accès à des régimes de pension privés et à une pleine rente par les régimes publics (en raison de la plus faible durée et du plus faible niveau de contribution), et, compte tenu de la faible rémunération, à la capacité de se constituer une épargne personnelle en vue de la retraite. Devant la fragilité associée aux repositionnements atypiques, nos résultats invitent à la prudence face aux politiques qui promeuvent le travail indépendant ou l'entrepreneuriat comme alternative à l'exclusion de la main-d'œuvre âgée du marché du travail, ainsi que face aux discours qui affirment que les chômeurs ou les travailleurs précaires peuvent s'en sortir uniquement par l'acquisition de nouvelles compétences. La tendance à accroître les possibilités de cumuler revenus d'emploi et revenus de retraite est certes un pas dans la bonne direction, mais ses impacts concerneront surtout les travailleurs du secteur privé disposant de régimes de retraite d'entreprises, donc les moins vulnérables. Si l'objectif est d'améliorer les conditions des travailleurs âgés les plus vulnérables, divers scénarios (non exclusifs) peuvent être envisagés, d'une part, ceux qui consistent à « déprécieriser » l'emploi atypique en l'assortissant de mesures de protection sociale, y compris de la possibilité de se constituer un revenu en vue de la retraite, d'autre part, ceux qui suggèrent de renforcer les dispositifs publics de retraite.

MOTS-CLÉS : travailleur âgé, qualité de l'emploi, revenu de retraite, trajectoires de fin de carrière, précarité

RESUMEN

Empleo atípico después de los 50 años : ¿Qué tan precario es?

Este artículo se basa en un estudio cualitativo de trayectorias de 22 trabajadores de 50 años de edad o más que han dejado o perdido un empleo estándar y que ocupan algún tipo de empleo atípico. Se busca esclarecer a propósito de la calidad de los empleos atípicos frecuentemente ocupados por las personas de edad. ¿Pueden ser considerados como empleos precarios? Y si es así, ¿cuáles son las dimensiones de esta precariedad? Nuestro análisis nos permite identificar tres perfiles principales : jubilados recientes, trabajadores atípicos competitivos y trabajadores atípicos vulnerables. Esta diversidad está relacionada principalmente a las características de la trayectoria ocupacional anterior pero también de las características del reposicionamiento ocupacional, el tipo de calificaciones del trabajador, su género, edad y el hecho que viva o no con su esposo – esposa.

PALABRAS CLAVES : trabajadores de edad, calidad de empleos, ingreso de jubilación, fin trayectoria ocupacional, precariedad