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Work, More Work and Retirement: Older Workers' Perspectives

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This article reports the findings from a qualitative study in Scotland, UK, which explored, in some depth, older employees' preferences and expectations regarding work and retirement. Many expected to continue working, but various barriers frustrated those expectations, especially over-rigidity in employers' approaches. The research highlighted the diversity of factors that played a part, including gender, size of employing organisation, and health. The potentially minimal impact of the forthcoming Employment Equality (Age) Regulations is explored, and a holistic approach to the employment of workers – whether younger or older – is urged.

Introduction

Against the background of concern over low employment rates among the over-50s, much UK public policy has come to focus on sustaining people in employment, both up to and beyond the State Pension Ages (SPAs), currently 60 for women and 65 for men. However, we are lacking detailed information. Existing research evidence is mainly quantitative and based on secondary analysis of existing datasets. This article aims to further explore the perspectives of older workers using a qualitative approach. We commence with a brief overview of the concerns raised by low economic activity, before reviewing research evidence on the positions of older workers. Through a detailed analysis of employee perspectives, our empirical work supplements existing knowledge by providing insight into older individuals' attitudes towards work and decisions surrounding transitions to retirement. We conclude by considering the policy implications of our findings.

Economic activity among the over-50s in the UK underwent a period of sustained decline during the 1980s and 1990s. Despite a modest reversal in this trend (Whiting, 2005) over the past couple of years, low activity rates of older workers still occasion concern from various standpoints. Firstly, they lag behind those for younger persons, and fall far short of EC targets. Secondly, early withdrawal from the labour market can worsen the dependency ratio (with fewer employed supporting a larger number of older unemployed and inactive), increase public and private pension costs, and put under considerable strain State welfare expenditure over the longer-term (Vickerstaff *et al.*, 2003). Thirdly, lack of work before SPA can restrict the accumulation of pension entitlement, leading in turn to poverty in a prolonged old age (Bardasi and Jenkins, 2002). Moreover, unemployment can be a powerful source of economic and social exclusion (Atkinson *et al.*, 2003; National Audit Office (NAO), 2004), exacerbated where older workers are discarded by employers (Thorne, 2000) on grounds of 'outdated' skills, 'unacceptable' performance, or outright age discrimination (Tillsley and Taylor, 2001: 318).

In response, since the late 1990s, the UK Government has taken various initiatives to prolong working lives. These include: the establishment within the Department for Work and Pensions (DWP) of the Extending Working Life Department; Regulations to

combat age discrimination in the workplace, with effect from October 2006; raising of women's SPA from 60 to 65 by 2020; and the opportunity for people to defer receipt of their State pension (Whiting, 2005: 286). Another facet of public policy has sought to encourage 'age diverse' workforces – the employment of all ages – on grounds that there is a supporting business case (DWP, 2002). Central to this argument is that rejecting older workers (Thorne, 2000), or failing to fully utilise them, by for example bypassing them for training and promotion (Loretto and White, 2006), can deprive employers of valuable skills and experience.

It is a moot point whether initiatives such as these can contend with the complexity surrounding employment of older workers and transitions to retirement. Studies, mainly quantitative in nature, and often drawing upon secondary analysis of existing datasets, have confirmed the heterogeneity of influences over work in later life. As regards working up to and beyond SPAs, based upon a survey of job changers, McNair (in this issue) has tentatively posed three categories of older worker: *choosers* who are highly qualified and motivated to work past retirement ages; *jugglers* who might like to stay in work but are prevented from doing so by conflicting commitments; and *survivors* who may only reluctantly stay in employment.

Findings from a variety of sources have indicated that many people have little or restricted choice over when to retire (Cappellari *et al.*, 2005; Humphrey *et al.*, 2003; Vickerstaff – this issue). On the other hand, financial security in the form of an occupational pension may persuade older persons to retire early – and permanently – from work (DWP, 2004). Aligned to this, social class also has a powerful influence, with evidence indicating increasing demand among older professional and managerial workers for earlier retirement, the better to enjoy life after work (Scales and Scase, 2000; Phillipson and Smith, 2005; Whiting, 2005). Other factors associated with personal and family circumstances are also seen to be key. In their modelling of economic transitions of the over-50s, Cappellari *et al.* (2005) found that those who had a working partner worked for longer and were more likely to delay retirement.

The concept of 'bridge employment' (Lissenburgh and Smeaton, 2003), is thought to be preferred by some, especially men (Cappellari *et al.*, 2005), in contrast to the widespread practice of 'cliff-edge' retirement (Vickerstaff *et al.*, 2004). However, older workers may face a range of organisational and institutional barriers should they try either to remain with their current employer or seek alternative employment (Loretto and White, 2004). According to Tillsley and Taylor (2001: 318), age is used to assign certain jobs in organisations, to deny entry to internal labour markets, and to discard workers. It is also doubted whether sufficient jobs are available for older workers, should employment levels increase (Phillipson, 2002).

Our study

This research notwithstanding, relatively little is known about the experiences and aspirations of older workers who are currently in employment. To capture detail that is beyond the capacity of quantitative methods (Donovan and Street, 2002), we undertook a qualitative study of older employees across a range of industries in Scotland. Within the UK, employment of older workers in Scotland is of particular concern because of low birth rates (Randall, 2002), net outward migration (Hart *et al.*, 2004) and lower rates of economic activity of the over-50s as compared to England (Loretto *et al.*, 2005). This

research reported here was part of a larger project commissioned by Scottish Enterprise (Scotland's principal economic development agency), investigating the employability of older workers. In relation to this article we aimed to explore, in some detail, the range of factors affecting older employees' preferences and expectations surrounding work and retirement.

Data were collected through focus groups, which are 'particularly suited to the study of attitudes and experiences around specific topics' (Kitzinger and Barbour, 1999: 5). Compared to individual interviews, the group context provides a more naturalistic setting to explore how individuals' accounts are 'articulated, censured, opposed and changed through social interaction' (Kitzinger and Barbour, 1999: 5). Moreover, interaction between participants may elicit discussion of more sensitive topics than would direct questioning (Farquhar with Das, 1999: 61–62). However, it is also important to acknowledge the limitations to the extent to which the discussions can be regarded as natural. For example, the presence and interventions of the facilitator may influence what is said. Specifically, in our research, our respondents did not know each other and the numbers of participants in each group may have inhibited natural conversational flows. Nevertheless, we maintain that other key aspects of a natural setting, such as agreement, disagreement, interruptions, humour, silence, etc. (Myers and Macnaghten, 1999: 175) were realised. Furthermore, we need to be aware that attitudes may not be fixed, and that they should be interpreted within our specific research context (Potter and Wetherell, 1987).

Focus groups were conducted in four areas of Scotland: Dumfries and Galloway, Edinburgh, Lanarkshire and Tayside. These were chosen on the basis that they are disparate regions in terms of geographical characteristics (urban and rural), types of employment, local labour markets and economic buoyancy. Employers from a range of employment databases (including top 500, Small Business Gateway and Local Enterprise databases), were invited to nominate an employee aged 50 or over to participate in the groups, which would be discussing 'older workers in the Scottish labour market'. This method of recruitment was viewed as the best way to reflect the diversity of employment within each region. We sought to attenuate the possibility of response bias by describing our research in as neutral a way as possible (Waterton and Wynne, 1999: 128).

The discussion followed a semi-structured agendum, drawn from previous research into the employability of older workers. The discussions were recorded on audio tape, and fully transcribed. A combination of thematic and inductive approaches to analysis was adopted, with both authors scanning the accounts to identify key attitudes and experiences as articulated by individuals, but also examining the interactions and associations between participants (Morgan, 1998). Moreover, prior to the group discussions, each participant completed a brief questionnaire which allowed for capture of personal information (e.g. age, length of service), organisational characteristics (such as size, sector), and existence of employment policies.

Profile of respondents

Nineteen men and 14 women, from private and public sector organisations, participated across the four groups. Finance, education, local government, hospitality, caring services and professional occupations were all represented with the highest representation ($n = 9$) from private sector manufacturing companies. Organisational size ranged from 2 to

Table 1 Age profile of participants

Age category	N of participants
50	2
50–54	11
55–59	12
60–64	7
65 and above	1

18,000 employees, and in over two-thirds of organisations, the majority of the workforce was aged under 50. The employee participants were aged between 50 and 66. Full details of the range of ages are provided by Table 1.

The length of service with their current employer varied from less than one year up to 37 years, with a mean of 11 years' service. More than two-thirds of employees had at least five years' service. This length of tenure tended to reflect their relatively senior status – typical job titles included: materials manager, human resources advisor, health and safety manager. Those with less than five years' service had either taken voluntary redundancy from a previous job or had retired and had subsequently returned to work.

Expectations and preferences

Across all of the groups, discussions about plans for forthcoming years tended to commence on a light note, featuring 'if-I-won-the-lottery' type speculation.

Facilitator: 'When do you want to retire?'

Male 2: 'Next week.'

Female 3: 'I don't know, I think it depends on the atmosphere that you work in. I can't see myself being retired.'

Male 2: 'If you won the lottery . . .?'

Female 3: 'Oh, I'd be at home the next day . . . but I would miss the actual routine for a start.'

Male 2: 'You could set up your own company and do what you want.'

Female 1: 'If I won the lottery, I'd still be at work.'

Even this lightness of tone reveals a diversity of attitudes towards work and retirement. This heterogeneity of expectations, depending on individuals' circumstances, together with choice over when and how to retire, constituted the main emergent themes.

The majority of participants either expected to continue working after reaching SPA, or were already doing so. For many, the main driver to continue working was financial, and reflected a wide variety of personal and family needs. For example, one woman was a single parent and therefore the family's only source of income, while another had used her retirement fund for her granddaughter's education and was now working for 'top-up' money.

The notion of supplementary income to augment a pension was raised by several other employees: many felt that this was not a positive reason to continue working. One such case was 'Joyce', an accounts assistant in a manufacturing company. She was almost

60, and had always thought she would retire at 60, but needed to keep working to recoup investment losses in her private pension.

However, it was made clear, especially by the 'retired' employees, that financial reasons were not the only key influences to continue working. The theme of work filling a vacuum was picked up by respondents across all the groups:

Had six months not working and suffered 'withdrawal symptoms from dealing with other people'. (Professional services)

Social reasons for remaining in work were cited more often by women (especially those in part-time employment) than by men:

I only work Tuesday, Wednesday and Thursday, and it's absolutely luxurious and it's really good doing something that you enjoy doing, with a whole lot of good people . . . Being part-time and having space to do other things as well. (Voluntary sector)

Health was another key influence: all those who wished to retire as early as possible cited workplace stress and the negative effects on their health. On the other hand, there was a strong belief that remaining in work could have positive health benefits and that retirement was unhealthy:

My mother died at 61 and she blamed her pension book. She was healthy right up until she got it. (Food production)

Local and regional culture was also seen to affect attitudes towards work. One area – Dumfries and Galloway on the Scottish-English border – was viewed as having a 'culture of retirement'. The region was thought to attract retirees from England because of cheaper property prices, and the Scottish government's policy of free personal care for the elderly. In the opinion of the respondents, these immigrants 'preferred golf to working'. This culture then imposed peer pressure, from retired friends, not to work.

Aside from personal drivers, many respondents maintained that they could continue to make a positive contribution to their organisation, thereby echoing the Government's business rationale for age diversity. Life experience of older workers was felt to be valued by customers (e.g. in buying property), and by younger colleagues alike. This led to a discussion of the considerable contribution of older workers to the collective, or organisational, knowledge.

Barriers to expectations

Apart from financial circumstances preventing some people retiring as early as they would like, the issues raised were overwhelmingly related to barriers to continuing in employment – either with their current employer or moving to another job. This section examines each of these areas in turn and also considers the extent to which the respondents' own characteristics and attitudes may pose impediments to continued employment.

Restrictions on staying with current employer

Lack of choice over retirement dominated the discussions of organisational restrictions. Just over one-third of the employees reported, in their questionnaire responses, that their organisation operated a contractual retirement age: the 'cliff-edge' approach. Most commonly this was 65, although in some organisations it was 60. Nearly another third of employees said their organisations had no compulsory retirement age, while the remainder were uncertain. In the main, organisations with a more flexible approach to retirement were the smaller, private sector organisations. It was also notable, in several of the larger organisations (e.g. Health Service), that although the official retirement age was 65, early retirement was the norm.

Two employees working for local authorities felt that their superannuation scheme enforced a rigid approach to retirement, in that even if an individual did continue to work past the age of 65, they could not make any further contributions to their pension. It was thought that flexibility would encourage more people to stay in work, particularly if there was scope for reducing working hours over a period before retirement.

Discussions of early retirement revealed strong connections between early retirement and redundancy.

We have this early retirement, although it comes and goes. It usually comes when they [the company] want to reduce their workforce. It goes when they don't. (Manufacturing)

The overarching opinion was that redundancy adversely affected older workers: they were seen as an 'easy target' by employers. Indeed, redundancy and early retirement were often viewed as the same thing, especially by employees of larger organisations. Several respondents also commented on companies providing inducements to encourage people to retire. One individual admitted that his company had used their declining share price in this respect – by persuading employees in their late 50s and early 60s to retire early, with share options, before the price declined further.

In line with previous research (e.g. Loretto and White, 2006), the extent of 'voluntariness' of voluntary redundancy was questioned. It transpired from discussions that pressure to leave was brought not only by employers, but by younger colleagues too. One woman who used to work for her local authority, referred to 'getting hassle from every direction'. Subsequent conversation in the group indicated that hers might not be an isolated experience:

Female 1: 'Two young girls I worked with actually ... we really did get on well ... but it changed when I was 55, and they said, "it's all right for you, you can take early retirement".'

Male: 'It makes you feel guilty, doesn't it?'

Female 2: 'Yeah, when I went back to work after my children were born, I felt guilty because I was taking from a younger person who might have a full-time job.'

Another barrier to continued employment with their present employer concerned lack of career advancement and promotion opportunities. As with retirement, practice often deviated from policy. While there were no formal age barriers to promotion, age bars were thought to exist somewhere between 50 and 60, depending on the organisation:

I think it would be highly unlikely in [company name] that they would ask someone to further their career at age 55+. (IT)

You were expected either to plateau or get out. (Professional services, referring to previous employer's views of employees aged 50+)

Once again, there was thought to be a division by organisational size. It was agreed that smaller organisations were more willing to promote employees aged 50-plus. Supporting arguments portrayed pragmatism and reflected the notion of return on investment in human capital (Urwin, 2006); larger organisations, with a bigger pool of people to select from, will take a longer-term view and therefore not promote employees nearer to retirement.

Restrictions on moving jobs

There was little optimism concerning general employment opportunities for the over 50s. Despite a firm belief in the positive attributes of older workers, it was felt that most organisations preferred younger workers – those of 'prime age'. These negative views were formed by experience within their own organisations. Even those (mainly public sector) organisations professing commitment to equality showed evidence of ageism. Firstly, there appeared to be a limit to the acceptable age of an older worker:

The only people [over 65] who we'd have working for us would be in out-of-the-way places, say a cleaner in a toilet out in the middle of the sticks where we can't get anybody to come. (Local Authority)

In this case, once a person was beyond the council's retirement age of 65, they would only be employed as a last resort.

Secondly, a gap between official recruitment and selection policy and the reality of the process was raised by employees of larger organisations (public and private sectors), in two of the groups. It was acknowledged that, although the rhetoric might support equality, in practice discrimination did take place.

Lively discussions revealed a range of discrimination within the recruitment process. Some of this was direct:

Female 1: 'You just don't get past the starting gate, it's just ...'

Male 1: 'Getting there.'

Female 2: 'Getting in the door.'

Other forms were more covert, as this example shows:

A lot of people who are interviewing for jobs can be threatened by people who are older and have more life skills, have more experience ... for example, somebody say in their mid to late thirties advertising for a slightly subordinate position to them would be hesitant to appoint somebody ten, twelve, fifteen, twenty years older than them because they might usurp their position. It's a situation I've come across.' (Professional services)

Some respondents who had changed jobs in their 50s, and who had moved from larger to smaller organisations, felt that smaller businesses are more willing to take on older workers, as they bring with them their training and experience. It was claimed that older workers benefited from the informal recruitment practices in the smaller firms. One participant compared going through a formal application ('it goes into a black hole') with going 'through friends, or friends of friends, that you get employment.'

Several argued, in some cases based on personal experience, that there are fewer jobs available to older workers in general, as companies are downsizing. Organisations either remove the job when someone leaves, or look to fill vacancies through internal recruitment. This prompted the reflection, once again in tune with business thinking:

So, it's not just about age, it's about money as well, like everything else, it's about money. (NHS)

There was also some concern over the quality of jobs on offer to older people. They were perceived to be lower quality either in terms of sector – a shift to the service sector – and/or in terms of job status and contractual arrangements. Often the two coincided – the care industries were mentioned more than once in this respect. It was also thought that only those individuals who had actually retired, and were already in receipt of a pension, would be attracted by casual part-time work. Discussions over job quality often highlighted gender differences. There was a belief that a man 'needs to earn a living wage', younger women wish to work full-time, and only older women wish to work part-time. This view extended into a general perception that there are fewer jobs which might appeal to older men, as older women would be able to get 'a job in an office somewhere'. Whether or not these views reflect the reality of the situation may be debated – what we are concerned with here is how they influenced individual plans and expectations.

Barriers imposed by self

Although our respondents perceived some considerable barriers to continuing in employment past SPAs, their discussions revealed that they were not free from age-bias and discrimination themselves. For example, one employee of a small manufacturing organisation stated that 'I certainly wouldn't employ someone at 60'. Another respondent revealed the extent of his prejudice through comments on pictures passed round by the facilitator. When asked to say which person out of a range of pictures he would choose to make redundant, he singled out an older-looking man:

It would have to be this geezer. I think we could actually stick it [the photograph] up on the wall and throw darts at him.

Despite these views, it was also made apparent that age preferences may arise from factors other than prejudice:

The person we appointed is a good ten years younger than I am, and at the back of my mind I'm thinking, 'I can retire if I want to and know she is learning the job.' (NHS)

Moreover, there was evidence, both from the discussions and from the questionnaires, that respondents felt work performance declines with age, the so-called deficit model of ageing. Overall, participants were more likely to think that performance of manual workers, declined with age, as compared with performance of people in non-manual jobs. Decline was thought to commence from age 45 onwards, affecting women earlier than men.

Discussion and policy implications

In many respects, our study confirmed the complex array of factors – personal, financial and institutional – which interact to influence older employees' expectations of work and retirement. It also highlighted the importance of choice, or lack of choice, in influencing individuals' aspirations and plans. In addition, our qualitative approach enabled a more holistic examination of the reasons for individuals' decisions. Thus, we consider that we have added to existing knowledge by providing insight into other influences, including local culture and peer influences. While we maintain many of our conclusions can be extended beyond the locale of the research to the UK more generally, we nevertheless feel that further regional research may be fruitful in eliciting reasons for individuals' decisions and predicting attitudes and plans of future cohorts. Notwithstanding the special policy concerns in Scotland about the employment of older people, there was little evidence from our employees that employing organisations shared those concerns.

Another key finding, which has not hitherto been fully explored, is the gendered nature of attitudes and expectations. Existing research has tended to regard differences between older men and women as arising from structural and life roles: for example, women are more likely to be juggling work and family/caring roles (McNair, this issue); or women are less likely to want bridge employment, as they may already be working part-time (Cappellari *et al.*, 2005). While supporting these assertions, our findings also go further by suggesting that women may be more likely to wish to continue working past normal retirement age for social, as well as financial, reasons. Moreover, our results suggest that the notion of the male breadwinner model is fully entrenched, and affects the expectations of extending working lives for both men and women. This could be a generational phenomenon. However, a study of younger and older men and women in South Wales (Charles and James, 2003: 547) has shown the continuing resilience of this model.

In general, our respondents were positively oriented to work. They felt they were making, and could continue to make, a contribution to their organisation. However, they felt that organisational policies, in the form of rigid retirement dates, inflexible pension rules, or employment practices, such as redundancy equalling early retirement, or lack of training and promotion opportunities, would force them to leave employment at – or even before – their normal retirement age. These barriers were mentioned more often in relation to large employers, in public and private sectors. In fact, some of the respondents had already moved from larger to smaller organisations. In general, smaller organisations were viewed as more flexible and positive environments for the employment of older workers. However, there were several reservations raised in relation to the quality of jobs in the service sector, particularly in areas such as hospitality and caring services. These potentially contradictory findings again emphasise the complexity of the issues under consideration and point to the need for more detailed, sectoral studies.

Other key barriers to choice included age discrimination – both experienced and perpetrated by the respondents. The fact that our respondents could not be considered merely as passive victims of others' discriminatory actions has some interesting implications. One is that ageist assumptions and beliefs (such as the deficit model of ageing or the notion of prime age workers), have been internalised by these older workers. This will of course influence their own attitudes and expectations. The second, which is another form of internalisation, is that existing organisational culture is ageist. In many senses ageism has become institutionalised within organisational policies and practices, and as such is rarely questioned (Loretto and White 2006).

Some influences which were only briefly mentioned by our respondents but would be worth fuller investigation include health, in particular their assertion that their jobs had put them under pressure and that this would lead to their taking early retirement. While (early) retirement through ill-health is well-documented in some employment areas, e.g. teaching, our research included employees from a wide range of sectors. Overall, our respondents' health seemed to be relatively robust, and did not seem to impact negatively on their work and relationships with employers and colleagues. In part, this could have been an artefact of our method of selecting participants. We therefore feel it would be worth exploring a wider range of employees than were involved here.

In terms of the policy implications of our research, imminent legal intervention in relation to retirement ages and pension rules will reduce – or even remove – some of the barriers mentioned. For example, there will be greater flexibility in remaining with one's current employer while drawing a pension, and employers will no longer be able to enforce retirement at age 60. However, there are significant limits to the extent to which the changes will immediately facilitate the choice desired by older workers. The forthcoming Age Discrimination Regulations will merely require employers to 'consider' an employee's request to work beyond age 65 – the power still rests with the employer. Instead, the cultures of internalised and institutionalised ageism may change only slowly, as the prevailing norm changes to people remaining in the workforce for longer. As the Regulations come into play, fuller dialogue between employers and employees about retirement planning may increasingly influence that norm.

Another key issue within the theme of choice is that of choice over working patterns in later life. In line with previous research, we found that opportunities to retire gradually were preferred to 'cliff-edge' retirement. However, a review (Loretto *et al.*, 2005) revealed relatively few opportunities for flexible working among older employees in the UK, and also raised concerns about the quality of jobs on offer. Insofar as older workers have been exploited in terms of inferior jobs and low pay, the impact of the National Minimum Wage since 1999 may come to have far-reaching effects. While the effects of this legislation on pay differentials between men and women have been scrutinised (e.g. Butcher, 2005), experiences among different age groups have not.

Although policy-makers and researchers in the UK have been monitoring international patterns of economic activity among older workers, comparisons may be limited because of cultural, labour market and legal differences (Loretto *et al.*, 2005: 69). Nevertheless, in relation to ameliorating the effects of ill-health and stress, there is scope for emulating good practice such as those promoted by the Finnish model of workability (Gould – this issue) or the holistic approach to the employee adopted in the Netherlands (Taylor, 2002: 17–18). In this respect at least, there seems to be some groundswell in the UK – a recent joint strategy document produced by the DWP, the Department of Health,

and the Health and Safety Executive (HM Government, 2005) recognises the importance of managing physical and mental health of employees throughout their careers. Set against wider policy reforms and debates over state pension ages and retirement more generally, it is essential that the employment of older workers be considered in a holistic manner, to fully acknowledge the complexity surrounding extending working lives.

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