

Life Course Research and Social Policies 14

Nathalie Burnay

Jim Ogg

Clary Krekula

Patricia Vendramin *Editors*

Older Workers and Labour Market Exclusion Processes

A Life Course perspective

OPEN ACCESS

 Springer

Life Course Research and Social Policies

Volume 14

Series Editors

Flavia Fossati, Bâtiment IDHEAP, Quartier UNIL-Mouline,
Lausanne, Switzerland

Andreas Ihle, University of Geneva, Geneva, Switzerland

Jean-Marie Le Goff, LIVES, Batiment Geopolis, University of Lausanne,
Lausanne, Switzerland

Núria Sánchez-Mira, Bâtiment Géopolis, Quartier UNIL-Mouline,
Lausanne, Switzerland

Matthias Studer, NCCR Lives, University of Geneva, Genève, Geneva, Switzerland

The book series puts the spotlight on life course research. The series publishes monographs and edited volumes presenting theoretical, methodological, and empirical advances in the study of the life course, thereby elaborating on possible implications for society and social policies applications. Topics appropriate for the series include, among others, the following: *Life Course Research and Social Policies*

- Life course transitions and trajectories in the domains of education, employment, family, health, and migration
- The dynamic of stress and resources over the life course
- Accumulation of (dis)advantages and social inequalities
- Social and individual vulnerabilities
- Social networks development and change
- Personality and identity development
- Ageing
- Longitudinal methods of analysis
- Social policies' regulation of the life course

Books commissioned for the series aim to encourage debates on life course research in various countries and regions across the world. Volumes in this series will be of interest to researchers, professionals and policy makers in social sciences and related fields.

The series is edited by a team of scholars affiliated to the Swiss LIVES Centre: Flavia Fossati (UNIL), Andreas Ihle (UNIGE), Jean-Marie Le Goff (UNIL), Núria Sánchez-Mira (UNIL) and Matthias Studer (UNIGE).

If you are interested in filling a gap in coverage, providing a focus on a certain area, or contributing a new perspective or approach, we would be delighted to receive a book proposal from you. The book proposal should include a description of the proposed book, Table of Contents, unique or special features compared to competing titles, anticipated completion date, and CV with brief biography. The book proposal can be sent to the publisher, Evelien Bakker, at evelien.bakker@springer.com.

Nathalie Burnay • Jim Ogg
Clary Krekula • Patricia Vendramin
Editors

Older Workers and Labour Market Exclusion Processes

A Life Course perspective

 Springer

Editors

Nathalie Burnay
Transitions Institute
University of Namur
Namur, Belgium

Jim Ogg
CNAV
Unité de Recherche sur le Vieillissement
Paris, France

Clary Krekula
Social Work Department
Linnaeus University
Växjö, Sweden

Patricia Vendramin
Iacchos-Cirtès
UCLouvain University
Louvain-la-Neuve, Belgium



ISSN 2211-7776

ISSN 2211-7784 (electronic)

Life Course Research and Social Policies

ISBN 978-3-031-11271-3

ISBN 978-3-031-11272-0 (eBook)

<https://doi.org/10.1007/978-3-031-11272-0>

© The Editor(s) (if applicable) and The Author(s) 2023. This book is an open access publication.

Open Access This book is licensed under the terms of the Creative Commons Attribution 4.0 International License (<http://creativecommons.org/licenses/by/4.0/>), which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this book are included in the book's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the book's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

The use of general descriptive names, registered names, trademarks, service marks, etc. in this publication does not imply, even in the absence of a specific statement, that such names are exempt from the relevant protective laws and regulations and therefore free for general use.

The publisher, the authors, and the editors are safe to assume that the advice and information in this book are believed to be true and accurate at the date of publication. Neither the publisher nor the authors or the editors give a warranty, expressed or implied, with respect to the material contained herein or for any errors or omissions that may have been made. The publisher remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.

This Springer imprint is published by the registered company Springer Nature Switzerland AG
The registered company address is: Gewerbestrasse 11, 6330 Cham, Switzerland

Acknowledgements

This book is based on work from COST Action IS1409 'Gender and health impacts of policies extending working life in western countries', supported by COST (European Cooperation in Science and Technology).

Contents

1	Introduction	1
	Nathalie Burnay, Jim Ogg, Clary Krekula, and Patricia Vendramin	
2	Gender, Transitions and Turning Points: The Life Course and Older Workers' Trajectories in Different US Occupations	19
	Áine Ní Léime and Debra Street	
3	The Loss of Work Motivation Among Older Male Employees: Critical Perspectives to Policies Aimed at Extending Working Life in Finland	45
	Ilkka Pietilä and Hanna Ojala	
4	Transitions into Precarity at Work Among Older Men in the Metal Industry in Portugal and Sweden	61
	Rita Borges Neves and Clary Krekula	
5	Older Workers and Their Relations to the Labour Market in Albania	77
	Merita Vaso Xhumari	
6	Attitudes Towards Older People in the Labour Market and in Politics: A Cross-National Comparison	99
	Renata Siemieńska	
7	Sustainable Work in an Ageing Perspective, Gender and Working Life Course	115
	Patricia Vendramin	
8	Working Conditions and Retirement Preferences: The Role of Health and Subjective Age as Mediating Variables in the Association of Poor Job Quality with Early Retirement	133
	Nadia Steiber and Barbara Haas	
9	Health, Working Conditions and Retirement	161
	Chiara Ardito and Maria Fleischmann	

**10 From Early Retirement to Extending Working Life:
Institutionalisation and Standardization
at the End of Career in Belgium 177**
Nathalie Burnay and Jean-Paul Sanderson

**11 Social Exclusion in Later Life, Evidence
from the European Social Survey 191**
Paula C. Albuquerque and Elsa Fontainha

Conclusion 211

About the Editors

Nathalie Burnay is Full Professor in Sociology at the University of Namur and at the University of Louvain. Her main research focuses on the evolution of social policies and changes in working conditions in a perspective of extending working life. She has been member of the executive board of the ‘Association Internationale des Sociologues de Langue Française’ (AISLF) since 2016 and director of the research committee on “Parcours de vie et vieillissement” of AISLF.

Jim Ogg is Associate Researcher of the Ageing Research Unit, French National Pension Fund. He has worked in the field of social gerontology since 1987. His main research areas include ageing and family life, the transition to retirement, and the role of housing and habitat in later life.

Clary Krekula is Professor of social work, at the Department of Social Work, Linnaeus University. Her research focuses on critical age studies, ageing from an intersectional perspective, and time and temporality. From these perspectives, she has brought attention to women’s embodied ageing, to age normalities, as well as temporal regimes in work organisations.

Patricia Vendramin is Professor of Sociology at UCLouvain University. She is head of the open faculty of economic and social science and holder of the Chaire Travail-Université. Her research areas include working conditions and ageing.

Chapter 1

Introduction



Nathalie Burnay, Jim Ogg, Clary Krekula, and Patricia Vendramin

A Context of Extending Working Life

In recent years, policies that extend the working life have been a key feature of European and other countries with post-industrialised economies. These policies focus on two dimensions of work and retirement which governments consider crucial to reform if pension systems are to be safeguarded in the context of ageing populations. First, legal and administrative reforms are pushing back the legal age of retirement thereby withholding pension rights until workers have reached a certain age. Second, defined benefit pensions, so-called because employees and employers know the formula for calculating retirement benefits in advance of paying them, are being phased out and replaced by defined contribution pensions, where the level of contributions, and not the final benefit, is pre-defined and no final pension promise is made. This shift results in the individualisation of pension benefits, since in most cases workers must build up sufficient contributions and invest in pension products on financial markets. The effect of this trend is that workers remain in the labour

N. Burnay

Transitions Institute, University of Namur, Namur, Belgium

e-mail: nathalie.burnay@unamur.be

J. Ogg

CNAV, Unité de Recherche sur le Vieillissement, Paris, France

e-mail: jim.ogg@wanadoo.fr

C. Krekula

Social Work Department, Linnaeus University, Växjö, Sweden

e-mail: clary.krekula@lnu.se

P. Vendramin (✉)

Iacchos-Cirtes, UCLouvain University, Louvain-la-Neuve, Belgium

e-mail: patricia.vendramin@uclouvain.be

© The Author(s) 2023

N. Burnay et al. (eds.), *Older Workers and Labour Market Exclusion Processes*,

Life Course Research and Social Policies 14,

https://doi.org/10.1007/978-3-031-11272-0_1

force longer in order to secure an acceptable pension benefit. Overall, the implementation of these two policies to extend the working life has produced the desired effect of retaining individuals longer in the labour market and easing the pressure on public pensions, as can be seen in data produced by Eurostat since the 1990s: the proportion of people aged 55 years or more in the total number of persons employed in the EU-27 increased from 12% to 20% between 2004 and 2019 (Eurostat, 2021).

Many individuals benefit from the possibility to remain in the labour force during the latter part of their career or even beyond retirement age. In addition to financial benefits, research on the incentives that keep older workers in the labour force include maintaining daily routines and having a sense of ‘purpose in life’ (Sewdas et al., 2017; Scherger, 2021). It is also argued by policy makers that remaining in the labour force at older ages contributes towards a healthy lifestyle and therefore is an important factor in the drive to promote ‘active ageing’ and to minimise the risk of disabilities and illnesses associated with old age, an assertion that is corroborated by some research (Wahrendorf et al., 2017).

Whilst not denying that there can be positive benefits to gain from extending the working life, the focus of this book is on the exclusion processes that prevent a substantial number of people having access to the prerequisites for working longer. The point of departure is the large body of existing literature that combines both theoretical and empirical research demonstrating how many older women and individuals in poor health or who are disabled are excluded from the labour market in later life (Finch, 2014; Matthews & Nazroo, 2016; Krekula & Vickerstaff, 2017; Ní Léime & Street, 2017). This literature has led to commentators in the academic field, trade unions, NGO’s and even some policy makers themselves to criticise what is often referred to as ‘a one size fits all’ policy of extending the working life (Ní Léime et al., 2017; 2020). The limits to extending work life policies have therefore been clearly demonstrated both at the micro level, by identifying the characteristics of those individuals for whom working longer poses difficulties, and at the macro level, by revealing the structural processes relating to workplace practices and strategies of industries and businesses that heighten these difficulties. Disadvantaged individuals, who are mainly to be found in lower social class groups, face greater difficulties when confronted with obligations to work longer than individuals in higher social class groups. Extended working life policies therefore can, and do, inadvertently accentuate social inequalities.

These inequalities, which form the object of analysis of this book, are part of a wider paradigm of inequalities associated with ageing and growing old. Within social gerontology, a growing corpus of research on the theoretical and conceptual basis from which the process of ageing can be understood has emphasised the need to combine age-related outcomes with structural, cultural and interactional processes (Baars et al., 2016). In this perspective it is necessary to take into account the influence of social and political forces of different countries, nation states and regions that shape the experience of ageing. When applied to the domain of extended working life, the critical gerontology perspective provides important insights, since its theoretical framework incorporates both structural and hermeneutic perspectives on sociological analysis (Dannefer, 2006: 103), in contrast to social gerontology,

which is more rooted in a positivist and biomedical approach. Critical gerontology, on the contrary, insists on taking into consideration the subjectivities, the experiences and meanings of ageing, but in connection with an analysis of social structures and macro-sociological contexts. The influence of critical gerontology gained momentum in the early 2000s in a context of labour market transformations, globalised economies and the incursion of a neo-liberal logic that promoted the market over the state. For example, the changing nature of work and the globalisation of economies has a direct impact on the everyday experiences of older workers. Nation states differ in their political and cultural contexts, and these differences must be taken into account when promoting extended working life policies that offer opportunities and not constraints.

In this critical perspective, inequalities are analysed as the result of the individual life course but embedded in an historical context. For Dannefer (2006: 114), it is undoubtedly easier to point to the mechanisms that generate poverty and inequalities among older people, to illustrate the psychological and social oppression of traditional roles, and to analyse processes of social construction and the ideological functions of theories, than it is to take the task of developing an understanding of the meaning, value, and positive possibilities of a long life constructed in relation to others and in a particular sequence of social and historical locations, one day at a time. These difficulties are reinforced when it comes to understanding life courses in relation to social roles and more specifically how the dominant social institutions render older women vulnerable and dependant in a patriarchal model (Estes, 2006: 86) defined not only as a form of male-dominant family structure but also as an independent, political-economic system of production (Wiegersma, 1991: 174 quoted by Estes, 2006: 87). The theoretical perspectives adopted by critical gerontology then refer directly to the life course paradigm.

A Life Course Perspective

As Alwin (2012) has noted, the development of the life course paradigm has taken up an important place in sociology since it was first introduced by Glen Elder in his pioneering work on Children of the Great Depression (Elder, 1974). Elder's work emphasised the fact that human lives are dynamic and that development and ageing are lifelong processes. In order to understand at a given moment in time why and how an individual has acquired certain characteristics, it is necessary to retrace the life course, since individuals make choices and take actions but do so within the opportunities and constraints of social circumstances and historical time. Elder therefore stressed the importance of timing, by which is meant that human development and life transitions differ according to their timing in a person's life. Finally, Elder stressed the interdependence of lives, or 'linked lives', whereby socio-historical influences are expressed through a network of shared relationships.

In the same perspective, for Riley (1979), the life-course paradigm makes possible an analysis of ageing that is based on four 'central premises' directly linked to Elder's principles:

1. Ageing is a process that begins at birth and ends at death.
2. Ageing is a combination of three processes, biological, psychological and social, which must be thought of in an interactive way.
3. The life course of an individual is crossed by social, environmental and historical changes.
4. Patterns of ageing contribute to social change by the fact that individuals are similarly affected by events, which in turn produce real social change.

The life course paradigm permits a specific understanding of the relationships between changes in individual lives and those in social policies (Grenier, 2012): how can transition periods in a life course be understood? Thus, the life course can be defined as a model of stability and of long-term changes (Sapin et al., 2007) that comprises a series of steps, transitions, and turning points (Abbott, 2001; Bessin et al., 2009); the turning points correspond to important events that reorient trajectories in a lasting manner (Negroni, 2005). These events, which determine the transitions and the turning points of a trajectory and which permit an understanding of changes in identity, may be of a different nature. They may be predictable and codified, or ritualised and socially constructed; experienced by individuals in global social contexts (for example, economic recessions) or individual ones (such as the loss of a parent), or they may be brought about directly by the behaviour of individuals.

Although the basic principles of the life course paradigm as put forward by Elder and Riley do not offer a single unified approach from which to study social phenomena, they have been applied to understand how inequalities and disadvantage emerge and evolve in different domains of human life. In so far as extended working life is concerned, the importance of life course theory first became apparent in the 1990s (George, 1993; Settersten Jr., 1997) and it gained increasing importance from 2000 onwards (Burnay, 2000; Dannefer, 2003; Kohli, 2007; Phillipson, 2007). Two dominant themes emanating from life course research can help us to understand the inequalities associated with extending the working life.

The first relates to the process of cohorts accumulating advantages and disadvantages over time that produce inequalities. As Dannefer has recently confirmed, 'over recent decades, evidence supporting cumulative dis/advantage (CDA) as a cohort-based process that produces inequalities on a range of life-course outcomes has steadily increased' (Dannefer, 2020). Poor health, disability and discrimination all adversely affect the ability of individuals to engage fully in the labour market. As these disadvantages continue and intensify over the life course, they make it increasingly difficult for older workers to remain or re-enter the labour market. Health problems that can be created or exacerbated over a working life, often as a result of the type of work undertaken, have negative effects on the ability to work longer in later life. In addition to ill health, cumulative disadvantages over the life course that have a negative impact on the ability to work longer are disproportionately

experienced by women. Within a feminist perspective, adopting a life course perspective has been further taken up by Ní Léime et al. (2017) who argue that ‘a focus on the relationship between employment and domestic work [also] reinforces the need to factor in an understanding of the long-run development and effects of lived lives’ (p. 42). Phillipson (2019), drawing on several European studies that examined the impact of the closure of early exit pathways from the mid-1990s onwards, has also pointed to the absence of skills training over the life course which operate to the disadvantage of workers unable to compete in fast evolving labour markets. Because pre-retirement schemes for these workers have been phased out, employers have resorted to other measures such as redundancy to shed an ageing unskilled workforce. Many older unskilled workers have therefore found themselves unemployed or in a “no-man’s land” between employment and retirement. In countries where unemployment benefits still operate, this has placed a financial burden on society.

The second theme emanating from life course research concerns the social transformation of life stages which has been a major feature of post-industrial societies. In this conception, the analysis of life courses is put into perspective with the development of nation states. More precisely, the structuring of life courses must be compared across different welfare states or in different historical contexts (Mayer & Schoepflin, 1989: 191). The challenge is to understand how the evolution of social policies shapes individual destinies, opening up possibilities or, on the contrary, constraining them. In this sense, a link can be made between this institutionalising perspective on life courses and historical neo-institutionalism, in particular through the development of two complementary approaches.

The first approach considers that over the life course an individual can be ‘mapped’ from different segments of his or her life, in a diachronic perspective. In this sense, existence is divided into successive sequences that seal human destinies. As early as 1978, Smelser and Halpern developed the idea of the triangularisation of life between school, family and work. This idea was taken up and developed by Kohli in 1986, who proposing a tripartite segmentation of the life course: youth as a time of training, adulthood devoted to professional activity and retirement as a time of rest. In this partitioning, the importance of work as a structuring element of life is central. More recently, sociologists and others have pointed to the changing boundaries of the life stage previously associated with retirement. Moen (2003) for example, sums up this change: ‘Reaching age 65 (or 62 for some), leaving the workforce, becoming eligible for Social Security and pensions, defining oneself as “retired”—all occurred simultaneously with exiting one’s career occupation. However, today these are increasingly separate events, making the definition of “retirement” problematic’ (p. 269). This blurring of the retirement phase of the life course has been taken up also by Phillipson et al. (2019) who argue that there currently exists a period of uncertainty between the end of work and the beginning of retirement, rendering this period of the life course ‘open-ended’.

Although the segmentation of the life course is not as marked as previously, it should be pointed out that life stages continue to have meaning for many individuals. One example can be found in the emergence of ‘bridge employment’ (e.g., part-time, full-time, or self-employment) as a transitory phase of partial retirement

situated between full-time work and retirement (Beehr & Bennett, 2015). Bridge employment can be observed in many European countries (Alcover et al., 2014; Beehr & Bennett, 2015; Dingemans et al., 2016; Dingemans & Henkens, 2020) and it can be considered as a subsidiary category of the tripartite life course stages and therefore a continuation of the standardisation of end-of-career life courses. Moreover, bridge employment continues to reveal the inequalities that are observed in occupational professions over the life course – individuals in higher socio-economic groups are more likely to selectively choose the type of bridge employment that fits with their life styles, whereas workers in lower socio-economic groups may be forced into taking low-paid part-time jobs in order to supplement their income before becoming eligible for pensions (Dingemans et al., 2016).

The second approach to understanding how changing social policies shape the life course of individuals is based on an evaluation of the role of the state, and more particularly of the welfare states, in this mapping of lives. This evaluation therefore combines an analysis of institutional arrangements and processes at the macroeconomic level with the dynamics of life cycles at the individual level (Mayer & Schoepflin, 1989: 195). For Marshall and Mueller (2003), this perspective is based on a triple characteristic. Firstly, it develops an approach in terms of cohorts, with a focus on social change, duration and transitions from one generation to another. Second, it is based on a constructivist perspective that places biographies at the heart of a particular social context. Finally, it is built on an institutional vision that enshrines both the analysis of the political framework and the importance of work in the construction of identities.

This is how the concepts of standardisation and institutionalisation of life courses came into being, both of which refer to a transformation of social structures and institutional frameworks. According to Brückner and Mayer (2005): 32–33):

- The institutionalization of life courses refers to the process by which normative, legal or organizational rules define the social and temporal organization of human lives. It can refer to stages or states in lives which can be formally or informally decreed like marriage, education, and retirement. It can also refer to events and transitions like leaving school, entry into and exits from labor contracts, or ages of pension entitlements;
- Conversely, de-institutionalization would then mean that states, stages, events, and transitions, which at earlier times were clearly differentiated, are being reintegrated or fused.
- The standardization of life courses refers to processes by which specific states or events and the sequences in which they occur become more universal for given populations or that their timing becomes more uniform. An example of a highly standardized life course pattern would be, for instance, if all workers retire and all retire at age 65;
- Conversely, de-standardization would mean that life states, events and their sequences can become experiences which either characterize an increasingly smaller part of a population or occur at more dispersed ages and with more dispersed durations.

Where previously welfare state institutions in the European context were inextricably linked to the lives of individuals, neo-liberal policies and globalisation have led to an increasing emphasis on individual responsibility in managing social risks. However, this deinstitutionalisation of the life course has led to age and generational conflicts, and in this context, extended working life policies contribute to these conflicts. This trend has been theorised by Kohli (2007) who has evoked the erosion of

the institutionalised life course as a major social transformation that took place towards the end of the twentieth century. This transformation places political regulation and regulation at the centre of the life-course and Kohli argues that ‘...the preference and ability to continue working, to be active in the civil society, and to lead a good life—are highly socially stratified, even more so than during work life. They depend on income—which is increasingly the income beyond public pensions—education, previous jobs, personal conduct of life, and in general, good life-course antecedents’ (Kohli, 2007: 268).

Complementing these two salient dimensions of the application of life course paradigm to analyse the consequences of extending working lives is the notion of ‘active ageing’. Originally formulated in the 1990s by the World Health Organisation as a series of policy measures to promote good health in old age, ‘active ageing’ was quickly transposed to the field of economics, whereby healthy older workers could be productive and thereby contribute to a nation’s wealth (Walker, 2006; Boudiny, 2013). Moreover, it was argued that active ageing would facilitate personal choice and freedom concerning when to exit the labour force in later life. However, as Walker has argued (2006) despite the seemingly self-evident desirability of ‘active ageing’ policies, its application to extended working life is equivocal. The availability of vocational training and reskilling that is necessary for older workers is mostly lacking and there is an urgent need to increase the availability of vocational training in the workplace, particularly in relation to digitalisation and new technologies, so as to allow older workers to remain active in the workforce if they are able to do so. Moreover, active ageing policies need to be combined with lifelong learning activities that present at all stages of the life course and not solely focus on later life.

The Gender and Work Sustainability Dimensions of Extended Working Life

The exclusion processes faced by older women workers have their roots in earlier life experiences. Motherhood increases the likelihood that higher proportions of women than men are in the labour force and for those women who are, they tend work less hours than men, and opt for part-time instead of full-time work. In 2018, the employment rate for women aged between 20–64 in the EU was 12 percentage points less than the corresponding rate for men of the same age.¹ In the same year, one-third of employed women were working part time (30%) in the, nearly four times the rate for men (8%) (ibid). These gender differences in part explain the gender pay gap which is also present in all EU countries. In 2019, women’s gross hourly earnings were on average 14.1% below those of men in the European Union

¹<https://ec.europa.eu/eurostat/web/products-eurostat-news/-/EDN-20200306-1>. Accessed 15 November, 2021.

(EU-27). Importantly with regard to exclusion processes for older women workers, there has been no improvement in the EU gender pay gap in recent years.² A combination of factors (higher rates of part-time work for women, higher rates of unpaid care work for women, and pay discrimination, particularly in the private sector) account for this variance in the characteristics of men and women in the labour force. Moreover, these gender differences, with their origins in early life work experience, are equally present in the latter part of the careers of women where the effects of the cumulative disadvantages can be clearly observed. The end of caring responsibilities for young children is substituted by the growing need for social care for older parents, as well as grandchildren (refs). Older women are more likely to face difficult decisions concerning the combination of private and public lives, of unpaid and paid work. Solutions to the work-life balance differ according to the socio-economic status of older women. Those who work in managerial or non-manual professions often have more flexible working arrangements that allow them to combine paid work and family obligations. In manual work and the service industries, older women are more likely to resort to part-time jobs, sometimes with different employers, in order to find time to care for their dependent family members.

The gender dimension of paid and unpaid work over the life course points to the need to develop sustainable employment policies. The construct of sustainable work over the life course places an emphasis on the effects of working conditions over time and the interaction between the private and public spheres of life (Vendramin et al., 2012). In the context of extended working life, it is important to focus on the development of policies and work practices that take into account the subjective experience of individuals regarding a work-life balance as well as objective criteria concerning gender discrimination in all dimensions of working practices. From an economic perspective, the emergence of global economies that has taken place at an accelerated pace during the past 20 years has brought about a major transformation in the nature of work, notably a decline in manufacturing and clerical jobs and increasing automation. Many employers have shifted the centre of their operations away from Europe and North America with the result of job losses, wage constraints and lower standard in working conditions. Older workers, together with young adults entering the labour market, are the main victims of the transformations of economies, both in terms of the ability to stay employed and to find new jobs if unemployed. Labour markets demand skilled workers who are able to adapt to changing work practices. New technologies that are introduced in the work-place can render certain jobs redundant, and employees are increasingly required to be flexible in moving between jobs.

These trends of extending the working life in the context of rapid change in working practices present a specific challenge for older workers, and point to the need to ensure lifelong learning practices throughout a working career. Lifelong learning initiatives that are fully incorporated into extended working life policies

²https://ec.europa.eu/info/policies/justice-and-fundamental-rights/gender-equality/equal-pay/gender-pay-gap-situation-eu_en. Accessed 15 November, 2021.

can contribute to creating sustainable working environments where the potential of older workers is fully mobilised. Although the ability of lifelong learning to create the conditions where individuals are able to engage in meaningful employment that assures economic security is uncontested, wide sectors of the older working population currently remain excluded from any form of vocational training (Armstrong-Stassen & Cattaneo, 2010; Fleischmann et al., 2015; Lössbroek & Radl, 2019). Older workers are particularly disregarded when it comes to training for new technology (Krekula & Vickerstaff, 2020: 40).

The provision of flexible working time and leave regulations together with degree of generosity of support for older workers with caring responsibilities is an important factor for older workers (Tomlinson et al., 2018), but one that is often absent in many countries. On the one hand, the shift towards working from home seen during the (COVID-19) pandemic may help enable older workers to remain in the labour market for longer. However, on the other hand, many occupations associated with older workers, particularly older women, are not possible to be undertaken at home thereby increasing a risk of entrenching existing inequalities between different socio-economic groups. For these older workers, there are pressures to work longer hours and to be increasingly flexible in the types of tasks they undertake. This trend has been described as inducing a form of ‘ontological precarity’ which can be explained by the intersection between precarious jobs, precarious welfare states and precarious households (Lain et al., 2019).

Presentation of the Book

The book is presented in three sections which are structured along the temporal dimension of later life and work: late career experiences; the transition to retirement with a particular focus on the health dimension and the sustainability of work; and the experiences of people who are older than the statutory age for retirement.

In a first section, the extended working life is analysed from the perspective of changes in how individuals end their careers, both within the context of the life course and the evolution of public policies. The five chapters in this section show how national contexts and the specificities of welfare state regimes shape professional experiences by determining the conditions of access to retirement. The following three chapters focus on the ‘push’ and ‘pull’ factors that are associated with the decisions to remain in, or leave the labour market, in later life. Particular attention is given to the gendered patterns of work over the life course and the health impacts that these patterns have at the end of a career. Working conditions are shown to be a key component of preferences to remain in the labour market or to retire. The final two chapters examine influences on the decision of workers to remain in the labour market after the statutory age of retirement and the risks of social exclusion that can be encountered. All the chapters draw on different national contexts, the influence the life course and individual experiences of extended working life policies.

In the first chapter, Aine Ni Léime and Debra Street analyse extended working life experiences in the United States of America (USA) relating to three different sectors: teaching, care-giving and janitorial jobs. The research they present is a clear example that while longer working lives are often presented as a value of freedom and autonomy, the reality is quite different. Through qualitative analysis, they show that the life course perspective is necessary to understand late careers because of the impact of health problems, job insecurity and physically demanding work that exists over the professional trajectories of workers interviewed. Moreover, the triangulation between family, work and health closes out the possibility of individual choice, especially for women in the later stages of their careers. Unpaid caregiving within the family impacts on women's ability to continue work later life and the research presented shows clearly that '... women would act as the main unpaid carers for members of their (often extended) families—children and older family members—who needed care'. The specific context of the USA where social protection measures are much less present than in many European countries also illustrates how social and political forces of nation states shape individual life-course trajectories. Social inequalities affect individual destinies, especially as the minimal social protection measures in the USA favour full careers. This effect is important in a life course perspective because it shows how social inequalities are constructed over time, in successive layers. As the authors clearly state, 'economic conditions, family expectations and public policies combined in various ways to channel workers into either stable career trajectories with good pay and conditions or, alternatively, into a series of relatively undesirable jobs most typically characterized with poor pay and working conditions.' Under these conditions, the end of a career is not just a specific moment in time independent past experiences, but the result of life course trajectories and the accumulation of different experiences. Finally, although the research presented pre-dates the Covid 19 pandemic, the authors stress the fact that the many disadvantages older workers face in the USA have become more visible in the public eye, and that a window of opportunity could exist to improve workers' pay and rights as the economy recovers and help to ease the negative features of extended working life.

The following chapter by Ilkka Pietilä and Hanna Ojala focuses on how men's attitudes to work change as they approach retirement age. The context is Finland, which in common with other Scandinavian countries, has strong social democratic regime tradition and is known for its universalist and egalitarian social protection schemes. These countries have had high rates of late career employment. However, the conditions for retirement have changed over the last years and the extension of working life is now the dominant policy. In Finland, the official retirement age has been raised, early exit routes for older workers blocked, and pension policies that offer financial rewards for people to continue working after the retirement age introduced. The research presented in this chapter focuses on a series of qualitative interviews that were undertaken with two groups of workers in the metal industry – manual workers and engineers. The aim was to address the question as to what extent retirement motives differ from motives that were expressed earlier in the life course. The research shows that for both groups of workers, health took prominence over finance

in retirement decisions. For the manual workers, priority was given to reducing situations that demand physically hard work whilst at the same time these workers were actively engaged in seeing opportunities to leave their job before the official age of retirement in order to enjoy their retirement as health as possible. The engineers expressed the same preference of placing health above finance, although their opportunities for choosing their moment of retirement were more flexible than for the manual workers. In both cases, the research illustrates that the primary concern of both the manual and the white-collar workers was to conserve their health for retirement, and not for work. The authors suggest that future efforts to prolong work careers should focus on improving working conditions and age-friendly work environments so that employees can be reassured concerning the ability to enjoy a health and active retirement.

The chapter by Rita Neves and Clary Krekula is also set in the context of the metal industry, with a comparison of workers in two countries, Portugal and Sweden. Again, both countries have recently introduced measures that increased the length of the working life. The authors examine the experiences of metal industry workers in a qualitative and longitudinal research design. The end of a career depends on external factors that are not a personal or family choice. In this industrial sector, where the risks of musculoskeletal disorders are frequent, and where the body is often under heavy strain, the end of one's career is perceived as a form of deliverance. In these conditions, the health dimension of extended work life must be taken into account across the whole life course and not only during the last years of a career. The chapter shows how extending working life policies implemented by public authorities fail to take into the cumulated disadvantages that these workers experience and the fact that their work status has increasingly become precarious, with poor access to on-the-job training, redundancy and layoffs, income cuts, agency work all leading to social vulnerability and ultimately instability and uncertainty. The authors note that in both countries the end of a career for these workers can be a period of unemployment while waiting for retirement. This situation is made worse by the fact that it clashes with the cultural values of the industrial model: the effort and physical commitment that remain important in the sector are called into question by the health problems suffered by workers at the end of their careers. Moreover, in the Ridley perspective, Neves and Krekula show that the individual situation must be also analysed as the result of organizational transformations enforced by neoliberal logics in the workplace.

In the last two chapters of this section, the authors move away from qualitative research to deal with the end of working careers from the perspective of national policies and inter-country differences. Merita Xhumari provides a case study of Albania, where extending working life policies take place in the context of a radical change of political regimes. Older workers have experienced the transition of their country from a centralised communist state to one where neo-liberal policies have become predominant. The influence of the life course on the experience of older workers is omnipresent throughout the chapter which demonstrates clearly how the models of the central role of the family and gendered models of division of labour experienced by workers earlier in their career compete with the new political forces.

Women in particular bear the brunt of this transition, and policies are needed to support older women to remain in the labour market and to adapt the conditions of work in order to significantly improve the work-life balance. In addition, although Albania has introduced many of the measures adopted by other European countries to increase the length of the working life such as raising the pension age, increase the duration of insurance contributions for pensions, levels of unemployment in later life remain high and the role of women in the informal employment sector is not taken into account.

The final chapter in this section brings together data from the World Value Surveys of 1990 and 2012 to explore attitudes towards people aged over 70 years as potential workers in the labour force in countries with different social welfare regimes, cultures, demographic and economic situations. Two important conclusions emerge from this analysis undertaken by Renata Siemieńska. The first is that country differences do not appear to be the main driving force for determining attitudes towards older people and that there are no clear differences between post-communist countries and other nation states. Opinions are not shaped consistently with the assumed differences based on political and economic history of individual countries. Instead, age, gender, education, and life satisfaction are factors that differentiate attitudes. The second finding, and one that has particular relevance for a life-course approach to understanding the experience of extended working life is that no real change is observed between 1990 and 2012, with the exception of the erosion of more traditional attitudes concerning the role of older people in society held by women. The analysis also shows that the persistence of attitudes among different populations concerning the expectation that older people should in general withdraw from the labour market whilst at the same time remaining active citizens as for example in in non-governmental organizations.

This first part of the book therefore makes it possible to highlight social inequalities reinforced by a form of deterioration in working conditions observed in recent years and by the development of national policies, in various welfare regimes, to extend the working life. In this perspective, life courses interconnect with external factors, and they are linked to a macro sociological context and an unfavourable labour market especially for older workers. Life courses are marked by health problems at the end of career, which place older workers in a real paradox: they are caught between extending working life policies and health problems that keep them out of the labour market.

The three chapters in the second section focus on the transition to retirement with a particular focus on gender and the sustainability of work. Patricia Vendramin develops a gender perspective on older workers' working life courses within the framework of the concept of sustainable work. A sustainable work system 'must be able to regenerate and develop the human and social resources that it mobilises'. In this context, the cumulative effect of working conditions over time and their relationship with the private sphere of life regulate the experiences of working in later life. In this analytical framework, the importance of gendered life course trajectories for older workers is clearly demonstrated through empirical data that highlight the institutional influences on careers and the normative patterns that distinguish paid

and unpaid work for women and men. Gendered life course trajectories are highly instrumental in determining the configurations of later life work. Using data from the European working conditions survey, the analysis shows how the end of the professional career for women is marked by instability but also by the caring functions they have to assume. The author highlights the characteristics of the “sandwich generation” which has to take care of ageing parents while still assuming a parental role with their own children. The chapter shows how working trajectories impact on health among the over-50s, in turn influencing the pathways into retirement that originate in the gender division of labour that shapes life courses. Under these conditions, early retirement is not the result of a personal or family choice but of health problems, especially for a population that has physically demanding jobs or poor working conditions.

The chapter by Nadia Steiner and Barbara Haas develops a theoretical model that associates working conditions with health and subjective perceptions of age and longevity expectations. In their analyses, the authors show that the intrinsic quality of a job contributes to remaining in employment in later life. Using Data from the Austrian PUMA Survey, chronological and subjective age, health status, working conditions and retirement preferences are the key variables that form the basis of their analysis. A key finding is that ‘individuals’ subjective age is shaped by both self-rated health and working conditions.’ In an extended working life perspective, working conditions are key to understanding early retirement situations, not only in terms of health, but also in terms of development opportunities, well-being and self-commitment at work. The research has important policy implications, since good quality working conditions promote delaying retirement. Additionally, the authors raise the question of social justice for those workers with poor working conditions who feel older than and expect to live shorter lives than workers with more privileged conditions.

The chapter by Chiara Ardito and Maria Fleischmann reviews the literature on the relationship between health, working conditions and transitions to retirement. This literature confirms the findings of the two previous chapters concerning the importance of good working conditions over the life course if the working life is to be extended. Poor working conditions however, do not necessarily lead to older workers leaving the labour market prematurely and postponing retirement can lead to physical health deterioration among low skilled manual workers. However, when they do retire, these workers do retire, their health can be improved, even though the consequences of a career with physically demanding work cannot be entirely reversed. For those workers with high quality jobs, retirement does not seem to significantly affect their health status and some studies have found that adverse cognitive health outcomes can arise.

In addition to these professional factors, and in a third part, Nathalie Burnay and Jean-Paul Sanderson highlight the importance of cultural factors in order to understand how older workers do not necessarily enter into a perspective of prolonging their working lives. In Belgium, despite major employment policy reforms to keep older workers in the labour market at the end of their career or even after the legal retirement age, employment rates remain very low after the age of 55. These results