

RETIREMENT AND THE EVOLUTION OF WORK

by

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DECLARATION

I, the undersigned, hereby declare that the work contained in this thesis is my own original work and that I have not previously in its entirety or in part submitted it at any university for a degree.

Date: 12th February 2004

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ABSTRACT

This study seeks to re-conceptualise retirement in industrialised and post-industrialised countries, based on an empirical and theoretical exploration of the consequences of change in the 'working life' on retirement. The study found, within limitations, that work is transforming from a stable long-term form into a more flexible pattern, and retirement is tending to merge with work within a similar flexible framework. The hypothesis that people are engineering their own form of retirement was tested and found valid within the context of the study.

Hierdie studie herkonseptualiseer aftrede in industriële en post-industriële lande, gebaseer op empiriese en teoretiese ondersoek van die konsekwensies van verandering in die idee van 'werk' op aftrede. Die studie bevind dat die werkslewe tans getransformeer word van 'n oorwegend stabiele patroon na 'n meer plooibare patroon. Verder word bevind dat aftrede ewe eens geneig is om vervleg te raak met werkslewe in 'n meer plooibare patroon. Die hipotese dat mense hul eie vorms van aftrede ontwikkel, is getoets en binne die konteks van die studie, as geldig bevind.

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Chapter 1

INTRODUCTION

During the closing stages of the twentieth century the central role that work once played as a focal point of industrial society, has shown signs of shifting from this position as a direct consequence of industrial society itself being superceded by what some, for lack of a clearer concept, call post-industrial society. Has the traditional focal point of retirement also changed? If so what is the significance of the shift in retirement as a focal point in people's lives?

The problem addressed in this thesis revolves around questions such as 'how will people adjust their lives to accommodate these changes as they move toward an uncertain form of retirement?' It is in the exploration of people's reaction to changes to work and retirement that implications can be uncovered. Implications that may be of interest to decision makers concerning the life-stage of retirement, enabling them to perhaps understand better the environment in which they operate.

Indications are that large sectors of work are transforming from secure long-term employment to more casual or part-time forms of peripheral work. This significant trend is impacting on people's retirement planning because these insecure forms of work require people to take more and more responsibility for planning and financing their retirement years. Much has been written on the transformation of work and research has been done on aspects of retirement, but not much has been made of their connection or of people's individual perceptions about these changes.

A literature review reflects upon a number of authors who deal with the notion of the redefinition of work. The intention is to build up a picture of this transformation process

and its underpinning dynamics as a prelude to investigating a possible link with the transformation of retirement.

The findings of the ICM Research Limited 'Retirement Survey on behalf of Age Concern' in the United Kingdom are presented and analysed. It deals with the support for or opposition to enforced retirement by age, social employment grade, education, working status and sex. People's attitudes toward the question of an enforced retirement age are linked to the issue of work today being more flexible.

In addition, an empirical survey was conducted among the staff of the University College of Northampton. It offers a perspective beyond the retirement age issue and explores the respondents' perceptions of the current transformation of retirement. The more in-depth nature of these interviews expose some of the issues that are impacting on the respondent's lives as a result of the transformation of work and its consequences for retirement. This enables one to develop a richer understanding of the ways in which retirement is re-conceptualised today.

1.1. RATIONALE

Work has played a central role in society particularly since the industrial revolution. Gorz (1999) indicated that work was something we had rather than something we did. The notion that work is moving away from this centrality has implications for most of the population of first world countries. As work becomes more focused on what people choose to do at various career stages of their lives the redefinition of other aspects of their lives starts to unfold. Retirement is one of these aspects. Regarded as one of the focal

points in people's lives the life stage called retirement is also transforming. This has significant implications for society.

In first world, and industrialised or post-industrialised countries, where an ageing population is in evidence, the question of retirement and its transformation is of critical interest. The redefinition of retirement is having a profound impact on these first world economies. At the same time, work itself is being transformed. Because it is from work that we retire it is important to analyse the forces involved in the transformation of work to supply a background of cause and effect.

A number of authors have shown how these changes are impacting on the very fabric of society. Gual and Ricart have as a theme the notion that we are now living in an age of transition where concepts such as job security, having once played a pivotal role in society, are no longer valid. They point out that the practice of hiring someone to do a set job for many years, or for a lifetime, is increasingly a relic of the past (2001:3). In his preface to the above book Carlos Cavalle opines that the above is a 'theme of vital significance for people everywhere. For it is in work that people find happiness and fulfillment and meaning' (2001: xiv).

Another view of the importance of reviewing what is happening to work, and the traditional notion of retirement, is encapsulated by Beck, 'On all sides, the great volcanic questions continue to bubble beneath the surface. If the full employment society has come to an end, then we must eventually face up to the collapse of pensions due to the imbalance between a shrinking labour force and the ever larger and older numbers of the elderly' (2000:17).

The authors claim that work is becoming less secure and this insecurity is threatening to disrupt pension provision. Thus producing a theme of uncertainty and risk that has clear decision making implications for human resources professionals and policy makers in the field of pension provision. Strategic and fundamental decisions will need to be made about formulating a new strategy for a risk orientated work environment and the uncertainties of an evolving retirement.

Rifkin and others contend that the "work based" society is being replaced by a more flexible notion of the role of work in people's lives. Like Beck, Rifkin sees the transformation of full employment as 'the road to a near-workerless economy.' He points out that - 'The wholesale substitution of machines for workers is going to force every nation to rethink the role of human beings in the social process' (2000a : xv). 'The end of work could spell a death sentence for civilization as we have come to know it. The end of work could also signal the beginning of a great social transformation, a rebirth of the human spirit. The future lies in our hands' (2000a : 293).

The literature consulted focuses largely on the redefinition of work. Very little has been found on the notion that retirement is also evolving. However, this is what the thesis is meant to explore further. The intention is to structure a specific argument on retirement around the findings of the empirical survey in such a way as to add the experiences of people to the general issues raised in the literature on work. Relevant aspects are explored in order to gain insight and review the implications of the way people perceive retirement. These insights are investigated by interviewing individuals who are at various distances away from the so-called retirement threshold. Younger people also have different perceptions and values about retirement, and when it should be planned for and entered into.

1.2. PROBLEM STATEMENT

As work undergoes a process of redefinition a number of issues arise as a consequence of this process. One such issue is the effect of the redefinition of work on the notion of retirement. This in turn prompts a number of questions such as:

- If the traditional notion of work is no longer appropriate, does this mean that the traditional notion of retirement is also no longer appropriate?
- What aspects of work are being redefined and what are the drivers of these changes?
- How are people reacting to these changes to work and retirement?
- Is a situation developing where people create work on their own terms and within their own 'life world' and then formulate their own form of retirement?
- Is the entrenched term 'retirement' itself still appropriate?

The traditional sense of work being a 'job for life', secure and commanding a central role in society, is possibly moving towards a 'life of jobs' (Gilbert 1998:2). If work is in the process of being redefined it follows that this process will impact on retirement. The scope of this study is limited in that only a small aspect of the sweeping changes engulfing work and retirement are explored. Using changes to work as a backdrop, the area of focus will be the attitude of people to a fixed retirement age and possible alternatives to this notion.

1.3. SIGNIFICANCE OF THIS EXPLORATORY STUDY

The claims made by some authors that work is being transformed form the background to the empirical study that will explore a number of significant issues. The empirical study is aimed at uncovering specific insights into people's experiences of the changes highlighted by the theorists. As pension schemes are reviewed, policy makers will need to review the question of a fixed retirement age and people's attitude to this concept. Managers will need to carefully monitor the ebb and flow of knowledge in a flexible labour market. This knowledge is vital in maintaining the competitive advantage of the organisation.

Governments will need to cope with the funding of state pensions in order to provide assistance for a growing part-time labour force. The state will also need to reflect on the impact of non-retirement on the younger but less experienced workers entering the job-market. Policies will have to be designed that will provide an equitable and sustainable future for post-industrial societies.

Human resource management will need to analyse the needs of workers working longer and on a more flexible basis. Organisations will need to recognise the changing attitude among workers toward the notion of retirement and the need to cater for the older worker. These organisations would also do well to consider the strategic implications of a pool of experienced workers willing to work and capable of providing effective service but under very different conditions.

The significance to workers of all ages is considerable as they reflect on the consequences of a longer period outside of full time employment and the inadequacy of traditional pension provision. Educationalists will need to build into their programmes material that will enable people to cope with a self-managed and flexible career path.

Labour unions should consider the changing needs of growing numbers of part-time and self-employed workers. These needs are likely to be substantially different from those that these unions have represented in industrialised society.

1.4. AIM

The purpose of this study is to analyse, through a theoretical and empirical study, a particular argument about the redefinition of work and from that basis, to develop some perspectives on the consequences for retirement. This study also explores, on a limited scale, the extent to which people recognise the transformation of the traditional notion of retirement and its impact on their lives. The uncertainties of these changes to retirement are explored. The study aims to provide a theoretically informed and empirically enriched perspective on the effect of the evolution of work on retirement. A comprehensive analysis or quantification of changing work and retirement conditions in all possible circumstances has not been attempted. The study restricts itself to the issue of conceptualisation.

The literature consulted aims to focus on the theme of changes to work and is limited to the first world countries within Europe, the United Kingdom and the United States of America. The empirical elements of the study revolve around a limited investigation and some data collected in the United Kingdom. These countries exhibit the changes affecting 'late-industrial' or 'post-industrial' society where 'full employment' and 'a working life' were concepts that had a self-evident meaning to most but where this is changing rapidly.

The aim of the empirical study is to explore detailed personal perceptions of the changes or alternatively the perceived lack of changes to retirement. The questions asked of

respondents are intended to investigate their perceptions about retirement as being a definitive focal point and whether a pre- and post-retirement period still exists in their lives. The questions also explore whether the changes discussed above really affect people on all levels in the same way.

1.5. OBJECTIVES

From the large number of issues that are raised by the changes taking place to work and retirement, the following objectives are intended to focus on aspects that the proposed study is able to address with some level of competency. The different implications of the changes to retirement as perceived by the interviewees form part of the focus of the empirical study leading toward conclusions that have some relevance to policy and decision makers in the United Kingdom.

- To identify the general nature of the evolution of work and retirement.
- To review people's reaction to the evolution of work and retirement.
- To analyse the link between the evolution of work and retirement.

The following hypothesis is explored: 'The very factors that are re-defining work are also creating an entirely new phenomenon that is replacing the traditional notion of retirement. This new phenomenon may be called a self-sustained or strategic retirement.'

1.6. THEORETICAL FRAMEWORK

The literature review is a selection of the existing scholarship on the issue of the transformation of work. The selection is made from contemporary authors who have clear

views about the extent to which work is being transformed and the unfolding consequences for society. The radical claims and passionate style of some of the authors, does not, in the opinion of the author, invalidate their arguments. Even though this does not constitute an exhaustive literature review on the transformation of work, the authors consulted do form a credible backdrop to the empirical study, providing it with key reference points from which to formulate conclusions.

1.7. CHAPTER STRUCTURE

The thesis is structured around five chapters:

Chapter one introduces the topic and gives an overview of the scope of the assignment, the aim and objectives of the thesis and the significance of the matter at hand.

Chapter two is in the form of a literature review. The views of selected authors are analysed in order to establish a baseline of theoretical arguments about the transformation of work and its unfolding impact on society. The areas covered by the literature review are intended to include the main themes of the topic, to enable comparisons and evaluations to be made between the review of academic opinion and the results of specific empirical research. The literature review is structured around the following headings:

- The traditional notion of work in industrial society.
- Some reasons for the evolution of work.
- The consequences of the evolving nature of work.
- A possible link between the evolution of work and retirement.

Chapter three analyses the findings of the empirical study conducted by ICM Research Ltd 'Retirement Survey on behalf of Age Concern' in the United Kingdom. The issue of a

fixed age retirement age is investigated as it forms the backdrop to the evolution of retirement as a concept. The survey produces overwhelming evidence that people in the United Kingdom have very clear views on the issue of a fixed retirement age. These views are at variance with the traditional notion that retirement is at a fixed age and is not negotiable.

Chapter four consists of the findings of an empirical survey conducted at the University College of Northampton. The interviewees are from a variety of age groups, social employment classes and levels of education, with a reasonable balance between the sexes. The findings are analysed against a framework of issues raised in the Age Concern Survey and in the theoretical review.

Chapter five is a concluding chapter. The objectives of the thesis form a framework for evaluation along with the hypothesis that retirement has fundamentally changed in nature. The chapter synthesises the theoretical analysis of the redefinition of work with the empirical studies in order to gain a better insight into the extent of the transformation of retirement. The implications of the unfolding redefinition of retirement are analysed. The notion that work has been removed from a central role in society is compared with the notion that retirement has also changed as a focal point in society. An attempt is made to show how these two bastions of industrial society have been subject to a fundamental shift in social patterns and expectations.

The results of two empirical surveys on retirement are compared with selected theoretical material to gain insights into the reaction of people to these changes in their environment. As this is an exploratory study, the combination of the selected academic writing and the two empirical investigations seem appropriate. The methodologies used for the two empirical studies are described and justified in more detail in chapters three and four.

Chapter 2

SOCIAL THEORETICAL PERSPECTIVES ON THE REDEFINITION OF WORK IN INDUSTRIAL AND POST-INDUSTRIAL SOCIETY

The ‘body of scholarship’ (Mouton 2001: 6) is intended to supply this study with a theoretical basis. The literature review focuses on one of the key objectives of this study, namely to identify the general nature of the redefinition of work. This is seen to be of importance to this study as it supplies evidence that work is transforming and therefore this process has implications for retirement.

The literature review attempts to produce a credible background to the forces influencing the redefinition of work. The theory selected is intended to offer contemporary opinion of a conceptual nature without claiming to be an exhaustive analysis of the redefinition of work. The material has been organised under the following thematic headings:

- The traditional notion of work in industrial society
- Some reasons for the evolution of work
- The consequences of the evolution of work
- A possible link between the redefinition of work and retirement

2.1. THE TRADITIONAL NOTION OF WORK IN INDUSTRIAL SOCIETY

From the time of the industrial revolution work assumed a pivotal role in people’s lives taking them away from the land and into a ‘bureaucratized, hierarchical environment.’

There tended to be a degree of ‘predictability about the nature of a job’ (Duffy et al. 1997:2).

Suzanne Franks describes the traditional notion of work by using the expression 'real work'. She sees 'real work' as being activities that men engaged in all day 'after full-time education and before retirement.' She writes that the 'concept of having a job became fused with moral meaning and personal identity.' The loss of a job tended to leave workers 'without any social value' (1999:64).

André Gorz introduces the idea that the traditional notion of work revolves more around the concept of 'having a job' rather than any specific work related activity. In the following pertinent quotation Gorz clarifies the essence of the traditional notion of work by referring to Jeremy Rifkin's book, *The End of Work*. 'It is not work as the "autonomous activity of transforming matter", nor as the "practico-sensory activity" by which the subject exteriorizes him/herself by producing an object which bears his/her imprint. It is, unambiguously, the specific "work" peculiar to industrial capitalism: the work we are referring to when we say "she doesn't work" of a woman who devotes her time to bringing up her own children, but "she works" of one who gives even some small part of her time to bringing up other people's children in a playgroup or a nursery school' (Gorz 1999:2).

Rifkin writes of the 'the market value' of people's labour as the core of the definition of the traditional notion of work. He points out that for much of the modern era, 'people's worth has been measured by the market value of their labour. Now that the commodity value of human labour is becoming increasingly tangential and irrelevant in an ever more automated world, new ways of defining human worth and social relationships will need to be explored' (2000a: xviii). The implication is that work, expressed as people's labour, is starting to need redefinition.

Beck defines work by referring to 'paid work', and elaborates that work is part of the 'modern European's moral being and self-image' and that in Western culture, 'it has long been the only relevant source and the only valid measure for the evaluation of human beings and their activities. Only those things which are proven and recognized to be work count as valuable.' He rounds off this discussion about the traditional notion of work by offering a brief glimpse into the future. 'Paid work is said to be disappearing, but many think that in its place are appearing family work, parental work, ecologically purified work for the common good, or work that people really want to do' (2000:10). The idea of work that people want to engage in by choice reveals a point of departure from the traditional notion of work.

Alain Touraine reflects on the traditional notion of work and some aspects of its transformation. 'In so far as work, along with the family or school, have traditionally been viewed as the norm, work being represented as a *social duty* (author's italics), there is little doubt that one can speak of the end of a social ethic of work.' 'Individuals no longer feel that they serve society through their work and work is no longer positively defined as a social obligation' (1999:2).

Continuing on the theme that work has traditionally been viewed as being stable and often in the form of a job for life, Gual and Ricart see the traditional notion of work as including job security over many years. They also indicate that this security is under threat. They point out that 'some concepts, which have played an essential role in society and in business culture, such as job security, are no longer valid. The practice of hiring someone to do a set job for many years on end, even a life-time, is increasingly a thing of the past' (2001:3).

By contrasting the terms used for the unfolding transformation of work with ‘normal’ work, Felstead and Jewson add further clarity to a possible definition of work in the work society. In their introduction about the unfolding phenomena of flexible labour they list it as including part-time, temporary, self-employment, tele-working, franchising, zero-hours contracts, fixed-term contracts, seasonal working, flexi-time, consultancy work and many other terms. This, they point out, is at variance with ‘the pattern which became regarded in the mid-twentieth century advanced capitalist economies as the “norm”.’ ‘Normal or standard’ jobs and careers, they write, ‘were defined as full-time, permanent, open-ended and secure’ (1999:1).

The above literature sets out some of the core aspects of the traditional nature of work that is currently being transformed. They refer to the traditional notion of work as being central to industrial society. The literature emphasises the secure nature of work when discussing its traditional form. It is the security of full-time employment and the relationship between workers and work that is being transformed into an increasingly insecure pattern of employment during the early stages of the twenty first century.

2.2. SOME REASONS FOR THE REDEFINITION OF WORK

Of the many reasons given in the literature as influential factors in the redefinition of work, two feature strongly. They are company restructuring or re-engineering and technology. These forces are some of the causes of the mass exit from full-time employment of millions of workers leaving them with little alternative but to become self employed or create their own careers from casual and part-time forms of work. Part of the proof that these two factors are important causes of the transformation of work is their

direct impact on the working lives of human beings. This impact or consequence is not the focal point in this section. The focal point is rather the forces themselves that are at work.

The first of these forces is the restructuring or re-engineering of companies in order to survive in a fiercely competitive economic environment. The imperative to run companies efficiently in order to be able to supply the consumer competitively and profitably has caused the removal of people from the full-time labour market.

Part of the restructuring process undertaken by companies throughout the developed world has been the introduction of work at home arrangements. The trend towards working from home is gathering momentum in the USA, Canada, Western Europe and Japan. Though not self-employment, this form of employment is proving popular as it offers the type of flexibility that first world societies now demand. It is accepted by workers as their priorities shift from work centric values to other areas of their life course (Duffy et al. 1997:97).

The successful company today needs a totally new attitude and lifestyle from its workers. 'Take, for example, the recent break-up of a very successful consulting firm', Alexander says. 'The consulting will be outsourced, most likely to the former associates who will become autonomous workers.' Rented office space will be replaced 'with people telecommuting through the use of PCs and modems' (1998:1).

The trend towards flexible work is by no means a voluntary process in all cases as Rifkin points out. He indicates that as companies invest in the restructuring of their operations, to increase productivity, this process has resulted in the displacement of 'typically' 40 percent of the jobs in a company (2000a: 6). He goes on to estimate that in the U.S. up to

80 percent of middle management jobs are under threat. That 'across the entire U.S. economy, corporate re-engineering could eliminate between 1 million and 2.5 million jobs a year' (Rifkin 2000a: 7).

The increasingly competitive environment that companies operate in has put 'traditional hierarchical structures' under pressure. This has caused companies to engage in a process of widespread 'delaying' of the 'heavy hierarchical layers of middle managers' as they have become too expensive. More flexible, project-based organisations are replacing the 'rigid traditional structures' (Gual & Ricart 2001:173).

Because organisations now face increasing competition there has been a movement from mass production, 'through decentralised production, lean production, to agile production with high labour flexibility' (Furnham 2000:243).

In their article entitled 'Whose career is it anyway? Options for career management in flatter organisational structures' Whymark and Ellis point out that company restructuring has resulted in employees having to manage and develop their own careers as 'much more a personal quest and much less of an organisational one' (1999:117).

This process of organisational change is a critical factor influencing the redefinition of work as millions of workers are introduced into an unstable work environment where the individual is left to carve out a flexible and risk oriented working career. There is a recurring theme in the literature that speaks of risk and uncertainty of work in the twenty-first century. This does not only influence the work situation of highly industrialised or post-industrial countries but also the situation of industrialising and developing countries. In fact, the impact may be more severe in these countries as the worker is typically less protected while more exposed to globalisation than anywhere else. Beck paints the

scenario in vivid terms when discussing 'Brazilianisation' (Beck 2000). However, although these changes will be referred to at times, the focus is on highly industrialised or post-industrialised countries.

The second factor, discussed by many of the selected authors, is the rapid advance of technology in all areas of the work environment. An example is the plight of the blue-collar worker in the automotive industry. The industry has always been at the forefront of using technology to increase production and, in the process, to reduce the number of workers. General Motors plants in the US estimate that current re-engineering reforms 'could eliminate as many as 90000 auto jobs' (one third of its workforce). Robots are being used extensively in the auto industry world-wide. Rifkin points out that, 'It is estimated that each robot replaces four jobs in the economy and, if in constant use twenty-four hours a day, will pay for itself in just over one year.' In 1991, the International Federation of Robotics announced that the world's robot population stood at 630,000. Rifkin adds, 'That number is expected to rise dramatically in the coming decades as thinking machines become far more intelligent, versatile, and flexible' (2000a:130).

Continuing with the topic of technology's impact on the transformation of work, Rifkin discusses how advances in technology are affecting agriculture. He makes the point that 'some of the most impressive advances in automation are occurring in agriculture. While public attention of late has focused on the effects of technology displacement on the manufacturing and service sectors, an equally profound technology revolution is changing the nature of modern agriculture and, in the process, raising serious questions about the future of farm labour in countries around the world.' He points out that almost half the people of the world are still involved in farming. 'This represents 2.4 billion human beings whose notion of work is being transformed as we move relentlessly toward a world

without farmers' (Rifkin 2000a: 109). He quotes the following statistics; 'In 1850, 60 percent of the working population were employed in agriculture. Today, less than 2.7 percent of the workforce is engaged directly in farming. Since World War II, more than 15 million men and women have left the farm in the United States' (Rifkin 2000a: 10). He gives the example of how a new variety of tomatoes can now be harvested by machine, a change that has displaced large numbers of Mexican immigration labourers. All this development took place between 1963 and 1987 (Rifkin 2000a: 111).

'The spectre', says Rifkin, 'of the world's farmers being made redundant and irrelevant by the computer and biotechnology revolutions is deeply troubling.' He goes on to point out that the manufacturing and service sectors are no longer able to absorb displaced rural workers. Trans-national organisations are rapidly introducing lean-production practices increasingly relying on 'a new generation of silicon-collar workers.' A large section of the world's workforce is being left behind, 'and will likely never cross over into the new high-tech global economy' (2000a: 127).

This relentless movement toward a new technology driven paradigm of work, creates another theme within this investigation. Technology has been displacing jobs for hundreds of years. As the farm became automated the manufacturing industry filled the job void. When manufacturing began to re-engineer itself, the service industry was able to step up to fill the gap. There seems to be an emerging trend that sees technology making major inroads into the service industry's ability to absorb labour displaced from the manufacturing sector. Economist Stephen Roach of Morgan Stanley argues that 'the service sector has lost its role as America's unbridled engine of job creation' and warns that 'we have yet to see the emergence of any new industries to replace it' (Rifkin 2000a: 143).

The paradox of the redefinition of work through technological change is that production, efficiency and profits all increase as full employment decreases. Office workers do not escape the trend to automate the traditional 'office routine.' The 'paperless office' is now a reality. The secretary is redundant as the majority of staff are now able to produce letters, reports, file and organise their own diaries electronically. This encapsulates very succinctly what is happening to so many categories of jobs. Continuing in this vein Rifkin reports, 'The nation's secretaries are among the first casualties of the electronic office revolution.' He quotes economists Wassily Leontief and Faye Duchin as estimating that electronic-processing will save 45 percent of all secretarial time and 25 to 75 percent of all office-related activities. According to Harvard economist James Medoff, the country's secretarial pool decreased by 8 percent in the 10 years leading up to 1993. The trend is very likely to increase in momentum over the next 15 years (Rifkin 2000a:148).

Ironically even some of the functions of human resource management have been automated electronically. As Rifkin puts it 'In perhaps the unkindest cut of all, high tech computerised hiring systems have been installed in hundreds of companies to screen job applicants. The retail industry has also been affected by technological innovations with the nineteen million people it employs being under serious threat from the new revolution in retailing typified by home TV shopping and Internet shopping with their convenience and real time capability' (2000a:149).

Manuel Castells points out that although traditional forms of work are being replaced through information technology, this new technology is not creating significant new employment opportunities (1999:211). There is evidence to show that technology redefines the lives of workers that are retained by the organisation. A study involving the introduction of a major information technology system within the Norwegian Army

acknowledges the need to identify and understand the impact of this technology in order to prevent people becoming slaves to it. In her article 'Taylorism given a helping hand', Tolsby sees in this specific case a wider view that technology redefines people's lives within the organisation and not only those that it disposes (2000:482).

'Will the computer make man obsolete?' Throughout history this has been a notion that has haunted the human race. Richard Cardinali concludes that the impact of technology 'has changed where people work, how they work or if they work at all' (2000:334).

2.3. THE CONSEQUENCES OF THE EVOLUTION OF WORK

This section deals with how people adapt their working lives after being displaced by company restructuring and the impact of technology. The above section attempted to outline the causes of change, here it is proposed that an analysis be made of what type of work seems to be emerging as a consequence of these causes.

What then is happening to full-time employment in highly industrialised societies? Beck talks of the trend toward the 'nomadic' form of work spreading in the Western world. He contends that 'trends in Germany may stand here for those in other Western societies. In the 1960's only a tenth of employees belonged to this precarious group; by the 1970's the figure had risen to a quarter, and in the late 1990's it is a third. If change continues at this speed – and there is much to suggest that it will – in another ten years only a half of employees will hold a full-time job for a long period of their lives and the other half will, so to speak, work *à la brésilienne*' (2000:2). He reinforces this point by adding 'for a majority of people, even in the apparently prosperous middle layers, their basic existence and life world will be marked by endemic insecurity' (Beck 2000:3).

A number of authors reflect on the fragmentation of work into what Duffy et al refer to as 'good jobs, bad jobs, no jobs.' They discuss the 'growing gap between core workers with "good jobs" and peripheral workers with "bad jobs"' and the growing 'insecurity of almost every form of employment' (Duffy et al 1997:1). These authors indicate that work is fragmenting from the traditionally dominant and relatively long-term form of employment, often referred to as a job for life, into other growing categories. They argue that large percentages of the working population are turning to casual work, part-time work or self-employment. A significant and growing number are being forced into a state of unemployment.

In his book *'Living on thin air'*, Charles Leadbeater quotes Malone & Laubacher as concluding that 'the dominant business organisation of the future may not be a stable, permanent corporation but rather an elastic network that sometimes may exist for no more than a day or two. When a project needs to be undertaken, requests for proposals will be transmitted, advertisements placed. Individuals or small teams will respond, a network will be formed and new workers will be employed, as their skills are needed. Once the project is complete the network will disband' (1999:135).

As various levels of 'tangible' work are being replaced by technology, new forms of flexible work will emerge and are emerging. It is important for the purposes of this study that these new forms of work or social activity are briefly investigated in order to gain some insights into the transformation of retirement.

The International Labour Organisation's conference in Annecy in January 2001 on the Future of Work featured an opening speech by Ms. Elizabeth Guigou, the French Minister of Employment and Solidarity as reporting that 'new forms of insecurity' were emerging with regard to work and that business was demanding greater flexibility from employees.

At the end of the conference the closing remarks by the Director-General of the ILO, Mr. Juan Somavia, included comments about the 'worrying trends' in work and mentioned, 'there is for some reason a sense of unease - I may have a secure job today but will I have it tomorrow?' He also pointed out that people are afraid of uncertainty more than change largely because the 'anchor' of work as a reference point is being eroded (ILO 2001).

The paper entitled 'Transformation of Work and Employment and New Insecurities', presented at the same conference by Eileen Appelbaum, the Research Director of the Economic Policy Institute in Washington, DC, reveals the following facts. Many U.S. companies, even successful businesses, are 'opting out of their obligations' to give their workers job security. In fact she says 'workers have been advised to "pack their own parachutes" - to develop their own skills, build their own careers, and focus on employability, since employment security is a thing of the past' (Appelbaum 2001:5).

In his internet article entitled 'An unemployment recession', Robert B. Reich indicates that Americans who are classified as full-time employees are often paid on a flexible basis reflecting the notion that companies need to be 'nimble' to survive (Reich 2001:1).

Data from the UK's Labour Force Survey enabled research to be done that traced the trends in 'non-standard' employment over the period 1989 to 1994. 'The findings illustrate that, although the majority of workers are still in full-time permanent jobs, an increasing proportion are engaged in "non-standard" employment' (Felstead, Krahn & Powell 1999:277). In 1998 the Economic & Social Research Council launched the Future of Work Programme in the United Kingdom to help to investigate the changing world of work and 'the weaknesses of Britain's productivity record.' At a seminar run by the ESRC during 2003, Robert Taylor - Media Fellow on the ESRC Future of Work Programme, produced a report entitled *Managing Workplace Change*. In this report

Taylor mentioned that research has shown that in the U.K. the majority of 'paid jobs remain full-time and permanently and physically located in a specific place of work.' This appears to be counter to the trends in Europe and America where authors report significant numbers of people turning to part-time employment. Taylor's findings do concede that there is a significant increase in the use of part-time employees in larger organisations where 500 or more workers are employed particularly in the public administration sector. He also reported that the trend towards greater work flexibility inside organisations is gathering momentum (Taylor 2003:7).

In an article in the UK based newspaper *The Times* dated 14th September 2002, Richard Miles reports that 'more than half of the UK's working population face hardship in retirement and will be forced to rely on state help to supplement their meagre private pensions.' These, he indicates, are the findings of the latest annual survey of retirement prospects in the UK by JP Morgan Fleming Asset Management. The report mentions that the reasons for this development include an increase in life expectancy, an increase in part-time and temporary staff and that these factors are aggravated by 'more erratic working patterns' (Miles 2002:10).

This may well be the real background for arguments like those of Sally Greencross, quoted by John Lloyd in the *Financial Times*. She chairs the International Longevity Centre in the UK and argues that there is a distinct need to create greater flexibility for older people. She advocates a 'flexible world' without a 'legal retirement age.' The article discusses the baby boomer generation, born during the Second World War, as being intent on making their own plans for longevity and retirement (Lloyd 2002:11).

In his book *The Brave New World of Work*, Beck sees a similarity 'in how paid work itself is shaping up in the so-called first world and the so-called third world' in that there

is 'the spread of temporary and insecure employment, discontinuity and loose informality into Western societies that have hitherto been the bastions of full employment. The social structure in the heartlands of the West is thus coming to resemble the patchwork quilt of the South, characterised by diversity, unclarity and insecurity in people's work and life' (2000:1). Beck sketches a picture of the work society moving relentlessly toward a risk society with individuals 'selling themselves on the market place.' Small 'zones' of well-defined employment at the top and at the bottom of the employment spectrum, will tend to persist as full employment. He writes of a process where work is transforming itself from the traditional idea of full-employment, toward a risk based, individual driven, flexible form of employment (2000:3).

The 'zones' that fill the large centre section of the employment spectrum are the areas most reflective of the uncertain and transient forms of work currently unfolding. Beck points out that all theoretical models about the redefinition of work make a case for reforms of one type or another. 'Here the main dividing line is between those who think that full employment will be possible in the future - provided a few levers and screws are properly adjusted - and those who rule this out' (2000:38). He clarifies matters by pointing out that the work society will not 'run out of work', but that it is 'not the end of paid work but the end of full employment which is at issue' (2000:38). He has, as a theme running through his book, the argument that the transformation of work is centred on the idea that full employment will disappear and that a new 'risk' form of flexible work will emerge. He also writes about the 'risk society' as part and parcel of the second modernity with its insecurities, uncertainties and loss of boundaries, compared to the first modernity's securities, certainties and clearly defined boundaries. He expands further, 'with the risk regime, people are expected to make their own life-plans, to be mobile and

to provide for themselves in various ways.’ He refers to the Fordist regime bringing ‘about standardisation of work’, whereas, ‘the risk regime involves an individualisation of work’ (2000:70).

It is this individualisation of work that characterises the current redefinition of work. The redefinition of retirement logically follows this pattern in that retirement previously reflected the clearly defined boundaries of the ‘work’ society. Now what needs to be analysed is whether retirement is being ‘individualised’ in the same way as work. The theme that vast numbers of people are creating their own working career paths is central to the views of many authors about the redefinition of work.

Edited by Anthony Giddens, *The Global Third Way Debate* (2001), makes some interesting observations about the time that people now spend in employment relative to the other stages of the life course. In the chapter by Anne-Marie Guillemard she points out that over the last twenty years there has been a ‘revolution in the way the phases of education, work and retirement spread out over the life course.’ Young people are required to spend a longer period preparing for the world of work. At the same time the period spent outside the labour market has increased significantly (1960 to 1995 an increase of 11 years) (Guillemard 2001:233). This aspect of the transformation of work from a job for life to an ever-shortening time spent in the workplace is critical for the economies of the EU countries and others. The implications for retirement are profound and will be discussed further in this thesis. For now it is relevant to reflect that an ageing workforce is evolving and this fact itself has a decisive influence on the redefinition of work and retirement.

The following quotation from Suzanne Franks encapsulates succinctly the direction that the transformation of work appears to be moving today. She opines that ‘Today’s model

is the world of the temporary contract and the service provider, where each individual is encouraged to perform as a “Me & Co.” selling themselves into the marketplace. In the interminable jargon of “downsizing”, “delaying”, “outsourcing” and “outplacing” jobs have disappeared and been replaced by functions. Organisations have become like a series of concentric circles. The inner circle has shrunk back to contain only an irreducible core of staff who perform the key roles. In the next circle are the freelancers, contract providers who perform the functions, sometimes highly skilled, that have been contracted out. At the outer edge are the interchangeable casual, freelance, temporary workers who are taken on as and when they are needed. Furious, unceasing change and technological innovation are simply a way of life’ (1999: 65).

The movement away from ‘industrial to cultural capitalism’, says Rifkin, is moving society from the work ethos, toward what he terms the ‘play’ ethos. He refers to the change from work to play metaphors in business and commerce. ‘The new era of capitalism brings play to the foreground of global commerce’ (Rifkin 2000b: 260). What Rifkin implies here is that the re-defining of work as play reflects a shift in values associated with the traditional notion of work. It also emphasises the notion of individuals defining their own boundaries, on a flexible basis, between work and other life stages, including retirement. He points out that with more time available to people working fewer hours, the ‘commercialisation of play, with all its consequences’ will form part of people’s response to flexible, personalised work. This type of personalised work reflects another of the themes concerning the redefinition of work.

2.4. A POSSIBLE LINK BETWEEN THE REDEFINITION OF WORK AND RETIREMENT.

With work being 'casualised' (Duffy et al 1997) into part-time forms of employment and with increasing prospects of people being fit and active for longer, there is an argument that people today have a less rigid approach to retirement. It seems possible to implement a 'gradual or phased retirement.' A USA research study of 2000 baby boomers seems to confirm this view, as it indicates that 'nearly 70 percent of workers who have not yet retired report that they plan to work into their retirement years or never retire, and almost half indicate they envision working into their 70's or beyond' (Baltimore Business Journal 24 September 2003).

Mallier and Shafto discuss retirement as flexible retirement, the 'third age' and as a 'phased' strategy. They write about a possible 'phased' or partial 'retirement whereby people reduce their working hours' while receiving some form of pension. In other words, work and retirement cross over and merge as one. They do, however, indicate that few member states of the European Commission 'have any significant formal provision for phased retirement.' This implies that some member states do have such provision. This is an interesting situation and invites further investigation. By using the term 'an alternative strategy for retirement' they reinforce the notion that work and retirement are becoming self-managed forms of people's life course. In other words something you do with work and retirement rather than what work and retirement do to you (1994:4).

There is a tendency for researchers to see retirement as evolving with the same elements of flexibility and self-management that work is reflecting. The Age Concern Survey, discussed in chapter three, indicates a trend that workers across a range of demographics favour some form of part-time work or flexible working hours during retirement (ICM Research Ltd. 2003). It is this aspect of the study that requires further investigation. This is the purpose of the empirical study presented in chapter four. An attempt will be made to

investigate respondent's views about how this process could take form in their particular circumstance.

In developed countries, the consequences of an ageing population brings about an interesting merging of work and retirement issues. As large numbers of part-time workers engage in flexible forms of employment, an ageing population is likely to result in a greater mix of older workers in the 'permanent' work force. This in turn could cause the need to prolong the working life of these permanent workers by offering flexible work options. For this reason the so-called retirement of the secure job sector of the work force will be subject to the same flexible or phasing in type of retirement as is the case with the part-timer sector. The reports of Auer and Fortuny add some substance to this unfolding situation: They suggest (Employment Paper 2000/2 for The International Labour Organisation), that because smaller numbers of young entrants are entering into the labour market, the older workforce will have to work longer as retirement systems become burdened with financial sustainability problems. The paper comments that the trend toward early retirement in recent years, along with the entry into retirement of the baby boom generation, extended life expectancy and the decline in fertility rates, will put intense pressure on the retirement system. Auer and Fortuny contend that the reduction of active people per retiree poses the 'problem of the sustainability of the policies hitherto undertaken.' They contend that the ageing of the population could impact negatively on OECD economies if less workers are needed in today's lean organisations and older workers are required by the labour market to work longer to finance pension systems. They say this could lead to 'inter-generational' problems in the substitution between older and younger workers. They conclude by making a policy recommendation that progressive retirement systems need to be carefully crafted to allow older workers to work

on a part-time basis over a certain age, without compromising their full pension entitlement (Auer & Fortuny 2000).

The literature review has briefly looked at the transformation of work, some of the drivers of this change and a few of the consequences of these forces for change. It has also attempted to analyse the possible merging of work and retirement. This issue will be more fully analysed in chapter four.

Chapter 3

QUANTITATIVE ANALYSIS OF RETIREMENT: REPORTING ON A UK SURVEY

3.1. BACKGROUND

Age Concern UK is a charitable organization working on behalf of people over 60 in the UK. Age Concern commissioned ICM Research Ltd to conduct a poll to determine public opinion on the desirability of a fixed retirement age and the factors that may induce people to work longer. The published findings revealed overwhelming public support of 'more flexibility about work and the removal of fixed retirement ages'. These findings have been incorporated as central proposals in the Government's 2003 pensions green paper publication. All results, quotations and tables/figures are used in this assignment with written permission from Age Concern. This survey will be referred to as the Age Concern Survey in this text.

3.2. RATIONALE

The rationale for incorporating this survey in this thesis includes the findings that 76% of workers in the United Kingdom are opposed to being forced to retire at a fixed age and indicate that they want more flexible working arrangements as the biggest incentive to carry on working. These findings are central to the testing of the hypothesis that a new form of retirement may be evolving. This statistically significant survey has been used to evaluate relevant issues, some of which are analysed in the Northampton empirical study in order to gain greater insight and definition of these issues.

The Age Concern survey highlights the trend that at the end of the working cycle the traditional notion of retirement is changing to a more flexible 'phasing-in concept', and that retirement has lost its central definitive position in people's lives across a wide range of demographics.

Esther Shaw in her discussion of the Age Concern survey clarified this point. She wrote as follows: 'Are you planning on working flat out until you are 65 before flopping into a retirement of complete leisure? If so, you're increasingly in the minority as many people want to move much more gradually away from working' (Shaw 2003:16).

This relatively comprehensive and statistically significant poll, when combined with the Northampton study forms a more complete analysis of the issues about the transformation of retirement in the UK.

3.3. METHODOLOGY

The survey took place between the 7th and 11th February 2003. A random selection was made of 2010 adults aged 18 and over. The survey was conducted by telephone and dealt with the issue of individuals being forced to retire at a fixed age. Interviews were conducted in Great Britain and the results have been weighted to the profile of all adults. A second run of the tables were based on all adults aged 48+ as they are closer to or already in retirement.

The table of social employment grades (Table 1) used in the Age Concern survey is relevant in chapter four when the Northampton pilot study also categorized interviewees into the same social employment grades.

Table 1. NRS Social employment grade definitions:

Social grade	Social status	Occupation
A	Upper middle class	Higher managerial, administrative or professional
B	Middle class	Intermediate managerial, administrative or professional
C1	Lower middle class	Supervisory or clerical, and junior managerial, administrative or professional
C2	Skilled middle class	Supervisory or clerical, and junior managerial, administrative or professional
D	Working class	Semi and unskilled manual workers
E	Those at lowest level of subsistence	State pensioners or widows (no other earner), casual or lowest-grade workers

The Marketing Pocket Book 2002 source(s): National Readership Survey (NRS Ltd.), July 2000 - June 2001.

The following figures from the Age Concern survey recorded the results of Question 1 under various categories. The categories used were - age, social working grade (see table 1), working status and sex, using the age group 18+. For the working status category this age group was supplemented with a poll of the 48+ age group. All of these categories were asked the same questions (see notes on fig 1 below).

Question 2 (see notes for figure 5) offered six factors that could convince respondents to postpone their retirement. The responses offered have some significance in terms of insights into perceptions and attitudes towards retirement today.

3.4. ANALYSIS OF FINDINGS:

3.4.1. QUESTION 1

‘Some organisations force people to leave the workplace by a certain age. Do you support or oppose this idea?’

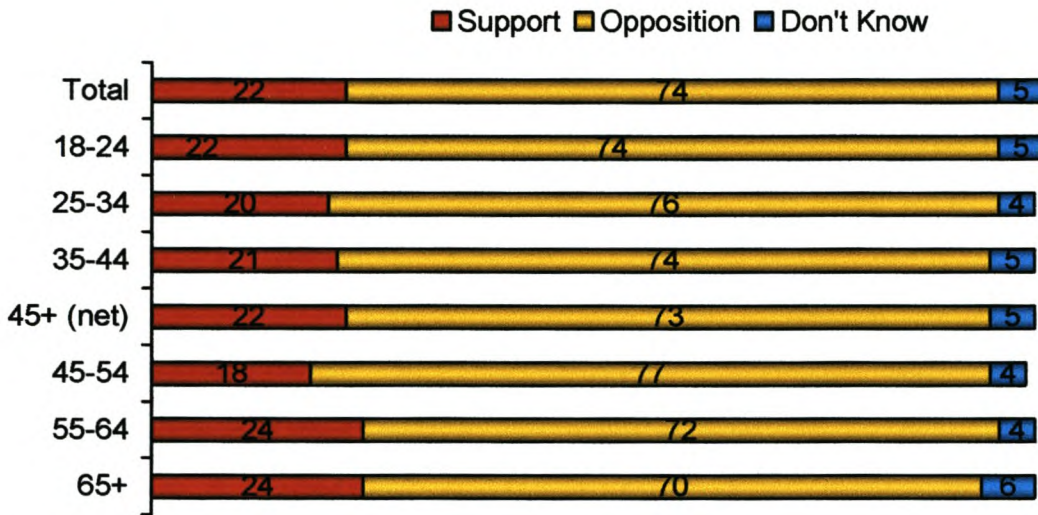


Figure 1: Support or opposition for enforced retirement – by Age
Base: All adults 18+ (2010)

Figure 1 reflects the results of question one, ‘Some organisations force people to leave the workplace by a certain age. Do you support or oppose this idea?’ Results were compared using the respondent’s age group.

Overall three quarters of adults would oppose an enforced retirement age by organizations. The various age groups reflected a relatively consistent answer to the question posed.

The age group 45-54 reflected the largest opposition to a fixed retirement age, higher than the younger group, but significantly higher than older respondents. Although this seems to indicate a trend the overwhelming result of this figure is that over 70% of respondents of all age groups were opposed to a fixed retirement age.

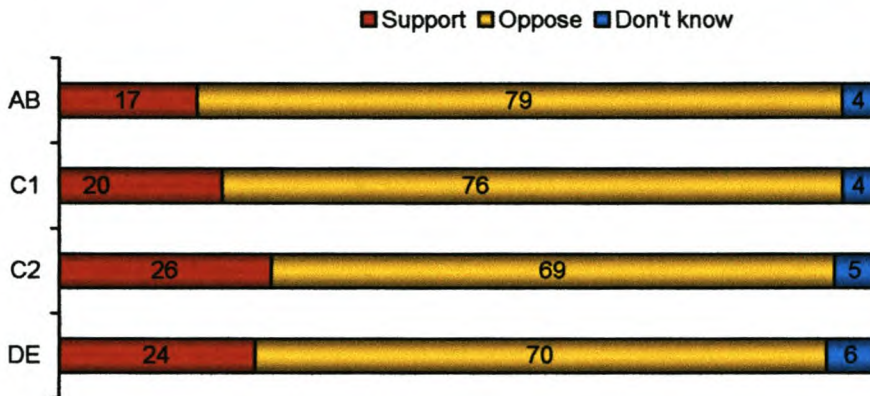


Figure 2 : Support or opposition for enforced retirement – by Social Employment Grade
Base: All adults 18+ (2010)

Figure 2 reflects the results of question one and is tabulated by using the social employment grade of the respondents. There is a slight trend indicating that respondents of higher social occupational grades are more likely to oppose enforced retirement age. There is an almost constant curve from the highest to the lowest opposition, to a fixed age retirement. This curve is mirrored by the highest to the lowest social grades. The higher social grades of A, B and C1 are slightly more opposed to the idea of a fixed retirement age than the social grades C2, D and E. In essence figure 2 indicates that all social occupational grades are substantially opposed to a fixed retirement age with a slight increased opposition higher up the social ladder.

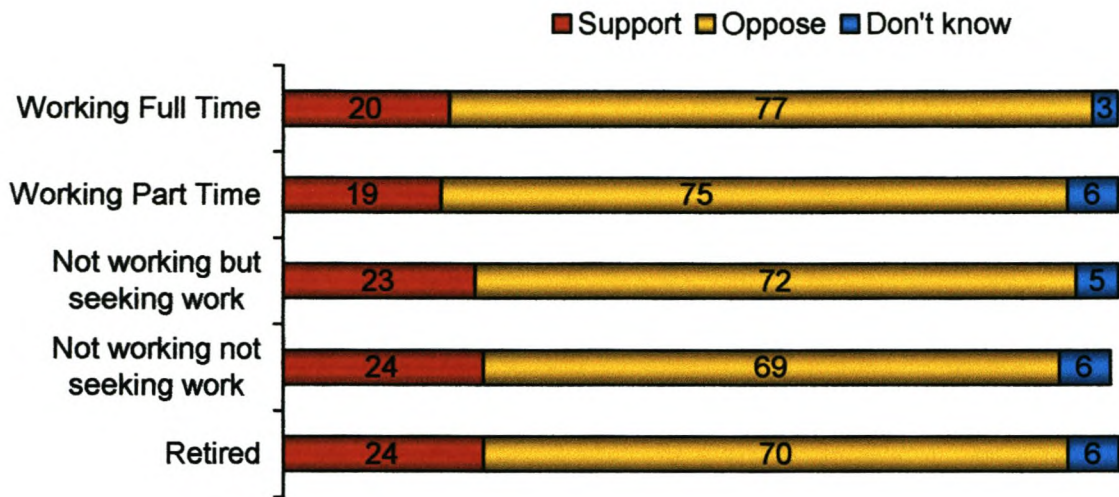


Figure 3: Support or opposition for enforced retirement – by Working Status
 Base: All adults 18+ (2010)

Figure 3 reflects the results of question one and is tabulated by using the working status of the respondents. All respondents are significantly not in favour of fixed age related retirement including those who are currently not employed. There is a slight tendency for full or part time workers to be less in favour of the fixed age retirement and therefore reflect a stronger tendency to prefer a more flexible approach to entry into retirement.

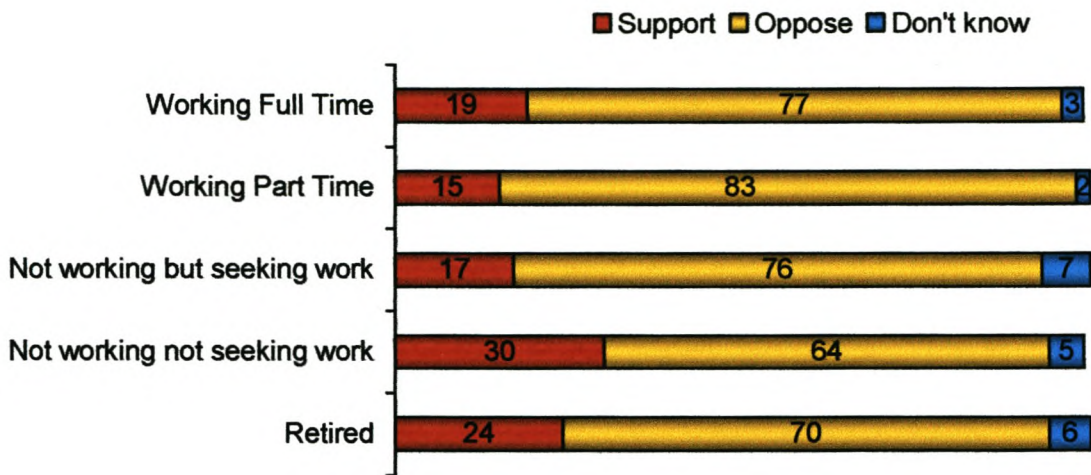


Figure 4: Support or opposition for enforced retirement – by Working Status among those aged 45+

Base: All adults 45+ (1015)

Figure 4 reflects the results of question one and like figure 3 is tabulated by using the working status of the respondents. Figure 4 reflects an age group of 45+. Overall there is significant opposition to a fixed retirement age. A slight difference arises in the results between figure 3 and figure 4 but is not significant. The change in age group indicates the consistency of the results using different age criteria.

3.4.2. QUESTION TWO

Question two introduces a new dimension to the survey. 'Which of the factors below, if any, would encourage you to postpone your retirement? If you are already retired, which of these factors would have encouraged you to postpone your retirement?' The responses are broken down by age group, sex, social employment grade and working status.

ICM Limited's summary of the results of question two as a whole are as follows:

Approximately 9 in 10 respondents (89%) say they would be encouraged by at least one of these factors to postpone their retirement. Flexible working hours and part time opportunities were the most encouraging factors. The least encouraging factor was 'increased training and development'. The factors that were offered to the respondents to consider are as follows:

- More flexibility on working hours
- Part time working opportunities
- Being considered for more posts appropriate to qualifications and experience
- The chance to change career direction
- More opportunities for training and development at work
- None of these

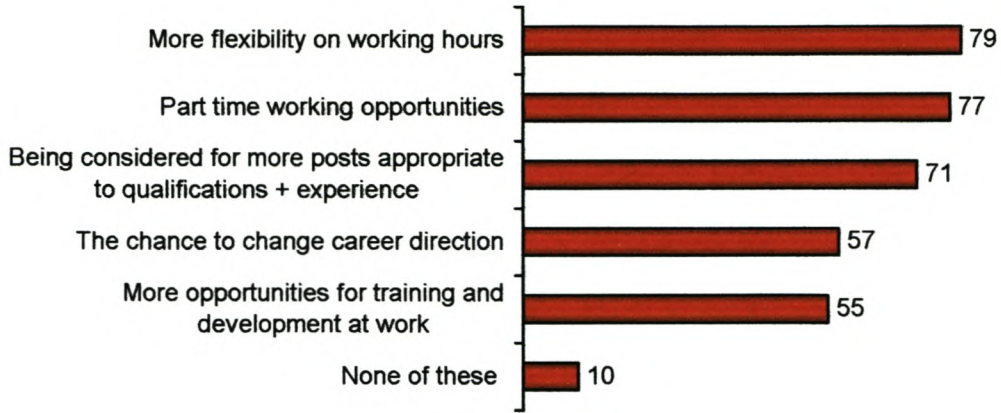


Figure 5 (summary of question 2) – Factors that would encourage people to postpone their retirement

Base: All adults 18+ (2010)

Flexible working hours and part time opportunities are rated significantly higher than the other factors, and at 79% and 77% respectively indicate a clear preference for more flexibility in the work environment. The least encouraging factor was more opportunities for training and development.

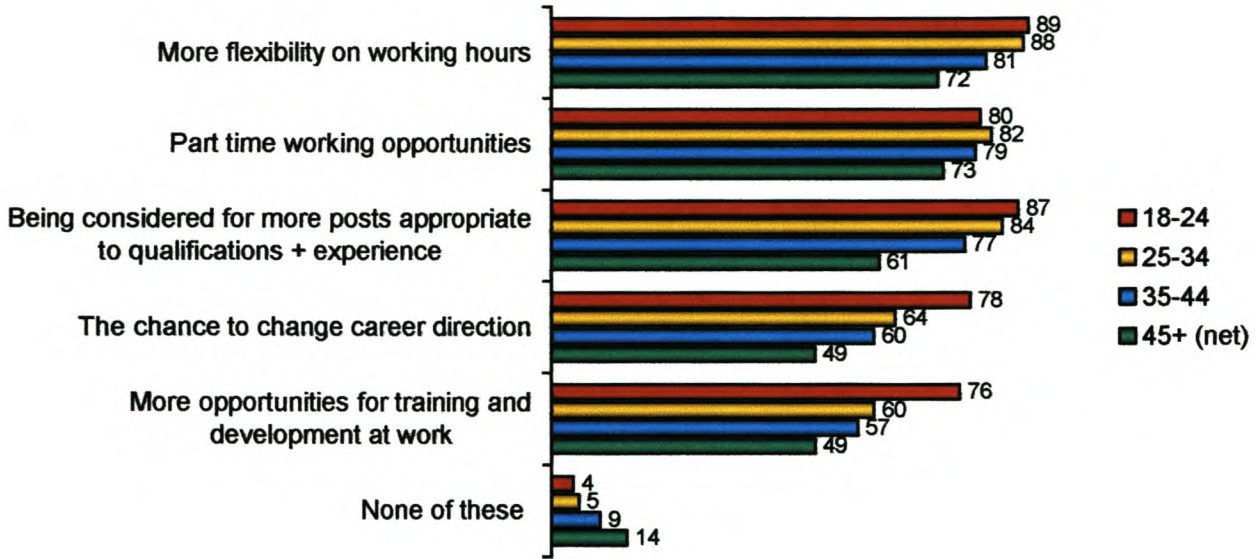


Figure 6: Factors that would encourage people to postpone their retirement – By AgeBase: All adults 18+ (2010).

When question two is analysed by age group the first three factors are the most popular for all age groups. The first two factors that offer more flexibility and part-time opportunities show an acceptance rating from 73% to 89%. Reflecting an age range of 18 to 45+ this is a significant finding with clear implications about the attitude of people toward work and retirement. As the list progresses there is a drop in enthusiasm for the factors offered.

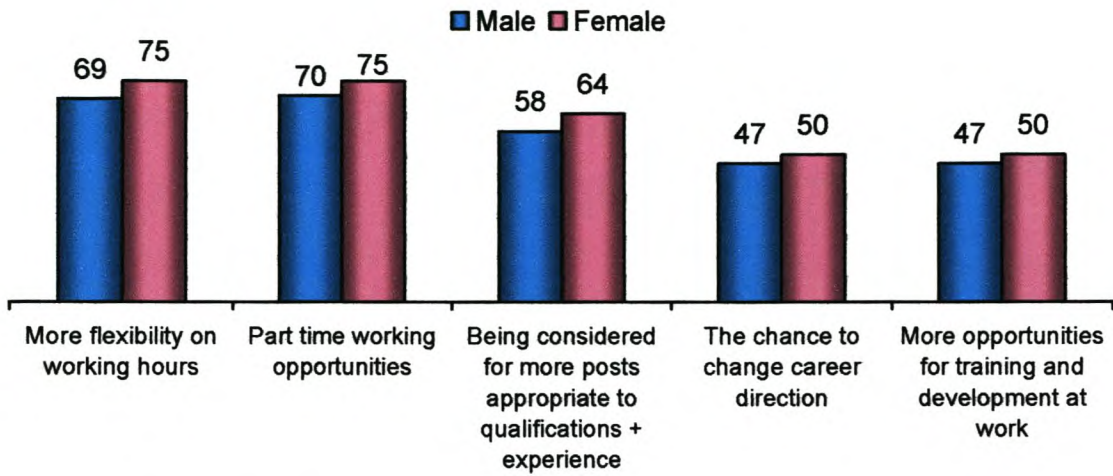


Figure 7 : Factors that would encourage adults 45+ to postpone their retirement – by sex
Base: All adults 45+

The trend reflected in Figure 6 is also evident in Figure 7 in that as the list progresses there is a drop in enthusiasm for the factors for men and women. Figure 7 analyses question two by comparing the results by the sex of the respondents.

‘Overall women are slightly more likely than men to be encouraged to postpone their retirement - and this is especially true among women aged 45+'. A 6% higher rating was ascribed to women in terms of ‘more flexibility in working hours’ and ‘being considered for more posts appropriate to qualifications and experience’.

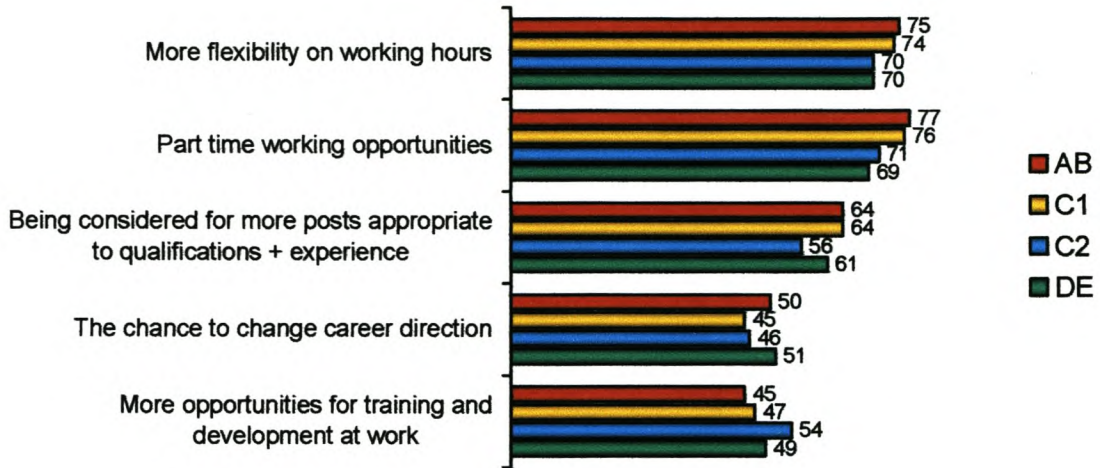


Figure 8 : Factors that would encourage adults 45+ to postpone their retirement – By Social Employment Grade

Base: All adults 45+ (1015)

Figure 8 analyses question two by comparing the social employment grade of respondents. Apart from ‘more opportunities for training and development at work’ and ‘the chance to change career direction’ the AB social employment group equaled or exceeded all the other social groups per factor offered. This could indicate that better qualified workers prefer to organise their own work patterns.

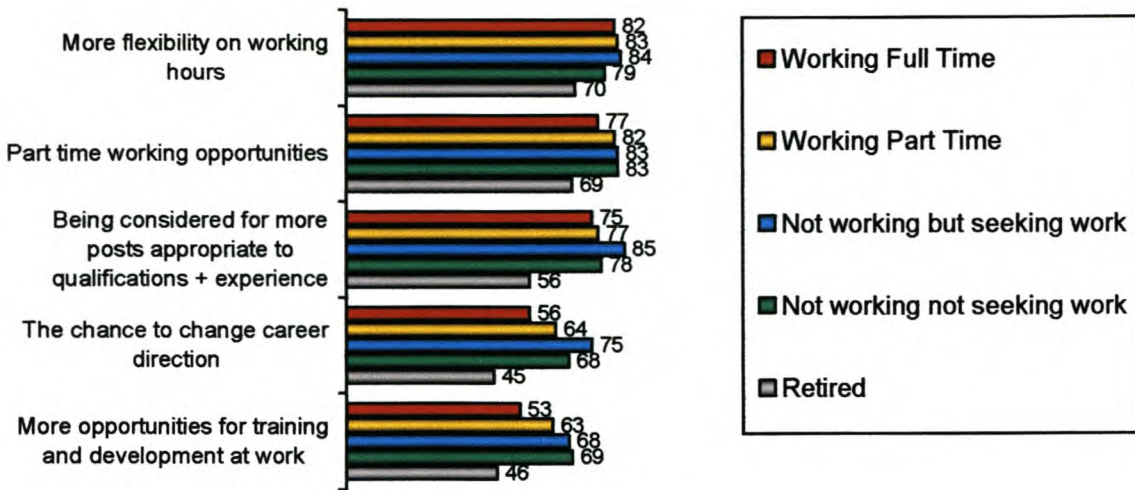


Figure 9: Factors that would encourage people to postpone their retirement – by Working Status
Base: All adults 18+ (2010)

Figure 9 analyses question two by comparing the work status of the respondents. The first three factors being offered were significantly preferred by all work status categories.

3.5. CONCLUSIONS

The overall findings of this study reflect an overwhelming rejection of a fixed retirement age and a clear preference for a more flexible form of retirement. This statistically representative study has significant relevance to the core question that this thesis seeks to investigate. The thesis seeks to investigate the notion that work for many people is being redefined into a flexible form of multiple career and that retirement is becoming an extension of the same form of flexible career. The results of the second question reflect an overwhelming preference for more flexible work arrangements that enable people to continue work after retirement. These results are significant and the in-

depth interviews conducted during the Northampton study reveal some interesting insights about why people prefer a more gradual phasing-in form of retirement. The hypothesis that retirement is being redefined into a form of self-regulated extension of work is also given some credibility by the findings of the above study.

Findings that have been mentioned above will be discussed further in the concluding chapter. The intention is to draw the above issues into a reflective discussion on how they integrate with the opinion of current academic writing, the objectives for this thesis, the hypothesis posed and the empirical study conducted at the University College of Northampton.

Chapter 4

QUALITATIVE ANALYSIS: REPORTING ON A LOCALISED UK SURVEY

4.1. THE AIM AND SIGNIFICANCE OF THE STUDY

A qualitative empirical study was undertaken among the staff at the University College Northampton. The aim was to add definition to the Age Concern quantitative survey results and to explore the individual's own experience of the evolution of work and retirement. The quantitative analysis using diagrams and statistics is complemented by this qualitative analysis using conceptualisation. The aim is to pursue the objectives set for the thesis and test the hypotheses that retirement is transforming into a self-managed 'third career.' The significance of a qualitative view is that it adds value to a study by providing a certain thickness or richness to the results and conclusions (Saunders et al 2000:381). This empirical study is intended to add significant insights to both the literature consulted and the Age Concern representative survey. The synthesis of the three studies will form the content of the concluding chapter.

4.2 METHODOLOGY

Non-probability sampling was used. A purposive sample type was selected in order to explore a small sample on an in-depth basis. This sample type was used as it facilitates the selection of respondents that are best able to answer the research questions posed (Saunders et al 2000:174).

The results of the survey can only be understood in terms of the aims and one should not expect definitive answers on the magnitude of change in retirement perceptions and patterns from a small and particular sample like this (De Vaus 2002; Fowler 2002).

This is not a survey of retirement perceptions and patterns in the UK or even in the tertiary sector in the UK. What can be expected is a better understanding of the motivations that form the background to the changes registered in the previous representative survey of UK patterns. When getting respondents to speak about their views on a particular subject in open-ended interviews, the meaning of answers on survey items with a set and defined list of options can be better understood. This does not mean that there is no relation between the overall perceptions and tendencies of the smaller survey and the representative survey. The fact that so many of the tendencies in the smaller survey follow the patterns exhibited in the representative survey is a good sign as to the usefulness of the smaller survey in understanding the meaning of the larger survey.

Twenty respondents were selected representing a wide range of demographic characteristics illustrated in table 2 below. Briefing consisted of creating an informal atmosphere where a very general outline was presented of the purpose of the study and confidentiality was assured. The interviews were tape recorded in order to gain the full text of the respondent's comments and opinions. The sub-headings used below mirror those used in the literature review, apart from any new issues that were raised, in order to facilitate the comparison and analysis of the views expressed.

The questions used in the questionnaire appear throughout the text. The entire questionnaire appears as Appendix 1.

TABLE 2 - DEMOGRAPHIC PROFILE OF THE SAMPLE

Ages		Males	13
20 – 29	2	Females	7
30 – 39	1	Ethnic minority groups	1
40 – 49	10		
50 – 59	5		
60 – 70	2		

Types of employment	Social employment grade	
Lecturers	C1	2
Senior Lecturers	B	10
Principal Lecturers	A	1
Part-time teacher	C1	1
Admin Staff	C1	2
Dean / Head of School	A	1
Freelance Consultant	B	1
Retired	C1	1
Caterer	C1	1

Income £1000 pa	
5 – 19	6
20 – 29	2
30 – 34	7
35 – 39	3
Over 40	2

4.3. RESULTS

The respondent's answers to each question have been analysed with the object of extracting themes that will be used in the concluding chapter to add some depth of analysis to the literature review and the Age Concern findings. Each set of selected respondent's comments has been interpreted under relevant headings throughout the text. A short summary concludes the chapter.

4.3.1. QUESTION 1. What are your current thoughts about work and retirement? (In advance of the recorded interview the respondents were told that the purpose of the interview was to find out their views and experiences of work and retirement and how they dealt with specific issues around these two areas of their lives. The aim of this question was to obtain an overall view of the respondent's thoughts about work and retirement).

4.3.1.1. Flexible work as part of the evolving nature of work and retirement.

Fifteen of the respondents perceived that work was transforming into a more flexible form and away from the notion of a stable job for life. Many of the comments indicated some first hand experience of the transformation of work. 'Yes, there is no job for life and people are moving around a lot.' The same respondent also commented on the notion that companies are initiating more flexible forms of work, 'people want to move around and get different experience. At the same time when you are not wanting to change, you don't have a choice as companies are chopping and changing all the time.'

Another respondent commented on work becoming flexible in nature and also saw a link between this flexible form of work and retirement. 'I think we are moving away from the idea of a job for life. In terms of work, everything seems to be geared towards building transferable skills, that we can take to different companies and do different types of jobs - so that's my view of work - there is no longer such a thing as a job for life, but at the same time it seems people don't particularly want that. I have been trying to make myself financially secure enough so that I can retire as early as I want.

Although perhaps not retire in the strict sense of the word, but to perhaps move to a different type of work that is more relaxed - that is done more for enjoyment rather than for money or career progression.' Respondents tended to look for an alternative term for retirement. Here a 'different type of work' was used to describe retirement.

Another respondent reflected on the theme of a flexible career. 'Yes, I would have to count how many times I have changed my work, but my profession has changed, not just my work.' Another view was given about the changing nature of work. 'I think the way we perceive work and approach work has changed. I think we have more choice. When I was in Jamaica I was a central banker and then here I am a lecturer - so you have the option and freedom and choice to really explore things that are of interest to you.'

It is significant that most respondents immediately spoke of work as transforming into a more flexible form and that this form of work is being encouraged by companies wishing to remain competitive and by individuals wishing to fit work into their life patterns. At this early stage of the interview the idea of a new form of retirement was already evoked. Hence the desire to re-name retirement.

4.3.1.2. A self-managed retirement

Changes in the reality of work and retirement struck one respondent when reflecting on a retirement date and how responsibilities require a more flexible strategy for retirement. 'Sometime ago I used to think that retirement would come early and I would have an extended period of non-work. However, two children and one wife and numerous cars later and two houses the economics of it makes it a very different proposition and so gradually, I think I have been putting a retirement date further and further into the future.'

Yet another respondent spoke of the notion that people 'have careers that they chop and change' and '...that its not just about individuals - it's about the organisations that we are now creating which I think are much more demanding.' One respondent spoke of doing 'a kind of part time work' at retirement 'because pensions and such like are tight.' The view was taken that 'the job market is just so precarious in higher education going forward I just can't see what will happen and if I am in the wrong place, suddenly the whole thing goes pear shaped. Which is another reason why retirement is something of a fearsome thing.' The uncertainty of retirement is reflected in the latter statement indicating that it is a product of the instability in the workplace.

It is surprising that given the open-ended nature of the question respondents began to reflect on the issue of formulating their own form of retirement. This indicates that a new form of retirement is comparatively well formulated in the minds of people.

4.3.2. QUESTION 2: To what extent do you see your current employment situation as secure? (This question explores the respondent's own experiences of the dynamics of change in their particular work place circumstance).

4.3.2.1. Security and transferable skills

Thirteen respondents saw their jobs as secure, even though they could see the changes taking place to work in their particular field. They indicated that their security lay not so much in their current jobs but rather in their transferable skills. Some indicated that the only route to security in employment today lay in upgrading their qualifications.

The following quotations are a sample of the respondent's thoughts on this issue:

- 'What I am doing is upgrading my qualifications - in order to make the situation more secure.'
- 'I see it secure in the sense of title - but I think that title can go with me wherever I should happen to be. Some might not see the two going together but I think in an odd sort of way you have to be flexible in order to be secure.'
- 'I know there is a shortage of skilled teachers in many sectors of teaching so if disaster struck on my current full time employment I don't think I would be very long in an unemployment capacity.'
- 'I think job security is still there but only if you are prepared to move with the times and be flexible - I think that people have always had to develop and change but it is happening so much faster now.'
- 'I spent most of my youth in and out of jobs and travelling - doing different things. I lived on 3 different continents in the last 10 years. So security is not part of my

vocabulary - since I started my PhD my wife and I have thought long-term but we do recognise that however strategic you try to be, things do change.’

- ‘There are plenty of examples of people who ‘retired’ and still work here on a reduced contract. So it’s pretty secure here - you can manage a more flexible move into retirement if that is what you want in a way which I don’t think is available in other sorts of organisations.’

Some of the comments point to context specific issues regarding the tertiary sector and the specific situation of a University College in the UK. However, it is meaningful that the respondents comment that flexible work patterns are evolving in their work situation. The desirability of transferable skills is also discussed. This is a significant issue as it was raised in the context of job security. It is acknowledged that transferable skills are needed in the evolving forms of work and retirement. The increasing pace of change in the workplace is seen to be as a decisive factor in favour of cultivating transferable skills.

4.3.2.2. Restructuring of organisations and security

Some respondents recognise the changing nature of work generally and the restructuring of their organisation in particular as being a source of insecurity at their current jobs. Individuals gave a variety of responses. ‘I think the funding models are changing and a lot of institutions don’t yet know where they are going to be getting their money from - and that leaves people like myself in an uncertain position.’ ‘I have seen my current position as insecure for a very long time because of the shifts that have been taking place broadly in the labour market.’ ‘Doing this type of work seems not

quite as secure as I'd previously considered. Higher education is changing so much and quite rapidly - it's not been one big change and then it's settled down - there is a lot more uncertainty about whether there will still be a job for you particularly here.' 'This next year is going to be hugely formative in my feeling secure or not because it is the restructuring of the school. We go to University status - if we get that we then compete - my best guess is that they are going to ask us all to reapply for those jobs as part of the restructuring, so I don't feel at all secure.' 'The likelihood is that things are going to change within the company and you might have to move.' 'Universities now are businesses and their demand fluctuates and not only the total demand for their product but also the nature of the skills required - I guess that it's a product of the pace and nature of change in the wider business community.'

Academic staff expressed the above views. They viewed the restructuring process within the institution as a distinct source of insecurity. The following statement was made by a relatively junior member of the administration staff, 'I don't think it can be secure - I think there are too many changes happening not only here but also in academia, in the world, in everything. I don't think anything is secure anymore - I think nobody else knows where they are going either.' The view expressed here gives an individual's perspective of the universal nature of change in the world today. The world is changing and included in this melting pot of change is the work environment at University College Northampton. This response encapsulates Beck's notion of a 'risk' society (Beck 2000). The security of a stable work environment has been replaced with uncertainty and the individual is left to devise a survival strategy. It is evident that change in the work environment of this individual is viewed as significant with implications for an uncertain future that needs to be managed in some way. The

potential for people to individually manage the evolving nature of work and retirement is evidenced here and forms an important aspect of this study.

4.3.3. QUESTION 3: What change, if any, have you experienced taking place to the nature of work in recent years? (This question moves from the topic of job security to explore the respondent's own experience of the transformation of work).

Most respondents acknowledged changes to their experience of work and therefore felt a need to adapt their expertise to fit these changes in the work place.

4.3.3.1. An attempt to define work

The observation of a twenty eight year old lecturer was 'I don't think that during my working life there has ever been such a thing as a job for life - what is a job for life? Is it working for the same company for life or staying in the same profession for life?'

4.3.3.2. The consequences of the redefinition of work.

A variety of views were expressed about the consequences of the changes to work being experienced. 'I see managers trying to take control more. I see academic freedom evaporating, I see the interest in personal and professional development eroding on the part of managers, primarily through budget restraints.' 'The institution has moved from a vocation to a job, the same as any other job. There is increasing conformity between higher education institutions and greater insecurity for the staff.' 'The amount of work that you have to do has increased and in the past I involved myself in as much as I

possible could but got to the stage where I was working far too hard. I then made a decision to do what I am supposed to do. So it has changed a fair amount.’ A person involved in an administrative function saw the most significant change to work in recent times as being ‘positive attitudes to women.’ A senior lecturer mentioned that the institution where he works has ‘become far more authoritarian - it reflects the new institutionalism - it reflects the new public sector culture. A culture of performance targets and reviews and a whole variety of mechanisms which in many ways have acted in my view as a decline in the production of academic freedom.’ Older respondents tended to see changes that had taken place over many years. One such respondent spoke of more women in work, people working from home, more people commuting over large distances to work and the possibility today for people ‘to work in one place with somebody in another’ using communication technology. One respondent had very clear views about ‘the increase in flexibility’ and mentioned that ‘large numbers of people now find themselves working on a flexible contract. I think the national market for people in employment has a larger percentage of people now in that state. Say 20 years ago it may have been 15% of people were in temporary and part time employment - I think it’s probably much higher now - 30 to 40% maybe of the nation are in that state. Even people that work in production line facilities are brought in and finish when the contract ends. There is mobility in the labour market. People are chasing the work that is relevant to their own skills.’

A 42-year old senior lecturer felt that opportunities for employment ‘came from my flexibility towards employment and job routes.’ A principal lecturer aged 47 spoke of workers today being asked to ‘manage themselves in their work’ and that this ‘was all part of flattening the organisation.’

Another respondent, a 47-year old senior lecturer, observed that because of changes taking place to the institution ‘I am now redesigning who I am and repositioning myself for how I see the future.’

Respondents tended to have clear views about work becoming more flexible in nature. A specific example of the consequences of organisation restructuring was expressed by a member of the administration staff - ‘I don’t think many people get job satisfaction anymore. I think it goes back to this lack of caring by employers toward employees - the ones at the top are always trying to get higher and higher and they are always watching their backs and so consequently those below get forgotten.’

The question encouraged a variety of comments about the types of change that has taken place to work. It was implied that organisational restructuring, or ‘flattening’, is encouraging a more flexible attitude towards work. The Age Concern Survey indicated that UK workers prefer more flexibility in work patterns. There is a tendency to suggest that flexible work patterns are desirable in their own right and not simply as a necessary reaction to company demands. Work is becoming more regulated and therefore less enjoyable. This encourages the desire to be more selective about when, what and where work should be undertaken. The general view expressed was that of ‘mobility’ in the job market where people actively seek out work opportunities in the context of flexible work patterns.

4.3.3.3. Technology as a cause of the transformation of work

‘I suppose the big difference today is the use of computers or electronic means of communication and managing information and mundane operations including

commercial operations, buying, selling and stock control. Becoming competent at using Information Technology is a considerable change in working practice today.’

Technology was not generally seen to be a threat to job security but was often viewed as a means of facilitating the individuals ‘fit’ in the evolving labour market.

Competence in the use of technology was viewed as a key skill to be developed in a transforming work environment.

4.3.4. QUESTION 4: What current issues impacting on your life could influence your retirement? (The objective of this question is to see what connection the respondents make between their current life experiences, e.g. work, and their anticipated retirement).

Problems associated with financial provision were seen as a general problem impacting on retirement. As a result respondents spoke about the need to redefine their retirement.

4.3.4.1. A self-managed retirement

The majority of respondents described a need for a personalised form of retirement, should either their health fail or the institution redefine their contract. Respondents that were 12 to 15 years away from retirement showed signs of a careful consideration of their retirement options should work and health issues change. A variety of reactions to changing work scenarios were expressed. Many saw the need to re-evaluate their retirement plans and in some cases retirement was reflected on for the first time. ‘My wife and I plan to stop work at 60 or 65, but we see retirement as involving work, but work on our terms. Having that taken away would be a big problem.’ Close to

retirement one respondent looked at possible influences affecting his immanent retirement. 'Another major slump in the stock market in the next year could cause me to stay on.'

A senior lecturer saw a connection between what could happen in his work situation as possibly impacting on his retirement plans. He saw the possibility that the Government, through the Higher Education Funding Council for England, could decide to regard university staff as 'self-employed in order to reduce pension provision costs.' 'This', he said, 'would result in my full time position changing to a flexible part time employment contract.' He observed that such a scenario could result in having 'to work 4 days a week now and then 3 days a week and 2 days a week and still be working to the day you die.' He described a smooth transition into retirement as being a 'scaling down' of work where the need and desire to work continues but at a pace and form that suits the individual.

The only respondent currently retired, expressed the need to 'supplement' his pension provision in anticipation of a reduced state pension. Having retired 15 years early he has worked on a contract basis ever since and, now that he has the opportunity to move residence, he sees his ability to contribute to his living costs as a natural combination of work and retirement.

A principal lecturer mentioned that should personal circumstances or working conditions change, his attitude towards retirement would include 'having some sort of phased approach towards retirement.'

A number of respondents anticipated the possibility that the University was heading towards being run on a more businesslike model resulting in greater workload pressure

for employees. As a result they envisaged reducing the number of contract hours worked and spending the balance of their time exploiting other areas of interest where some income would accrue. An anticipated retirement was seen to be ‘work on our terms.’ It is significant that many respondents throughout the interviews repeat the concept of self-managing retirement as a continuum of work. Planning for retirement was seen to be more than financial provision. Included was the desire to be independent and able to adapt to changing circumstances. The anticipated retirement was not seen to be a static existence outside of the individual’s control.

4.3.5. QUESTION 5: What are your thoughts about retirement at a fixed age? (This question will be compared with the AGE Concern Survey results and has the potential to uncover additional issues that could be raised about the desirability to retire in the traditional sense).

4.3.5.1. A self-managed retirement

Nineteen of the twenty respondents rejected the idea of a fixed retirement age.

One comment was an emphatic ‘I’ll retire exactly when I feel like it. God willing.’

Other comments centred on the notion of a more flexible retirement. ‘I really see retirement as moving on to another stage, which is not one of necessarily slowing down, in one sense yes, but also open up new horizons. That’s when I can do what I have always wanted to do.’ ‘If organisations need a flexible work force, then they need to have a flexible approach to retirement.’ ‘I think it should be the case that every individual is free to choose when they want to retire but obviously at the same time

they need resources.’ ‘There were others who retired and immediately got into other paid activities, like consulting - so it didn’t matter what age they retired at because effectively they were just changing career. Others retired at the set age, sat at home and died.’ ‘I think people should have a choice.’

It is this notion of choice that is so different to the traditional form of retirement. One member of the sample pointed out that he had had multiple careers and that, in a sense, he had retired many times from one to the other. Hence his comment that if he was told by management that he had to retire at 65 ‘I probably would say “oh, another retirement” and just move on. So the phased thing appeals to me - I can prepare for what I do afterwards.’ Only one member of the group indicated an acceptance of the notion of a fixed retirement age. Another saw retirement ‘as moving on to another stage, which is not one of necessarily slowing down, in one sense yes, but also open up new horizons. That’s when I can do what I always have wanted to do.’

Once again there is clear evidence that retirement provision is seen as the individual’s responsibility. Many respondents saw retirement in a positive light provided that it was negotiable. Although still using the term retirement, many saw it as simply a career change. Retirement was also termed ‘another stage’, ‘new horizons’ and another ‘career.’ In this sense retirement was seen to be undergoing fundamental change needing to be literally re-defined.

4.3.6. QUESTION 6: Under what circumstances would you accept a fixed retirement age? (This question is aimed at gaining some insight into the respondent’s notion of retirement’s likely duration with all the attendant consequences).

4.3.6.1. A self-managed retirement

Seventeen of the twenty respondents indicated that a fixed retirement age was only acceptable if they would still be entitled to secure some form of income after this stipulated date. A typical response was 'I think perhaps my view of retirement is I don't work full time anymore - I think it will not be viable to stop work altogether.

Retirement for me is gaining control and turning the tap of work on and off as I feel I need to.' A respondent who has already retired commented 'I think that it is down to the individual how they feel about work and what type of work they do and I think it would be wrong to put a fixed age because it would impose financial penalties on some people.' A number mentioned that retirement needed to be individually negotiated.

They spoke of retirement being 'open ended' in that the time scale could be self-determined rather than an imposed fixed point in time. 'No one can tell me to do this or that. I think a job is part of self expression - a part of who we are as people but moving to retirement could be seen as enabling us to become more of the individual that we perceive ourselves to be.' This last comment brings work and retirement into a seamless bond and has some significance in terms of the hypothesis posed for this study. In summary a fixed retirement age was only acceptable if it created the opportunity to continue working and 'turning the tap of work on and off' as required.

The notion of a fixed retirement age was not seen to be a clear line separating work from a post-work world. Respondents saw a fixed retirement age as irrelevant in that they saw no interruption to their flexible working lives being caused by this event.

4.3.7. QUESTION 7: Which of the factors below, if any, would encourage you to postpone your retirement? If you are already retired, which of these factors would have encouraged you to postpone your retirement? Age Concern (2003). Please give reasons for your choices.

4.3.7.1. More flexibility on working hours

Some respondents saw their own working hours as being relatively flexible already and others interpreted flexible working hours as working shorter hours. A respondent commented 'I wouldn't want my pension based on part time work.' Other comments included 'flexibility on the amount of hours would be part of the requirement for me to see myself as being retired. It would be supplementing my income but also allowing me to keep up with what I like doing.' 'The answer is no, but if someone said there is a block of teaching, then I would take that.' 'Yes, because this is the sort of business where you can be flexible - you can manage aspects of work - a virtual retirement where you are not working full-time and you are not available every day of the week.'

Overall the response to this factor mirrored the response to the Age Concern survey.

The majority felt that more flexible working hours were a positive inducement to carry on working in general and regarded the term retirement as inappropriate. Clarification was needed about how the pension would work if staff were persuaded to postpone their retirement. The term 'virtual' retirement is interesting as it implies that if flexible working hours are offered the respondent sees the continuation of work as being neither work nor retirement but rather a 'virtual' retirement. Work and retirement tend to be

seen as transforming into a single entity with flexible working conditions being the common denominator.

4.3.7.2. Part time working opportunities

Typical response were 'Part-time working opportunities would be a big influence - I would hope that if I was still teaching here that I could come back and teach my speciality - then it would be a win-win situation because financially it is cheaper to pay part-timers than full-timers, but the personal satisfaction side of it would be to keep your brain active.' 'If it is spread over the academic year - then no. I want to go on holiday in April.' Respondents tended to see the negotiation of part-time work as being something they would do anyway but if it were to be an inducement to postpone their retirement then the financial mechanism of a postponed pension pay-out would become critical.

The reaction to this option was almost identical to the first with respondents seeing it as a positive inducement and as a necessary personal strategy. The responses also mirrored the overall positive response reflected in the Age Concern Survey.

4.3.7.3. Being considered for training and development at work

Typical comments in favour of the proposal were; 'Yes provided the training and development was what I wanted to do rather than something which was suggested by the institution.' Others stated 'Yes, I am always interested in something new.' 'I think it is just a case of whether or not it appeals to me at that stage.'

Comments from respondents who were not in favour of the proposed option included;

‘No, the reason in my case would be that I am already investing in my training and development throughout my employment. I can’t imagine what cutting edge technique the institution would be offering me that I haven’t already accessed, so it’s unlikely.’

‘Probably not if they are directly related to my work, but I could see myself wanting to learn new things for enjoyment.’ ‘Probably not - I would like to think I would have enough skills and enough resources to carry on without having to retrain. I suppose because I tend to pick up things as I go along anyhow.’ ‘I will decide what new skills I might need.’ ‘In terms of opportunities for staff development, at the moment I don’t see a need to take those. But I’ve sort of been doing it myself - for instance I am interested in on line education and one of my ideas is to be an on line tutor and use that in terms of my part-time income, which I could then do sitting by the side of a lake.’

One of the administration workers observed ‘No, that would not be an inducement to work longer - I love what I do and I am not sure that I would want that to be changed.’

The three criteria for postponing retirement mirror the AGE Concern investigation and will make interesting comparisons. This is particularly relevant as the Northampton respondents were split over the last proposal and, that concerning all three issues, there was a strong indication that they would prefer to control their own destinies with regard to retirement matters.

Unlike the Age Concern study where the majority of respondents rejected the option of being considered for training and development the Northampton sample were split evenly for and against the proposal. The reaction may, however, reflect the specific context of employment in the tertiary sector in the UK at the moment.

4.3.8. QUESTION 8: What types of provision have you made for your retirement? (In exploring these provisions some insights may be gained into the respondent's perception of an evolving form of retirement. The preamble to this question played down the need for monetary figures and emphasised that all information will be treated as confidential).

4.3.8.1. A self-managed or strategic retirement

Six respondents mentioned that their own continued earning ability was in fact part of their notion of a retirement provision. Responses include, ' Home ownership is one, the stock market is another - and also myself - you know, I have also invested in myself - I have had to redirect time into doing a PhD because I think in the long term this is the thing that will make me more marketable.' I hope to go from full-time to less than full-time and manage my way through to no work at all, but I am not relishing the prospect of not working at all.' 'We are also looking at buying properties up in Scotland as an investment'.

The majority of respondents saw home ownership and various forms of financial investment as part of their planning for retirement. They also viewed transferable skills as a form of investment toward a self-managed form of retirement. It is noticeable that when respondents talk of financial provision they tend to think of retirement in the traditional form. It is when they acknowledge that the financial provision is inadequate that the notion of a work-based retirement emerges.

4.3.9. QUESTION 9: What are your thoughts about living longer during your retirement than previous generations? (This question is intended to bring the issue of funding retirement into even more focus than question 8, with the possibility of gaining some insights into people's plans for an extended retirement).

4.3.9.1. A self-managed or strategic retirement

Looking at the issue of living longer and having to fund a prolonged retirement the following quotations are a sample of the comments made. 'The amount of money needed - to have a reasonable income for being able to be 30 years or more in retirement is quite a substantial amount of money - I think people of my age don't really think about that.' 'If people still expect to be making a contribution and still working in some way then (in the future), I think it is quite good news and it keeps resources in the economy.' Good news in that people are able to continue with some form of flexible income.

'It would be wonderful not to have to work for an institution and continue teaching with those who want to - who are self motivated - I will thoroughly enjoy that and continue to share what expertise I have got with those who want to participate in the sharing.' A strong implication here was to select flexible work that suits the individual's interests.

'The second issue is consultancy which is the pretty obvious one isn't it? For people like ourselves we have skills and expertise for which there is a price in the marketplace.' People from a higher education background are in a good position to utilise their skills in a number of financially rewarding consultancy activities. 'You

need to invest in yourself at all levels and that means keeping your mind on where you want to be - your financial where with all.' The suggestion is that, investing in skills, the individual is able to financially structure their own retirement. This is reinforced by the following statement; 'People living longer - feel healthier or able to do more - and can cope with returning to work at some level.' 'If we do live longer, we could have another 20 years to go, which is a reasonable time to develop a strategic plan! I suppose that makes it less acceptable if you have been forced to retire at a relatively youthful age - so it is another incentive to keep on working.' 'It does mean that the economy will be more strained as it is supporting an older work force, so economically active older people will be better for everyone.'

Many respondents viewed an extended retirement, with the possibility of good health, as positive as it implied greater opportunities to organise flexible forms of employment. The last years of life were regarded with greater trepidation but the issue of becoming frail at the end of the life cycle reinforced the notion that some form of income generating activity needed to be pursued for as long as possible. 'Investing in skills' was mentioned as a necessary preparation for a possibly longer post-work life.

4.3.10. QUESTION 10: How different do you expect your retirement to be from those experienced by past generations? (Here the respondents explore their own ideas about changes to retirement and make a possibly important comparison with previous notions of retirement that tended to link two previous focal points of society, namely work and retirement).

A respondent in his thirties mentioned that his father, retiring in a week's time, intends 'to stay in work probably something part time, so in a sense his generation is a little bit like ours at this stage.' However he was of the opinion that 'before state pensions, retirement would have been something for them to overcome, rather than something to enjoy.' He opined that people today 'are more confident of retirement than ever before on a personal independent level.' A similar response reviewed many more opportunities to be more active in retirement today.

One respondent tended to contradict herself saying at first that she did not think her retirement would be much different to that of previous generations. Later she said that previous generations did not look on retirement "as a happy time" but that today people are better informed and retirement is now "pleasant".

All respondents saw retirement today as being different to previous generations. One saw that previous generations tended to experience 'isolated' retirements, with little to do other than watch television, but today more and more people in the UK are experiencing a greater 'liberty of movement.' An interesting observation was that the retirement of previous generations tended to consist of survival whereas today there was the possibility of engineering an extended and enjoyable retirement.

4.3.10.1. Work and retirement as a continuum

Another opinion was that previous generations tended to sit 'in front of the television and keep warm in front of the fire' and that they needed to be frugal during their drawn out retirement. He continued by saying that he envisaged a form of semi-retirement for himself. 'Now there may well be 3 or 4 strands to that semi-retirement so I might have

2 or 3 properties to manage, I might have a small easily managed business. I might have a couple of modules to teach each year, maybe even for different employers. So I would be a multifaceted worker. I might be fully employed in terms of the number of hours I put in - but I would still classify it as semi-retired as I am fully in control, not under a single employer's terms and conditions and contracts etc. Making it work for me.' Another member of the group summarised what retirement appears to be transforming into. Describing retirement as 'something that is a very active part of your life - not something where you go into decline - it's an active one, but my aunt said something to me - she said you start to prepare for your retirement from the first day you work. It's a continuum.' This notion of work and retirement now being a continuum was supported by another respondent's comment that 'you have got to start - not the preparation for retirement - why bother waiting until you are 65 to learn to play the piano? Why not start now so that when you do retire you are very good at it and you can go out and entertain people.' The implication here is that people need to do what they enjoy doing now and not wait for retirement to do it. Retirement in this context becomes part of your working life,

Yet another view of the possible evolving nature of retirement described it as a time when a greater proportion of people will be continuing to work for a longer period during their retirement, and that they will 'evolve our own model' of retirement.

Another mentioned 'I think people are going to be flexible - I think they are going to fit work around their lifestyle, whether they are 30 something or 60 something. People want to continue to be active. I think it will be just a slower paced continuation of work.'

4.3.11. QUESTION 11: Give your thoughts and experiences about the way the nature of work is unfolding and any possible consequences with regard to your anticipated retirement. (The respondents were asked this question in order to see whether they made any interesting connections that could provide perspective on the core issue of whether retirement is becoming an extension of a redefined form of work).

4.3.11.1. The link between work and retirement

The majority of the respondents (18 out of 20) indicated that work is changing in their personal experience and as a result they saw retirement as a future event that would be influenced by these changes. Because of the personal nature of the perspectives given and the richness and variety of the comment, quite a number of direct quotations seem necessary. The following quotations reflect various views about the blending of work and retirement.

‘This sort of occupation is the closest I have found yet, of being able to work for myself, so I have a lot of independence in what I do.’ This comment was then linked to the notion of retirement. ‘I want to be in a position where I can control my future.’ This sentiment is further developed by the next quotation.

‘Work is where you are doing something that happens to coincide with most types of employment but also types of non-employment. If you’ve got a hobby, that’s work to you. Definitions of work, what do we actually mean by work? I would probably rather have a hobby when I retire, but if I can do that hobby for money that is great.’

The next quotation looks at work as not so much a ‘job for life’ but more of a ‘profession for life’ and continues with, ‘when I’ve retired, I am going to spend my

time doing what I want to do. I see my retirement perhaps more as shifting down a gear and slowing down, maybe doing the same work but doing less of it. I see my retirement as being more a different phase of work, rather than drawing a line and saying right no more work, this is retirement now.'

The next respondent indicated a connection between work and retirement from the perspective of the fragmentation of the components of work. 'I get the impression that work, most specific tasks within work, don't last as long as they used to, perhaps they are more intense. I think retirement will be something similar. My vision of retirement means that occasionally I will work - I think these building blocks of work will be there. I will just pull one out, do it and then go almost back to retirement, whatever retirement is. It is the availability of these building blocks, which I think will allow you to live the retirement that you want to live.'

Another reply to this question included the following. 'I think in some ways the profession we are in is a good preparation for retirement, because it is all about life on the move – it is all about being enquiring and inquisitive and it is about managing your own time and about managing your relationships with other people.' Yet another spoke of a lifetime of redefining various career paths. 'I don't regard myself as having any kind of retirement in the traditional way, but would regard myself at some undefined point stopping doing what you could loosely call a 9 to 5 job and doing a whole potpourri of different things which would be relevant to me.'

The next respondent likened his experience of work and its possible impact on his retirement as being 'an evolution' towards 'fuzzy boundaries - a balance between work and leisure - the difference becomes less and less clear - retirement then becomes a subsidiary issue. Now if your retirement takes that form, then it is not some monster

grinning at you from the background but rather it's another day and another year and maybe the boundary becomes almost imperceptible.' This last statement encapsulates a thread that runs throughout the Northampton study. Namely, that work and retirement are merging. As mentioned above retirement is becoming a 'different phase of work.' The link between the individual's work and retirement is clearly evidenced and this section of the empirical study tended to uncover material that addresses the hypothesis of retirement tending to become a self-managed phenomenon moving away from the 'cliff' at the end of the working life. Terms such as 'fuzzy boundaries' were used to illustrate the perception that work and retirement are becoming inter-linked.

4.3.12. QUESTION 12: Is it possible to retire in the traditional sense in the twenty first century? (This last general question is an opportunity to draw out any additional perceptions about the transformation of retirement).

4.3.12.1. The merging of work and retirement

The answer to this question was a qualified 'yes.' The answer yes was qualified in that the respondents were implying that retirement was possible in the twenty-first century, 'but not for me.' The rich, along with workers with no transferable skills, were seen to be able to retire in the traditional sense.

One of the youngest respondents, (aged 28) spoke of retirement as being, a 'downshifting, downsizing or slowing down - you have built up some resources through your career initially and you are partially living off those resources but still working enough to bring in enough money to have a more relaxed lifestyle.' He

introduced a different perspective on retirement by testifying that some of his contemporaries had already embarked upon the above lifestyle. He added that this had happened 'in their 20's and 30's - but maybe retirement for the majority is going to follow that exact same pattern, but just later in their lives, say at the age of 40 or 50.' This was an interesting response as it suggested that work and retirement practically co-exist throughout the life stage of work. The implication is that it not so much that work and retirement are merging, but rather that retirement no longer exists in the first place. He continued with further observations. 'That raises questions I suppose about pensions - what is a pension? Is it something we should still be paying into, or should we be looking for investments that are more flexible and that we can take whenever we want to.' He concluded by suggesting that if society is moving toward a new model, that combines work and retirement at an early age, 'then the traditional pension that kicks in at a certain age is no longer relevant - it is something that is based on a previous (traditional) view of retirement.'

At the other end of the age spectrum a 52-year old respondent could also sense the intertwining of work and retirement. 'I think I have been fortunate in that I have been able to cut my hours, which is a bit of an introduction really (to retirement). At least you go home and you do the things you never had the time to do. I think that if I could move to half day I could work until I am 70. I think the worst part is to feel unwanted.' The very last point indicates that work and retirement do not only involve the individual's material well being but also their system of values.

Another member of the sample group gave an example of the 'blurring' of the lines between work and retirement. He spoke of his wife 'reinventing herself' many times in her working career by changing her career path to suit what she wants do with her life.

‘My generation is about personal choice - all my friends have all done 3,4,5 different things in their lives - we are all convinced that even at the age of 50 we could turn around and start something else again.’ With this track record he pointed out that retirement would be part of this continual ‘reinventing’ of his career.

Others combined the above reason with the desire to control a re-defined form of retirement.

4.3.12.2. Who is able to retire in the traditional sense today?

A number of respondents mentioned that wealthy individuals could retire in the form of an abrupt end to work and those involved in repetitive production functions who have little to fall back on in terms of any transferable skills and therefore no alternative. This was illustrated by the following response, ‘I think the sort of industry you work in dictates when you retire and how you retire - in manufacturing the doors are shut and bolted at say 60. In lecturing I think there is still a fair amount of flexibility, so you go on and on until such time that you feel you need to give it up.’

Irrespective of the questions posed, time and again respondents reflected on the notion that retirement is evolving into a self-managed entity in people’s lives.

4.4. SUMMARY

Responses have been interpreted in the text after each question. However, an overall summary follows that aims to encapsulate the significance of the findings.

The Northampton study clearly mirrored the findings of the Age Concern survey. Respondents rejected the idea of a fixed retirement age and favoured a more flexible transition to retirement. Before any reference was made to the Age Concern survey, respondents introduced the notion of the desirability of a flexible retirement. The study also mirrored the theoretical perspective that work is no longer a 'job for life' but that it is transforming into a more flexible form. The hypothesis that people are fashioning their own personalised retirement was tested and found to be sound within the context of the study. It was significant that a number of respondents felt the need to volunteer new terms for retirement to express the transformation that is taking place. Issues such as the tendency for work and retirement to be merging with consequences for a range of decision-makers are significant. People also expressed concern about the uncertainty that is generated by the transformation of work and retirement. Transferable skills were cited as significant issues that will need to be analysed in terms of people successfully managing their own 'third' careers.

This empirical study links with the theoretical and representative surveys in attempting to produce a more in-depth perspective on the implications for people regarding the evolution of work and retirement.

Chapter 5

CONCLUSIONS AND RECOMMENDATIONS

5.1. RETIREMENT AND WORK REDEFINED: A SYNTHESIS OF THEORETICAL AND EMPIRICAL FINDINGS

The following summary is presented in the context of the objectives posed.

5.1.1. To identify the general nature of the evolution of work and retirement.

The intention of this objective is to analyse some of the causes and contexts of the transformation of work. Before we look at the transformation of work we need to define its current status. Then by analysing some of the drivers of change we begin to see the transformation process in its context.

It was identified that the notion of work as a central focal point in society has shifted.

The literature consulted and the empirical study indicates that the concept of long-term stable employment is a relic of the past. The Age Concern Survey clearly illustrated that the overwhelming majority of people living in the United Kingdom do not want a fixed retirement age but would prefer a more flexible form of continued work. The implication of this study is that people do not see work as being an entity around which their lives revolve but rather as being a series of activities that are 'flexed' within the total framework of their lives. This study formed the foundation for the small but in-depth empirical study conducted at the University College of Northampton. In answering questions from this investigation, the majority of respondents reflected that the notion of a 'job for life' has been eroded and that long term employment within one organisation is no longer the norm nor is it desirable. The literature goes to great lengths

to point out how large numbers of workers have been displaced from the work place. The respondents at Northampton tended to prefer the freedom of choice as a consequence of negotiated contracts, flexible or part-time work. The questionnaire attracted responses that refuted the idea that retirement was a phase of life where the retirees stopped work completely and spent the rest of their lives pursuing leisure and non-commercial activities.

The literature review defined, what has hitherto been termed, the traditional notion of work as being full-time permanent employment. Authors indicated some of the reasons for the unfolding shift from this traditional idea of work. The two reasons analysed were company restructuring and technological developments. The empirical study evoked comment about technology and organisational restructuring bringing about elements of insecurity into their work environment. This supported the opinions of many of the authors reviewed. The majority of respondents no longer regarded work as permanent and an end in itself. They saw work as a means to doing what they truly wanted to do with their lives. Some respondents at an early stage of the interview made the link between the evolving flexible forms of work with a retirement that is 'a different type of work that is more relaxed.' Respondents already in retirement or very close to retirement also recognised, along with younger colleagues, that work has irrevocably changed. They recognised that as a consequence of this change their retirement would be different to that of previous generations.

Respondents drew a distinction between their own multiple-job careers and the transformation of their profession as a whole. Some individuals indicated that the choices of work have become more open ended today than in the past. This introduces the changes to work are partly as a result of people's free choice and not simply as a

result of the forces of technology and the restructuring of companies. This aspect of the redefinition of work was not strongly highlighted in the literature but was one of the significant issues uncovered by the empirical study. In fact this aspect of choice in work today runs as a theme throughout the interviews conducted. Having identified aspects of the redefinition of work and retirement the next objective of the study was to analyse the consequences of the evolution of work and retirement.

It must be remembered that the empirical work reflects the UK situation almost exclusively. The UK has its own legal, economic, political and social history and this does influence any empirical analysis of a social situation. More specifically, the fact that the UK is part of the developed First World, cushions and protects it from some of the more severe effects of work transformation in the age of globalisation and rapid change.

5.1.2. To review people's reaction to the evolution of work and retirement

This objective attempts to uncover people's re-evaluation of work and retirement as a consequence of the changes taking place. The literature review describes how the consequences of the drivers of change impacting on work are forcing large numbers of people out of long-term employment into part-time, self-employment and unemployment. Authors write about organisations employing people on a project to project basis and thus highlighting the trend toward flexible forms of employment. The literature revealed that as a consequence of technological developments and company restructuring, in various configurations, even the so-called 'stable' work force is being introduced to more flexible forms of employment. This unstable work environment

referred to by Beck (2000) as the 'risk regime' has, as a consequence, introduced people into a form of work where individuals need to construct their own non-standard careers. Duffy et al indicates that working from home is gaining popularity as people's priorities shift from work centric values to other areas of their life course (Duffy et al. 1997:97). This is a significant aspect of the redefinition of work. As a reaction to the pattern of change, people are re-aligning their priorities. Instead of waiting for retirement in order to self-actualise they are themselves becoming part of the redefinition process. The notion of work fragmenting into discreet segments invites an analysis of the consequences affecting retirement.

The Age Concern Survey clearly revealed that the overwhelming majority of the British people prefer a more flexible form of retirement that includes part-time work and more flexible hours. These findings indicate that as a consequence of the evolution of work away from traditional norms, people are wishing to organise their own retirement around the new realities.

The Northampton empirical study confirms the literature consulted and gives greater depth of meaning to the Age Concern Survey concerning the issues of flexible work and retirement. Overall this empirical study indicated that retirement appears to be evolving into a more flexible life-stage with no particular age barriers. As a consequence of the evolution of work and its resultant insecurity, most of the respondents saw their security in creating transferable skills to cope with a work environment that called for survival through multiple careers. They frequently pointed out that they were largely masters of their own destinies when it came to constantly updating their skills.

Because the Northampton study was conducted largely among the academic staff the respondents recognised that they were in a better position to adopt a more flexible

attitude towards work and retirement. A significant number made the point that they actively tailor-make their work patterns into forms that suit their life style the best. In spite of the institution's attempts to create a more rigid administrative posture by prescribing more precise tasks to be performed, the respondents expressed the possibility of redefining their roles and quoted consultancy or part-time activities as options if their current jobs became untenable. The literature confirmed this tendency for organisational restructuring and indicated that jobs are being broken down into functions where contract workers may be hired to perform these activities when required.

Both the literature and the Northampton study regard the plight of semi-skilled workers when reaching retirement as being of concern. Many workers from the manufacturing sector, for example, have little option but to stop work abruptly when reaching a mandatory retirement age. Often physically 'worn out' these workers lack the transferable skills to self-manage their retirement along the lines discussed above. A traditional retirement, paradoxically, appears to be reserved for the affluent members of society and semi-skilled workers. The majority of the respondents interviewed in the empirical study have the education and experience to enable them to transfer and re-define their skills in order to self-manage the evolving forms of work. They do not represent a true cross-section of British society. The notion, therefore, that all workers regard retirement as a continuation of work and have the skills to re-define their 'third' careers, is simply not the case.

5.1.3. To analyse the link between the evolution of work and retirement

Having looked at some of the consequences of work's evolutionary process the above objective investigates the possibility of this process extending into the 'third' life stage. As work transforms into a more flexible or 'casualised' form, and workers are crafting their own careers, it becomes apparent that there is little to retire from in the traditional sense. Retirement, having always taken its cue from the individual's work life stage, has now been cast adrift and no longer stands at the end of work as a line to be crossed. Retirement too has become flexible by default. Authors spoke of people planning to work well into their so-called retirement years. Others referred to the notion that work and retirement are becoming self-managed aspects of people's lives. The link between them is flexibility, self-management and the blurring of the lines that formerly separated them. All three of these 'links' are dealt with, to varying degree, in the literature, the Age Concern census and the empirical study. To some extent the combined results of the above triumvirate of analysis methods are drawn together by the notion that work and retirement are 'seamless.'

The Northampton empirical study contains a considerable body of comment about the blending of work with retirement. Some individuals reasoned that a form of self-employment could be implemented within the institution to reduce or eliminate pension provision costs and in this way retirement would be entirely at the discretion of the staff. The possibility of flexible working conditions were seen to be a way of self-managing their working lives. This attitude was extrapolated into a notion that flexible work has the potential of eliminating any clearly defined entry into retirement. By self-managing flexible forms of work and with the dividing lines between work and retirement

becoming increasingly indistinct, retirement itself appears to be evolving into a new form.

5.1.4. Self-sustained or strategic retirement

The next section tests the hypothesis: ‘the very factors that are redefining work are also creating an entirely new phenomenon that is replacing the traditional notion of retirement. This new phenomenon may be called a self-sustained or strategic retirement.’

By offering some definitions of the traditional notion of work and some of the reasons for its evolution in recent times the literature provided a basis for analysing some of the consequences of this process. What is clarified by the theoretical part of the study is that stable forms of long-term employment have been partly replaced by flexible and unstable forms of work. The significance of this evolving form of work is that it includes a large element of self-employment or self-managed contract work, often of a short duration. Because conventional pension schemes have been eliminated for many workers, these individuals now have to manage their own provision for old age. The literature argues that work and retirement are moving closer together to a point that just falls short of providing a clear vindication of the hypothesis.

The Age Concern Survey provides clear evidence that the majority of people in the United Kingdom reject a fixed retirement age, preferring a self-managed or flexible transition into the retirement phase. In the United Kingdom, therefore, there is strong evidence that people want to manage their own post-work lives.

The empirical study conducted at Northampton produced some localised opinion about self-managed work and self-managed retirement. Respondents spoke of the blurred or 'fuzzy' line that separates work from retirement. They often saw themselves as managing a form of flexible work that continues into a stage of life where, for health reasons, they would then need to turn to their accumulated and varied private investments. Comment was also made of transferable skills that they sought to develop as part of their strategy to cope with the new work and retirement paradigm. The predominant view expressed throughout this part of the investigation is that people want to develop their own personalised version of retirement. They indicate that this self-managed 'third career', even if encouraged by organisational change or technologically driven efficiencies, is the chosen route that the majority of people in the United Kingdom wish to follow. They reflected on the need to manage the funding for a probable extended life expectancy. Even the respondent who is already retired regarded himself as being of the generation that sees retirement as substantially an extension of work.

One respondent encapsulated the notion of work and retirement becoming self-managed into an integrated entity. He pointed out that several of his young contemporaries have already embarked on a pattern of work and leisure that conforms to their notion of an ongoing lifestyle where retirement as a future life stage has completely disappeared. They reason that if they are already implementing a strategy of funding how they wish to live, then work and retirement are synonymous. They see work and retirement as one and the same. In the literature Lloyd (2002) underpins this notion of work continuing beyond normal retirement age by suggesting that the baby boomer generation are engaged in defining their own strategy for retirement. A number of authors reflect on

the concept of retirement becoming a series of phases where work is systematically reduced in accordance with the individual's longevity, financial resources and interests.

The first part of the hypotheses stated that 'the very factors that are redefining work are also creating an entirely new phenomenon...' As previously identified, technology is one of the primary forces behind the evolution of work. The literature and the empirical study discuss the use of computer technology in the home. The technology that has replaced people in the work place has given individuals the capability to utilise the same power of the computer to perform the work of several people and be in several places at the same time. This part of the hypothesis has therefore been tested and found to be substantially correct.

The second half of the hypothesis that states retirement is becoming 'an entirely new phenomenon. This new phenomenon may be called a self-sustained or strategic retirement', has been partly addressed by the literature consulted, the Age Concern Survey and the empirical study conducted in Northampton. The literature and the Age Concern Survey were limited in their validation of the hypothesis in that they only highlighted the notion that work was evolving into a more flexible form and that the self-management aspect of work has consequences for retirement. The empirical study conducted at the University College Northampton has produced some clear evidence in support of the hypothesis where the self-management aspect of retirement is repeatedly emphasised. Although the majority of British workers favour a more flexible and gradual entry into retirement it cannot be implied that they also wish to, or are capable of, fashioning their own 'third' career. The question of transferable skills could be a decisive factor in determining who in the population will be able to cope with the rigours of a 'Me & Company' approach to work and retirement. Unanswered questions

could include the following. Will successful retirees be of a certain level of education? How will companies implement an extended retirement age? Does the term retirement still have meaning? Will company provided pension schemes be disbanded?

The analysis that has been conducted, though not equally applicable to British society as a whole, does imply that a personal strategy for an individual's 'third' career is becoming increasingly not only desirable but also a necessity. As the term implies the evolution of work is an ongoing process and the consequences for any form of retirement are also fluid. Because the unfolding process has substantial consequences for society, there is a need to constantly review the direction it takes.

5.2. GAPS IN THE FINDINGS

The study revealed a number of unexpected findings that were not part of the stated objectives. The concept that work and retirement could be developing into one entity was not anticipated. This was made even more surprising in that the Northampton study produced a response that indicated that work and retirement were perceived as being one entity from an early stage of the respondent's career. Although the respondent's self-managed or strategic attitude toward work and retirement supported the hypothesis, it is the unexpected perception, held by some workers at an early stage of their careers, that work and retirement are synonymous. Most of the respondents indicated that they would not be able to retire comfortably without doing some form of money generating activity after reaching retirement age. This was an unexpected observation from a demographic profile considered able to provide for a retirement in the traditional sense. It is possible that the evolution of work has been more rapid and radical than previously

thought. This is consistent with some of the more radical claims discussed in the chapter on social theory.

The following issues indicate gaps and limitations of the study as a whole. The authors consulted did not explain the paradox of people opting for early retirement and the apparent difficulty of getting employment in a world where technology is replacing human beings in the work place. Both the literature and the Northampton study clearly reflected that people have real concerns about the uncertainties of the emerging forms of work and retirement. The literature discusses the increasing insecurity that pervades all forms of employment. These uncertainties or risk elements about the future are not dealt with in this study but are obviously of concern to people in a number of first world countries. Miles (2003) reports that over half the British working population will need state help in retirement. This fact raises several questions about the self-management of work and retirement that need to be addressed.

5.3. SIGNIFICANCE OF RESULTS

The study does have wider implications. Various organisations may be motivated to investigate further some of the implications of the findings. Human resources professionals could benefit from the findings in that people approaching, an increasingly ill defined, retirement age could be offered training that would compliment the phasing in process that seems to typify the evolution of retirement. Policy makers may be encouraged to reform pension schemes that currently reflect rigid rules about a fixed retirement age. The employment industry may be encouraged to engage in activities that seek to assist part-time workers to maintain some form of continuity of employment

through transferable skills training. Private pension or investment companies may seek to create new products to cater for the increasing numbers of people who are managing their own financial futures. Workers from production environments appear to need consideration for training that could provide them with more choices when leaving the world of work at retirement. The implication for educationalists is that students need to be exposed to the notion of career self-management through flexible self-designed courses, that mirror the less defined elements of work today.

Keith Grint argues that the greatest threat of globalisation is the insecurity that it generates to the work force in countries at all stages of development. He points out that this insecurity is the product of multinational companies introducing flexible forms of work in order to remain competitive (1998:315). The trends mentioned above have important implications for developing countries as they experience the impact of global economic forces.

A new legal contract for workers that addresses some of the insecurity issues inherent in flexible work patterns is implied by some of the findings of this study. Giddens supports the argument that legal regulations are needed to provide minimum standards for a flexible work force (2001: 308). Respondents to the Northampton study indicated insecurity concerns about the unfolding changes taking place to work.

The study has significance for post-industrial society at large in that people need to cultivate adaptability and creativity in order to cope with lives that have become 'interpenetrated' with work, family and leisure (Howard 1995: 40). The need to self-manage work and retirement is a recurring theme throughout the empirical study and has significant implications for the skills training industry.

Labour unions will need to take cognisance of the contract and part-time nature of a growing number of worker's lives. New ways of structuring labour unions need to be found to cater for the changing demands of a flexible labour force. This has significant implications and warrants detailed analysis by relevant policy makers.

The study's finding that people are motivated to manage a strategic retirement could have significant implications for public pension provision in first world countries. With declining pension participation rates in an ageing workforce a self-managed retirement requires further investigation in order to evaluate its potentially significant contribution to state pension funding (Auer & Fortuny 2000/2).

5.4. RECOMMENDATIONS

Further research is indicated in the area of longevity and its implications for people engaged in a self-managed retirement. Research needs to be conducted into the unfolding developments affecting full-time workers in organisations that are attempting greater production with fewer workers. Further research is suggested in the area of pension provision by the state where fewer workers are contributing because of an ageing society. Cognisance needs to be taken of the need to assist people, with regard to state pension provision, who may be 'between' careers.

There is an urgent need for research to be done into the needs of school leavers and graduates who face a shortened working life, an extended life expectancy and the need to manage their own 'third career' strategy.

Because work and retirement are so fundamental to the lives of human beings, it seems appropriate that comprehensive research be funded by an international organisation in

order to monitor people's reaction to the evolution of work and retirement on an on-going basis.

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APPENDIX 1

QUESTIONNAIRE

Personal details:

Age

Sex

Social employment grade

Type of work

Current position

Promotion opportunities

Working status

Anticipated retirement age

Formal and structural changes in the past 5 years

Approximate income

Type of pension fund arrangements

Additional provision

Dependants

Homeownership

Current career path status (flexible or 'job for life?')

Questions

- 1) What are your current thoughts about work and retirement? (In advance of the interview the respondents were told that the purpose of the interview was to find out their views and experiences of work and retirement and how they dealt with specific issues around these two areas of their lives. The aim of the question was to obtain an overall view of the respondent's thoughts about work and retirement).
- 2) To what extent do you see your current employment situation as secure? (This question explores the respondent's own experiences of the dynamics of change in their particular work place circumstance).
- 3) What change, if any, have you experienced taking place the nature of work in recent years? (This question moves from the topic of job security to explore the respondent's own experience of the transformation of work).
- 4) What current issues impacting on your life could influence your retirement? (The objective of this question is to see what connections the respondent makes between their current life experiences, e.g. work, and their anticipated retirement).
- 5) What are your thoughts about retirement at a fixed age? (This question will be compared with the AGE Concern Survey and has the potential to uncover additional issues that could be raised about the desirability to retire in the traditional sense).
- 6) Under what circumstances would you accept a fixed retirement age? (This question is aimed at gaining some insight into the respondent's notion of retirement's likely duration with all the attendant consequences).

7) Which of the factors below, if any, would encourage you to postpone your retirement? If already retired, which of these factors would have encouraged you to postpone your retirement? Please give reasons for your choices.

More flexibility on working hours

Part time working opportunities

Being considered for training and development at work

(These criteria mirror the AGE Concern Survey and will make interesting comparisons).

8) What types of provision have you made for your retirement? (In exploring these provisions some insights may be gained into the respondent's perception of an evolving form of retirement. The preamble to this question played down the need for monetary figures and emphasised that all information would be treated as confidential).

9) What are your thoughts about living longer during your retirement than previous generations? (This question is intended to bring the issue of funding retirement into even more focus than question 8, with the possibility of gaining some insights into people's plans for an extended retirement).

10) How different do you expect your retirement to be from those experienced by past generations? (Here the respondents explore their own ideas about changes to retirement and make a possibly important comparison with previous notions of retirement that tended to link two previous focal points of society, namely work and retirement).

11) Give your thoughts and experiences about the way the nature of work is unfolding and any possible consequences with regard to your anticipated retirement. (The respondents were asked this question in order to see whether they made any interesting

connections that could provide perspectives on the core issue of whether retirement is becoming an extension of a redefined form of work).

12) Is it possible to retire in the traditional sense in the twenty first century? (This last general question is an opportunity to draw out any additional perceptions about the transformation of retirement).