

Work, health and the commodification of life's time: reframing work–life balance and the promise of a long life

SIMON BIGGS*, MICHAEL MCGANN*, DINA BOWMAN† and HELEN KIMBERLEY†

ABSTRACT

How to respond to an ageing society has become an increasingly important question, for employers, workers and policy makers. Here we critically engage with that debate, arguing that future approaches to the relationship between work and age should take into account multiple influences on older worker behaviour, including the combination of economic, lifecourse and personal priorities. We consider the international consensus that has emerged about the primacy of work as the solution to what to do with a long life. We then address the uncertain nature of work as it affects older workers, and discuss the commodification of time in relation to a productivist approach to demographic ageing and the attitudes of older workers themselves. A tension is noted between pressures for continuity and discontinuity within the adult lifecourse which is often eclipsed within a policy discourse that tends to focus on continuity as a route to social legitimacy. Thinking about life-time as a meta-narrative, a tension between existential life priorities and commodification, may help to explain the ease with which 'live longer–work longer' policies both dominate and obscure the potential of a long life. Finally, we examine the implications for work–life balance and suggest this needs to be radically re-thought when addressing the purpose of a longer working life and the promise of a long life in general.

KEY WORDS – ageing population, productive ageing, work–life balance, lifecourse, older workers.

Introduction

How to respond to an ageing society has become a significant social policy issue, as a combination of falling birth rates and increased longevity has put pressure on the proportion of the population of 'working age'. According to the Organisation for Economic Co-operation and Development (OECD),

* School of Social & Political Sciences, University of Melbourne, Australia.

† Research & Policy Centre, Brotherhood of St Laurence, Melbourne, Australia.

the ratio of retirees to workers is expected to almost double over the next 40 years to more than 70 retirees per 100 workers by 2050 (OECD 2006), with spending on age pensions projected to outpace growth in national income in almost all countries (OECD 2011: 40). This has prompted forecasts of a looming pensions crisis, the answer to which the OECD sees as the extension of working lives. The subtitle of the OECD (2006) synthesis report on country responses to population ageing, *Live Longer, Work Longer*, encapsulates the approach which has emerged as the principal discourse left to mature adults if they wish to achieve social legitimacy and a visible identity. If, as the World Economic Forum (Beard *et al.* 2012) claims, the task of addressing global ageing is principally one of cultural adaptation, the forms that adaptation takes require critical consideration. The current consensus is not simply another example of the diminution of many forms of social engagement to their instrumental material value (Patrick 2012). It can also be seen as an attempt to 'refix' and narrow what it means to grow old within a scenario of capital accumulation and economic growth (Rudman 2006).

In this article, we critically examine the relationship between work and age, noting that historically it has been contingent on wider economic priorities with less consideration of lifecourse change. We then critically explore evidence on the relationship between health and work which is commonly expressed positively in policy discourse. Finally, we examine a little considered aspect of this debate, the commodification of time, both in terms of everyday time and life-time. Here, we draw on Beck's (2000: 7) concept of 'the value imperialism of work' and extend it to the consideration of contemporary cultures of 'active' and 'productive' ageing. We argue that thinking about life-time as a meta-narrative, a tension between existential life priorities and commodification, may help to explain the ease with which 'live longer–work longer' policies both dominate and obscure the potential of a long life. We conclude by outlining some implications for a life-time perspective on work–life balance (WLB).

Shifting historical perspectives on work and retirement

It was not until the decades following the Second World War that the prospect of leaving employment at a fixed age became widespread for most people. The post-war expansion of welfare states, pension regimes (in terms of both coverage and value) and occupational pensions created the material conditions for a phase of life 'structurally set apart from active life' (Kohli 1987: 129). For a brief period, leaving employment at the age of 60 or 65 became a predictable 'age-patterned end to working life'

(Vickerstaff 2006: 456) as the meaning of old age was temporarily resolved around 'a vision whereby retirement and welfare were viewed as natural supports to the end of the human life cycle' (Phillipson 2013: 73). The stability of this transition was short-lived, however, and began to fray when the oil crisis of the early 1970s plunged many countries into an extended period of recession.

With unemployment rising and a large cohort of young baby-boomers looking to join the workforce, early exit from work was seen as a 'bloodless' way of coping with rising unemployment (Kohli and Rein 1991: 11). Various measures were introduced within unemployment, disability and associated social benefits, and employer-controlled occupational pension arrangements to encourage older workers to leave the labour force before reaching full pension eligibility age (Laczko and Phillipson 1991). The traditional lifecourse notion of a 'set' retirement age of 60 (for women) or 65 (for men) unravelled as increasing numbers of older people exited the labour force prematurely: for a majority through unplanned early exit (unemployment) and, for a minority with the safety net of an occupational pension, through early retirement (Vickerstaff and Cox 2005: 78-9).

With many older adults leaving employment still in good health, and a policy environment conducive to an expanded period of retirement, later life began to be viewed as a new Third Age (Laslett 1989) offering new opportunities for a 'liberated retirement' free from the demands of work (Phillipson 2013: 76), although there were sharp divisions among early retired people that pointed towards 'two nations' in retirement: 'the middle-class world of comfortably off early retirees and the working-class world of redundant or early retired manual workers struggling to get by' (Vickerstaff 2006: 462). Research by Laczko *et al.* (1988: 329-30), for example, found 'substantial poverty among the early retired' in Britain, especially among manual workers who were more likely to have retired through redundancy and to be living on very low incomes in comparison to non-manual workers with good occupational pensions. Related critical arguments emerged warning of the dangers of early and fixed-age retirement policies for the social standing and wellbeing of older adults.

Drawing upon neo-Marxist perspectives in political economy, critical gerontologists such as Townsend (1981) and Walker (1980) highlighted the potential for fixed-age and early retirement policies to foster a 'popular perception of older people as being socially, politically and economically inactive' (Walker and Maltby 2012: S118). They argued that retirement and pension ages were an arbitrary point for distinguishing 'the socially and economically useful from the dependent' (Walker 1980: 67) and led to the stigmatisation of older people as passive recipients of welfare.

Similar arguments were also advanced by a number of influential American gerontologists, including Butler (1985), who coined the term 'productive ageing' to highlight the significant number of people over retirement age who were still capable of working and contributing to their communities. Butler and other advocates for productive ageing, which included several older worker's advocacy groups, emphasised how 'people now have the potential for remaining productive later in life than in the past as a result of their improved health and of reduced physical demands in the workplace' (Caro, Bass and Chen 1993: 11). As a counterpoint to the age discrimination experienced by many older workers and the perception of ageing as synonymous with decline, they argued that older people were 'a major and valuable resource' (Caro, Bass and Chen 1993: 3) who could 'enhance their own and society's well-being through productivity' (Butler 1985: 9). This argument has since developed into the 'longevity dividend' approach – whereby societies with a healthy working older population are claimed to become increasingly productive (Olshansky, Beard and Börchsh-Supan 2012). These perspectives, combining the 'third age' realisation that later life is malleable with the reimagining of older people as an economic resource, became increasingly influential with the emergence of a new 'moral narrative' (Phillipson 2015: 91) within official policy discourses in the mid-1990s.

The ratio of people aged 65 and over to 'working age' people had risen to 21 per cent across the OECD by the mid-1990s compared with just 15 per cent in 1960, with forecasts that it would grow further to 35 per cent by 2035 (OECD 1998: 3). Across the European Union (EU), the ratio of 'working age' people per person aged 65 and over is expected to half to 2:1 by 2060 (Zaidi 2015). A pensions crisis is forecast for many countries, particularly in Europe, where age-related government expenditure is projected to increase by over 10 per cent of gross domestic product (GDP) by 2060 in several countries, including Luxembourg, Greece, the Netherlands, Spain and Ireland, with smaller increases of 4–7 per cent of GDP projected for countries such as Belgium, Finland, the United Kingdom (UK) and Germany (Zaidi 2015). Average EU expenditure on age pensions is projected to reach over 13 per cent of GDP by the middle of the 21st century (Davis 2004: 346), although this 'demography of despair' is challenged by commentators such as Walker, who argues that inter-governmental organisations such as the World Bank and International Monetary Fund have 'exaggerat[ed] the economic impact of population ageing' in order to legitimate changes in pensions systems (1999: 448, 455). As Walker (1999: 450–51) observes, 'demography has played a relatively small role in the growth of pensions costs' which has been primarily driven by other social and economic factors, including the growing insecurity of labour markets

and ‘the decline in the “standard worker” on which most pension systems were based’.

To mitigate an increasing tax burden on working populations, people’s capacity for ‘active ageing’ has been widely promoted by major institutional players such as the EU and OECD (Moulaert and Biggs 2013), with the OECD narrowly defining ‘active ageing’ in terms of ‘the capacity of people, as they grow older, to lead productive lives in society and the economy’ (OECD 1998: 14, 84). This productivist definition departs from the more holistic concept of ‘active ageing’ espoused by the World Health Organization (2002: 12) as involving ‘continuing participation in social, economic, cultural, spiritual and civic affairs not just the ability to be physically active or to participate in the labour force’. However, this wider interpretation has by now been largely eclipsed, especially in Europe, by the new emphasis on employment in later life which, as Walker and Maltby (2012: S119) observe, ‘has been the main reason for the recent interest in active ageing and the fact that it has become a political priority in Europe’. Since the publication of the European Commission’s policy document on active ageing, *Towards a Europe for All Ages* (Commission of the European Communities 1999), active ageing has increasingly become synonymous with the extension of working lives and a social policy focus on raising pension eligibility ages, abolishing mandatory retirement ages and closing previous pathways to ‘early’ exit in social security arrangements.

Along with a policy shift in the direction of longer working lives, there has also been an ‘individualisation of retirement’ (Vickerstaff and Cox 2005) as people have been exhorted to take greater personal responsibility for financing their ageing and retirement. This has taken place in at least two directions: an aggressive push for countries to de-collectivise retirement funding by expanding the role of private and contributory pension schemes – although some countries, including Australia and Switzerland, had already introduced mandatory contributory pensions for workers by the early 1990s (Davis 2004) – and a large-scale ‘retreat from corporate welfare’ (Ekerdt 2010: 75), as defined benefit occupational pensions providing a fixed income in retirement have been replaced by defined contribution, market investment schemes. These developments have introduced a new paradox to the experience of ageing in the sense that growing older ‘seems to have become *more* secure, with longer life expectancy and enhanced life styles in old age’ just as ‘the pressures associated with the achievement of security are themselves generating fresh anxieties’ (Phillipson 2009: 63). On the one hand, choices over how and when to retire appear to have expanded, with evidence of increasing numbers of older men and women remaining in work for longer and rising levels of

part-time and self-employment among both male and female older workers (Ekerdt 2010; Taylor 2010). On the other hand, the range of risks that older people have to deal with has expanded, particularly since the collapse in the value of private and contributory pensions savings and the global financial crisis provoking an increase in casualisation and long-term unemployment among older workers (Phillipson 2015).

Work long and prosper?

Policy discourses portray the extension of working lives as not only a fiscal imperative but as promoting health in later life. In 1996, the OECD, cognisant of projected increases in pensions and health expenditure, argued that working longer was associated with health since 'those who work longer enjoy better health in their old age' (1996: 76). In 1999, the European Commission also claimed that extending working life 'is one important way of adding life to longer years' (Commission of the European Communities 1999: 21). So what is the evidence of an association between work, wellbeing and later life?

In the 1990s, evidence on this relationship was slim. Academic work on the relationship between health and employment had been almost universal in reporting the negative effects of work, as a principal site of exploitation (Grint 2005) and as a contributory factor in health inequality (Marmot *et al.* 1997). While there was some psychological evidence that working life could benefit wellbeing through social contact and structuring everyday experience (Seeman 1996; Warr 1994), this largely made an impact because it was perceived at that time to be counterintuitive. Work, it seemed, had some benefits after all over and above income, though these benefits were secondary. Warr's (2007) research used such additional factors as a variable to discriminate between forms of work that increased or decreased social happiness, rather than claiming a unidirectional relationship between work and positive social and health effects. As a working group of the Australian Psychological Society concluded, following a review of the evidence on the relationship between mental health, work and unemployment:

[W]hether the experience of work is beneficial or detrimental depends on the quality of the work experience. The claim that even bad jobs are better for psychological wellbeing than unemployment is not supported by research. (Winefield *et al.* 2000: 2)

Nevertheless, an association between wellbeing and work, or work-like activities, has been maintained in international policy discourse and particularly

in European policy. In 2012, for example, the introduction to the European Year for Active Ageing and Solidarity Between Generations stated that '[e]mpowering older people to age in good health and to contribute more actively to the labour market and to their communities will help us cope with our demographic challenge in a way that is fair and sustainable for all generations' (EU 2012: 2). The concern here is twofold: first, that if older people stay healthy, they will contribute to the economy and not draw down on health and social benefits; second, that, echoing Caro, Bass and Chen's (1993) research on productive ageing in community settings in the United States of America (USA), productive ageing reduces the threat of population ageing to younger generations. The twinning of solidarity and ageing, characteristic of EU social policy, reflects a continuing fear that the social contract between generations that supports the payment of pensions and health care for the old may break down. So, while the original policy position maintained that work leads to health in later life, the practical outcome has been to associate health with the ability to continue working. Indeed, Walker (1999: 458–9) argues that the promotion of productive ageing negates the ill-health-producing aspects of employment, observing 'if the health of workers is maintained then they will be more willing and able to extend their working lives'.

The years since the emergence of the active ageing discourse have seen renewed interest in research on ageing and work, with advocates of productive ageing arguing that people will be able to work longer due to changes in the nature of employment such as the growth of service work and knowledge jobs (Henretta 2000). However, research by the UK-based Work Foundation suggests that early hopes that a 'knowledge economy' would provide a less stressful and healthier experience of working life have not been fulfilled:

While the physical nature of work has changed many argue that increased work intensity, increased discretion and intellectual demands imposed on workers in the knowledge economy are key contributing factors to the cause and nature of work-related ill health. Indeed, the prevalence of work-related stress has increased alongside the numbers of knowledge workers. (Brinkley *et al.* 2010: 14)

Analysis of British data-sets on quality of working life by Smeaton and White finds evidence of 'older employees becoming progressively less satisfied across important features of their work situation' (2015: 12) such as working hours, effort demanded and the nature of work itself over the 1990s and 2000s. There is evidence from other British studies that, compared to younger groups of workers, those who remain in employment beyond the traditional retirement age have higher levels of job satisfaction and more interesting work (McNair 2006); while Behncke's (2012)

re-analysis of English Longitudinal data for the Swiss National Bank maintains that retirement significantly increases the risk of being diagnosed with a chronic condition. However, these findings may also reflect ‘a “shaking out” of the labour market in the mid-fifties, when many disaffected or de-motivated people leave’ (McNair 2006: 491). In discussing the mixed findings of previous research, Insler (2014) points to a connection between health insurance access and the decision to work or retire which may create a spurious link between failing health in retirement. Both Isler in the USA and Vickerstaff (2010) in the UK observe a ‘strong survivor effect’ that can distort an association between ageing, work and health. In other words, uncontrolled surveys of older workers are in danger of assuming a positive relationship between health and work because those who are healthy stay in work, rather than remaining healthy because they are in work itself.

Drawing on data from the Survey of Health, Ageing and Retirement in Europe (SHARE), Siegrist and Wahrendorf (2013) observe that close to half of all European workers are still exposed to physically stressful working conditions that increase the risk of premature retirement due to disability, with the risk of exposure particularly high among construction, agriculture, transport and mining workers. They also highlight the significance of psycho-social stressors such as having low control over work, being treated unfairly by managers or colleagues, and lack of reciprocity for workers’ health. Jobs characterised by these conditions are associated with elevated risks of depression, diabetes and several other forms of cardiovascular disease, and are a key contributor to early exit from work. This is demonstrated by SHARE findings showing ‘the proportion of retired people who were still employed by the age of 60 was always lower among those who experienced low control or low reward at work compared to those with good quality of work in terms of these dimensions’ (Siegrist and Wahrendorf 2013: 320). This leads Siegrist and Wahrendorf (2013: 320) to conclude that ‘retirement is experienced as a relief from the burden of work amongst those who [are] exposed to poor working conditions’. In the study of French workers in the energy supply industry by Westerlund *et al.* (2010), retirement was associated with a lessening of fatigue and small decreases in depression, while Eibich (2015) shows that German retirees reported improved subjective health status and reduced outpatient care utilisation. Bassanini and Caroli (2015: 13) conclude that ‘what is detrimental to health is not so much work per se as much as the gap which may exist between the actual and the desired amount of work, both at the intensive and extensive margins’.

In this context, it is worth noting that retirement is also reported as having positive health consequences. Insler (2014) examined the impact of retirement on individuals’ health amongst North American workers, by

disentangling simultaneous causal effects. Using data from the Health and Retirement Study taken biennially between 1992 and 2010, results indicated that ‘the retirement effect on health is beneficial and significant’. He found that women tend to experience less severe health changes relative to men, while older workers identified as Black and Hispanic experience less severe health changes when compared to Whites, although here the effect was small. Level of education (as a proxy for wealth in this cohort) was correlated with health preservation. ‘The primary conclusion’ based on this data ‘is that retirement exerts a beneficial and statistically significant impact on individuals’ future health prospects’ (Inslar 2014: 200); although Hershey and Henkens (2013: 233) caution that a critical dimension underpinning the effect of retirement on health is ‘whether it is forced or voluntary’, with studies showing that involuntary retirement is associated with an increase in depression and deleterious health-related behaviours such as smoking, reduced physical activity and increased alcohol consumption among non-drinkers.

Any positive effect of continued working on health is likely to similarly depend on whether working longer reflects a deliberate choice or a lack of adequate resources for retirement on the part of older workers.

Surveys of older workers’ retirement expectations carried out over the past decade provide some evidence that many older adults want, or need, to work beyond traditional retirement or pension age, at least on a part-time or flexible basis (Loretto, Vickerstaff and White 2007; McNair 2006; Vickerstaff 2010). But, as Osberg (2005: 418) emphasises, such changes in retirement expectations may ‘be a consequence of the experience of greater economic insecurity during the working years’ and important differences remain in the retirement expectations and work orientations of different groups of older workers. For example, professionals and those in managerial occupations are more likely to have an occupational pension and a history of higher earnings whereas low-qualified routine workers with weaker earnings histories ‘may need to continue working, whether they want to or not’ (Loretto, Vickerstaff and White 2007: 149). Moreover, whereas studies suggest that highly qualified managerial and professional workers tend to report positive experiences of working life and a deep desire to remain employed, there is evidence that many poorly qualified workers in routine jobs view retirement as ‘an intrinsically valued and necessary stage in the life-course’ (McNair 2006; Parry and Taylor 2007: 595; Vickerstaff 2010). This is reflected in the experiences of those who Foster (2013) describes as having a ‘narrative of ambivalence’ about work in her study of the personal consequences of paid work in contemporary Canada. These people see work as an essential moral and practical obligation but cannot seem ‘to find the satisfaction, security,

recognition and fulfilment others seemed to find in just doing it'. So they look forward to retirement 'as a time to *reclaim their lives*' in contrast to those Foster describes as having a 'faithful' work narrative, for whom work time and personal time are almost indistinguishable (2013: 9, 11).

Parry and Taylor (2007) draw a similar distinction between the attitudes of 'workers', on the one hand, and 'professionals and creatives', on the other, in their research for the UK Government's Department of Work and Pensions. Workers, who are predominantly employed in traditional working-class jobs and elementary clerical roles, tend to regard paid employment as a means to an end, necessary for supporting themselves and their families but not necessarily a source of satisfaction or personal fulfilment. Although they have a strong work ethic, they see retirement as a time when they can 'leave the employment treadmill, relax and enjoy life' (Parry and Taylor 2007: 595). So they view retirement and 'getting the pension' as forms of reward and the beginning of a period of relative freedom in their use of time, something that has been absent from their working lives. Gardiner *et al.* (2007) find a similar sense of retirement as the beginning of a period of relative freedom in their study of the redundancy experiences of Welsh steelworkers, following the closure of four steel plants between 2001 and 2003. The older steelworkers who had access to secure pensions talked of their redundancy as being 'a blessing in disguise' in that it led to 'a process of discovery, for the first time in their lives, that they could have control over their time, and exercise choice over whether and when to work' (Gardiner *et al.* 2007: 485–6). Australian research (McGann *et al.* 2016) indicated that older workers expressed at least four different orientations towards continued working. Some were 'jaded by work', feeling betrayed by changes in the job market, others saw a changed WLB as conducive to self-development. A third group could not imagine life at any age without work while a fourth group had no choice but to work. A combination of workplace ageism and a progressive credentialism and casualisation of work opportunities were associated with negative reactions to work in later life.

More generally, Vickerstaff (2010: 873) describes 'a conundrum in existing research on what older workers want' in that many express a willingness to consider working longer but want to change the terms under which they work to facilitate greater WLB and more interesting jobs. However, research on 'flexible' work options for older workers in the UK suggests that the option of reconfiguring work in ways that better meet their preferences is still distant for many older workers, most of whom still work full-time (Loretto, Lain and Vickerstaff 2013; Loretto, Vickerstaff and White 2007).

In summary, it would appear that the best that can be said for existing evidence is that it is mixed. Working *per se* is not necessarily better for people's

wellbeing than not working, although extra years of health do allow for extra years of work. Moreover, the debate on the positive value of work, as contrasted to the option of a reasonably resourced retirement, indicates that the options are more nuanced than policy makers would wish. A final point here is that this debate has still to explain a persistent yet puzzling finding: that life satisfaction across the lifecourse follows a ‘U’ shape for both women and men. In other words, things begin well, go into a dive through to the middle years, and begin to rise again between the ages of 55 and 75. Blanchflower and Oswald (2008) maintain that a U-shape in age is found in separate wellbeing regression equations across 72 developed and developing nations. The dip years, it has to be noted, corresponds to the traditional period of working life, a relationship first noted by Herzberg *et al.* (1957) and then by Clark, Oswald and Warr (1996). More recently, it has been observed in the Australian Institute for Family Studies’ longitudinal survey data (Qu and de Vaus 2015) and in the English Longitudinal Study on Ageing (Stephens, Deaton and Stone 2015). Stephens, Deaton and Stone (2015: 642) conclude that ‘older populations, although less healthy and less productive in general, may be more satisfied with their lives, and experience less stress, worry, and anger than do middle-aged people’.

The debate over the value of work and retirement, then, is somewhat contradictory, and dependent on sub-categories within and competing motivations of older workers themselves. There is also one consequence of the extension of working life which, while suggestive in the literature and in the findings of the Work Foundation (Brinkley *et al.* 2010), has yet to be more closely examined. This concerns the effect work extension has on time, its commodification in both everyday life and in our understanding of life’s time. It is to this consequence, which may be particularly important in understanding the effects on the ageing lifecourse, to which we now turn.

The commodification of life’s time

The tension between work and personal time experienced by many older workers in qualitative studies highlights the potential for productive ageing policies to undercut as well as extend agency in later life. Official policy discourses and positive gerontologies paint the prospect of delayed retirement in highly optimistic terms, as a welcome alternative to the structured dependency of the welfare state. But what also needs to be considered are the opportunity costs of extended workforce attachment for workers’ WLB and prospects of regaining sovereignty over time. Here, we would argue that productivist forms of adaptation to increased longevity carry

over what Beck has described as 'the value imperialism of work' (2000: 7) to the experience of later life.

'The value imperialism of work' refers to how the system of production under capitalism 'subordinates' people's experience of time 'to the rhythms of the labour market' (Fitzpatrick 2004: 204) so that modes of time utilisation which do not involve either the production or consumption of capital come to be treated as peripheral (Adam 2003; Noonan 2009; Svenstrup 2013). This gives rise to a 'restless' experience of time that makes it ever more difficult for people 'to give in' to the desire for forms of leisure and play that are done for their own sake, and which are dissociated from norms of efficiency, 'without self-contempt and a bad conscience' (Beck 2000: 61–2).

Restlessness and the commodification of everyday time

The value imperialism of work in shaping people's experience of time is reflected upon by Noonan (2009) in his essay on the experience of 'surplus' time under capitalism. Noonan argues that people's experience and valuation of time depends on the structure of the major social institutions that shape the content of their life activity and the system of value that rules over those institutions. In advanced capitalist economies, the content of people's life activity is shaped by the production and consumption of capital and the imperatives of the money-value system. The systems of management regulating people's experience of time spent at work encourage people to experience time as an economic resource not to be wasted (Morello 1997). The money-value system governing the experience of work time spills over into the experience of time more generally so that times when 'nothing' happens 'are considered unproductive, wasteful, lost opportunities' (Adam 2003: 96). Spare or surplus (non-work) time thus comes to be experienced 'as a burden to be filled through some commodified form of activity' (Noonan 2009: 387). We see this in the way surplus time has increasingly come to be associated with activities that involve the consumption of goods or services, such as shopping, going out for coffee or a meal, or going to the movies, a concert or the theatre. This is highlighted by Himmelweit's (1995: 11) discussion of how decreases in average working hours during the 1950s and 1960s did not so much increase the scope for self-fulfilling activities outside paid work as result in 'more time for the purchase and consumption of consumer goods'. Noonan's (2009: 387) point is, then, that the structure of time fostered by capitalist methods of production spills over into how the use and value of time is perceived more generally, encouraging 'a restlessness that

makes it physically difficult not to be engaged in either production or consumption’.

In recent decades, this ‘restless’ approach to the experience of time has been intensified by what Svenstrup calls the ‘extensification of work time’, or work time creep (2013: 16). Not only is the amount of time that people spend working again increasing (Lewis 2003), work-time no longer obeys fixed chronometric divisions as ‘all the hours of the day become potential working hours’ (Svenstrup 2013: 15). Under the model of work organisation that dominated until the mid-1970s, paid work happened at particular chronometric times and at fixed locations so that time away from the workplace and outside set chronological times was experienced mainly as for things other than paid work. Advances in technology and changes in work organisation such as flexitime and teleworking have steadily eroded the spatial and temporal boundaries between work and non-work. This development was initially greeted with optimism that it would lead to greater temporal autonomy for workers to balance their working hours around their personal life (Lewis 2003; Svenstrup 2013). However, as Svenstrup observes, instead of empowering people to co-ordinate their use of time better, the blurring of the chronometric boundaries between work and non-work time has merely paved the way for all time to become ‘potentially production-oriented’ (2013: 16). This has been intensified by new imperatives for workers to communicate across time zones and borders (Epstein and Kalleberg 2001) and by the development of communication technologies that enable ‘more people to work at home for part of the working week, in evenings and at weekends, or on trains and planes, in hotels or at the gym’ (Lewis 2003: 347). Consequently, for an ever-growing number of workers, time and energy for personal life has been crowded out by ‘work that has no clear boundaries and can never be clearly “completed”’ (Lewis 2003: 347). As Lewis puts it: ‘Far from the rise in leisure once predicted from the technological revolution, many people are now working longer and more intensively than ever’ (2003: 343). This blurring of boundaries has prompted debate about the need for socially sustainable models of work organisation and the long-term impacts of work flexibilisation on the wellbeing of individuals, families and communities. Summarising these concerns, Haworth and Lewis point to ‘the negative effects of current working patterns and expectations on people’s sense of connectedness with others’, noting that many people ‘find they are increasingly isolated from family and leisure activities in an ever-increasing climate of long hours and work intensity’ (2005: 74).

The commodification of lifecourse time

Traces of the 'restlessness' that Noonan and others observe as a feature of the (commodified) experience of time fostered by advanced economies are now perhaps evident in how societies are responding to the increased potential that a long life affords. The 'positive' images of ageing portrayed within contemporary policy cultures revolve around modes of time use that encourage the time of later life to be appreciated principally for its exchange value. In a similar vein, post-modern perspectives on the Third Age as a period of continued 'choice, autonomy, pleasure, and self-expression' (Gilleard and Higgs 2011: 43) hinge on whether a new generation of healthier, wealthier retirees can successfully maintain 'active consumer lifestyles' (Featherstone and Hepworth 1995: 44) and resist the structured dependency of old age by 'joining in this shopping trip' (Gilleard 1996: 495).

The point about the commodification argument is that the lifecourse can be populated by both productive and consumption-based activities, each of which fill otherwise 'empty' space. A gerontological emphasis on the increasing de-differentiation of the lifecourse and later life as an expanded period of 'active middle age' thus easily shifts into the time of later life being reclaimed within 'the value imperialism of work': for a greater proportion of the lifecourse to become production oriented. Thus we see the EU argue, in setting out its agenda for active ageing, that '[a]dapting to ageing involves adjusting the different phases of our lives to the changes and opportunities arising from increases in longevity' (Commission of the European Communities 1999: 12). These opportunities principally consist in using this additional time *productively*:

The baby-boom generation is probably the most resourceful, best-educated and healthiest generation to date. They are thus ideally positioned to make the *best* use of the opportunities offered by gains in longevity. To squander their contribution through the continuation of current labour market practices would be very wasteful. (Commission of the European Communities 1999: 12, emphasis added)

In a similar narrative, the United Nations Population Fund report on *Ageing in the Twenty-first Century* depicts older people as 'a valuable and productive economic resource that should not be stifled by outmoded public policies'. As the report goes on to argue: 'Inherent in the challenge of population ageing are opportunities, because older people who live healthy lives can continue to be productive for longer' (United Nations Population Fund and HelpAge International 2012: 29). The value of the 'surplus' time afforded by gains in longevity thus comes to be appreciated for its exchange value: as Adam says about everyday time, 'a commodity that we can use, allocate, control and exchange on the labour market' (2003: 98). The imperative emerges for people to use their additional years of healthy life to

make money instead of becoming a supposed burden on younger generations and a strain on economic growth. But as Adam argues, once time comes to be experienced as an economic resource not to be wasted, ‘any time that cannot be accorded a money value is consequently suspect and held in low-esteem’ (2003: 117). We see this in discourses on productive ageing which, according to one prominent definition, involves ‘any activity by an older individual that produces goods or services, or develops the capacity to produce them, whether they are to be paid for or not’ (Caro, Bass and Chen 1993: 6). Priority is afforded to commodified time in this framework, which discounts the value of activities that older adults might undertake for personal fulfilment and which cannot be accounted for in money-value terms: ‘personal enrichment is not included’ and ‘[m]editation, religious reflection, personal growth, reminiscence ... and education for expressive purposes are all outside the definition of productive ageing’ (Bass 2002).

Activities that are recognisably work-like, such as unpaid caring and volunteering, similarly tend to restrict legitimised identity formation in later life to modes of time-use that carry an exchange value, forming a second plank of productive ageing strategies after work itself. As the EU (2012) announced when introducing 2012 as the European Year for Active Ageing and Solidarity Between Generations: ‘[r]etiring from one’s job does not mean becoming idle’: ‘[u]npaid work provided by older people as volunteers in associations and as carers must be recognised and supported’. Hence the broader potential for self-realisation and fulfilment that a long life affords is eclipsed by a value imperialism of work and work-like conduct which asserts itself in an approach to the experience of time in later life as essentially empty if not filled with a restricted version of productive activity. In the end, and despite promises of a new found freedom in later life, the agency of older adults becomes ‘regulated through a new set of social obligations bounded by neo-liberal rationality’ (Rudman 2006: 197). The fact that people are now living longer, and in many cases healthier lives, is seen purely in economic terms where the value of additional years of life is viewed in terms of the increased opportunities for production more years (time) affords. Life’s time, just like everyday time, has become colonised with a very limited horizon of legitimacy.

Discontinuities in life’s time

Earlier we questioned the presumption that working longer will ‘add life to longer years’, pointing out the sometimes ambivalent (and even hazardous) effects of work on health and the desire of many older workers to reclaim

their lives from the treadmill of work. We then began a tentative first step towards identifying the commodification of life-time as a critique of work and a stifling and homogenising influence of the potential that a long life can promise. It is to the exploration of this alternative potential that we now turn.

The emphasis of productive ageing agendas on the uniformity of the experience of time across the lifecourse – as an ‘empty’ chronological plane to be filled with economic value – can be contrasted with psycho-social perspectives on ageing that point towards a changing existential awareness of time in the second half of life. In contrast to the post-modern gerontologies which emphasise later life as an extended period of active middle age, psycho-social accounts point to the emergence of distinct life-priorities as people grow older to give later life ‘its very own meaning and character’ (Tornstam 2005: 3). In this regard, Dittmann Kohli (1990) suggests that a fundamental re-organisation of the personal meaning system occurs during the second half of life as people become more aware of time in terms of the time they have left to live. This sense of finitude provokes ‘a change in the dominant self concept and in motivational and emotional cognitions’ (Dittmann Kohli 1990: 291) as the quest for social achievement is displaced by a desire for authenticity and the development of aspects of the self that have previously been repressed during the first half’s search for conformity.

Jung, the founder of analytical psychology, describes this shift in meta-perspective in terms of a process of individuation. The task of early adulthood and middle age, he argued, was the consolidation of the personal will so as to ‘win for oneself a place in society’ (Jung 1967: 771). The focus is on gaining social acceptance through adapting the personal will to the demands of the social environment and proving oneself a productive and dependable member of society. However, increased recognition of finitude during the second half of life prompts a change in the human psyche as issues of personal development become more important. The need for social achievement and acceptance is replaced by a desire for personal coherence and a greater sensitivity towards finitude, a shift in meta-perspective that Tornstam (2005) characterises as a movement towards ‘gerotranscendence’. The gerotranscendent individual, he explains, goes through ‘a re-definition of the self and of relationships to others’ that leads him or her to become ‘less self-preoccupied and at the same time more selective in the choice of social and other activities’ (2005: 3). This corresponds with elements of the theory of socio-emotional selectivity, which similarly suggests that people come to invest more in emotionally meaningful goals and activities as they ‘move through life [and] become increasingly aware that time is in some sense “running out”’ (Carstensen,

Isaacowitz and Charles 1999: 165). In particular, ‘when time is limited social interactions are navigated carefully in order to ensure that their emotional quality is high’ (Carstensen, Isaacowitz and Charles 1999: 167).

Psycho-social accounts of a shifting meta-perspective point to a disjuncture between the lived experience of time in later life and the commodified economy of time encoded within discourses on active and productive ageing. Although the time of later life is experienced as finite, this is not through the prism of the money-value system as a limited *economic* resource. Rather, the remaining time in later life is appreciated for its existential possibilities, which demands living with ‘a greater reflective sensibility’ and intensity (Baars 2012: 214). As Baars argues, ‘[w]hen we realize that the times of our lives are limited, we become aware that we must *live* these short lives and face the challenges and opportunities that are most essential to us’ (2012: 236). Although some may continue to regard career-related goals as the most essential challenges and opportunities they face, for others work-like activity may no longer provide a satisfactory answer to the question of what to do with the additional time afforded by longevity as ‘certain questions about the meaning of one’s life “as such” become more important, whereas they hardly came to the foreground before’ (Baars 2012: 220).

It is important to appreciate that a significant minority of the population will experience a comparatively short later life, particularly given rising pension and social security ages which ‘are likely to be especially detrimental to low-income and minority workers, these groups suffering from poorer health and lower life-expectancy’ (Phillipson 2015: 83). Although average life-expectancy has risen considerably since the middle of the 20th century, gains in health and longevity have not been realised equally. This is highlighted by the Marmot Review of health inequalities in England. As the review documented, although average male life-expectancy is now as high as 88 years in some of the wealthiest parts of London, life-expectancy in the poorest neighbourhoods of England is still only 67 years (Marmot *et al.* 2010: 37). Although all social classes have gained in life-expectancy since the 1970s, gains have been higher for those in ‘higher managerial and professional’ occupations (*see* Phillipson 2013: 21–4), who had a life-expectancy of over 80 years for men over 2002–2006 compared with men in ‘routine’ work, who had a life-expectancy of just 74.6 years (women in routine work had a life-expectancy of 79.7 years compared with a life-expectancy of 83.9 years among higher managerial and professional women over 2002–2006) (Office for National Statistics 2011: tables 1a and 4a).¹

These psycho-social arguments point to discontinuities in life experience which have largely been drowned out by a headlong chorus in praise of work and work commodification. Yet they not only contain an alternative conception of time and value in later life, they also hint at a critical way forward that

opposes the shifting materiality of economics with the embodied materiality of life's time itself. One practical consequence of this discussion would be a re-examination of WLB and the question of how to find 'a creative balance between paid work and "the rest" (!) of life' which, Beck (2000: 7) suggests, constitutes the key cultural and political issue concerning the future of work in the 21st century: 'How can the limits of growth be converted into tolerable forms of life and work?' While this question frequently relates to the tensions experienced by men and (mainly) women in juggling caring responsibilities with employment during the 'rush hour of life', we extend it to a consideration of WLB over the adult lifecourse, and later life in particular. We argue that the 'problem' of WLB needs to be reframed beyond the prevailing focus on synchronising paid work with people's care-giving responsibilities, a construction that remains imprisoned within the commodified economy of time fostered by capitalism.

De-commodification and the concept of WLB

The concept of WLB is now an important feature of policy discourses on employment, capturing a widely felt need to prevent paid work from invading too much into people's lives (Lewis, Gambles and Rapoport 2007) although, as critics have argued, the domain of *life* valued within WLB policies and practices is often narrowly characterised as care-giving or unpaid work that carries economic value (see e.g. Eikhof, Warhurst and Haunschild 2007; Himmelweit 1995; Ransome 2007). The 'problem' of WLB has historically been treated as an issue of gender equality connected with the entry of more women into the workforce and the resulting difficulties faced by women in 'synchronising' their work time with looking after dependent children over any given day or week (Crompton 2002; Eikhof, Warhurst and Haunschild 2007). As Ransome observes, 'the ideal-typical "unit of analysis" ... is assumed to be the family household with dependent children' (2007: 374–5) and a close look at WLB policies and practices reveals that their principal targets are that group of the workforce (mainly women) who carry most responsibility for child care, with 'family-friendly' flexible employment seen as the principal 'solution' to reconciling work with life (Eikhof, Warhurst and Haunschild 2007).

In more recent times, growing awareness of longevity has shifted the unit of analysis somewhat beyond working mothers, recognising that many older adults now also care for sick or frail elderly adult relatives. 'Flexible' employment options are now also promoted as a solution for older workers who face challenges in synchronising work with their personal life. For example, the Australian Law Reform Commission inquiry on legal barriers

to working in later life discussed the importance of flexible working arrangements to older workers on the basis that they could ‘facilitate the participation of those with caring responsibilities [that] affect their ability to participate in the paid workforce’ (2013: 86). The Australian Law Reform Commission went on to explain that this ‘is particularly important for mature age workers’ because ‘the likelihood of a person providing care to a person with disability or an elderly person increases with age and ... the majority of carers in Australia are aged 45 years and over’ (2013: 86).

While the focus of WLB policies has shifted somewhat beyond the dual-earner household with dependent children, the ‘problem’ continues to be viewed in terms of the synchronisation of paid work and care work. ‘Life’ is reduced to ‘care-work’ and is accommodated within the social organisation of work only inasmuch as it resembles labour that can be quantified in money-value terms. Indeed, partly so as to make visible women’s contribution outside paid employment, the literature on WLB often describes the time that women spend on domestic and caring responsibilities as *unpaid work* (Himmelweit 1995). However, this construction reinforces the logic of the money-value system in the sense that non-work-like activities are excluded from the domain of life. In this discussion, people’s interest in reclaiming time for those aspects of life that cannot be afforded an exchange value is treated as wholly uninteresting and unproblematic. In approximating ‘life’ with unpaid work, prevailing approaches mask the ways in which paid work can exclude other domains of life that cannot be measured in money terms. Alternative activities would include people’s involvement in religious or spiritual activities, recreation, civil society or community life (Eikhof, Warhurst and Haunschild 2007; Özbilgin *et al.* 2011).

A second concern with prevailing approaches is the synchronistic lens through which issues of WLB are perceived. ‘Discussions around work–life balance’, Gardiner *et al.* (2007: 476) observe, ‘usually focus on contexts in which paid work circumscribes other life activities’. Hence the predominant focus on workers who are parents of young children. This synchronistic framing implies that the ‘problem’ of WLB is how to juggle work with family commitments simultaneously on any given day or week. The possibility that workers’ wellbeing may at times be best served by discontinuity is obscured, particularly given the heavy ‘care penalty’ incurred in later life by those (mainly women) who experience earlier discontinuities in their careers (Ginn and Arber 1996). But, Gardiner *et al.* (2007: 476) point out, ‘[t]ensions and mutual dependencies between paid work and non-work activities have to be managed not just on a daily, weekly, yearly basis but over a working life-time of different phases’. This has prompted calls for a more diachronic approach that recognises biographical changes in the relationship between work and the rest of life and which can support ‘flexibility

and *discontinuity* over the lifetime where it is need' (Klammer 2004: 291, emphasis added). Debate is under way in a number of European countries about new options for organising the allocation of work and non-work time across the lifecourse and 'how employees can improve their quality of life by more successfully combining and balancing their working and private lives ... not just at specific times during their lives but throughout their whole working lives' (Naegele *et al.* 2003: 1). Career break schemes, working-time accounts and life-savings accounts are examples of various life-course flexibility mechanisms now receiving considerable attention. These mechanisms allow workers to deposit over-time hours, residual holiday leave or a proportion of their salary in a time account over many years to cover prolonged periods of leave. The Netherlands introduced a scheme of life-saving accounts in 2006 that permits workers to deposit up to 12 per cent of their salary tax-free into an account to be used at a later date to finance additional periods of unpaid, parental or study leave. In this way it is hoped that individuals will be able to modulate their working time better so as 'to ease the combination of work and other activities over the life-cycle' (Delsen and Smits 2010: 584).

A key focus of the Dutch and other lifecourse flexibility schemes is on easing the combination of paid work with responsibilities towards children during the so-called 'rush hour of life'. The hope was that a life-time savings account could 'enable agents to transfer financial resources from the later phases to the rush hour of life, so that more income and time in the form of leisure or care can then be consumed'. This way, argue Groot and Breedveld, 'the family dip in income and the hump in paid and unpaid working hours during the family phase can be smoothed out as compared to adjacent phases' (2004: 298). The corollary is a recommodification of later life 'if only alleviating the workload of young families needs to be compensated by a higher average workload in the active senior phase' (2004: 298). The time of later life thus comes to be treated as a commodifiable resource: a pool of surplus non-work time that might be drawn on in advance to purchase more 'free' time earlier in the lifecourse. What at first appears as freeing time becomes a commodification of late-life time in the service of priorities from other parts of the lifecourse. An alternative might be to use such a rebalancing to allow age-specific life priorities, as opposed to abstracted time-as-non-work, to take shape and ultimately complement each other.

Conclusion

In this article, we have argued that the contemporary trend towards 'productive ageing' leads to a commodification of life's time. Additional years

of healthy ageing have become an economic resource not to be wasted, in a similar way to how everyday time has increasingly come to be experienced as potential and unbounded work. A number of the claims made for work as a legitimising role for a long life appear on closer examination to be ambiguous at best. We argue that a critical analysis of WLB should be extended to the longitudinal perspective of the adult lifecourse.

We began this article with the observation of Beard *et al.* (2012) that responding to population ageing is at root a task of cultural adaptation. An answer lies perhaps in which adaptation best fits the psycho-social circumstances of longer-lived adults and whether the current consensus evidences a premature closure, both obscuring the potential of a long life and eclipsing alternatives to macro-economic concerns. We have made a tentative beginning, from a critical perspective. We have examined historical time in relation to the contingent relationship between work and the construction of later life, the commodification of everyday time and what we have called life's time as significant ways of legitimising how a long life should be spent.

Walker (1999: 457) observes a paradox in policy responses to population ageing in that 'countries have already removed public subsidies for early exit but very few have tackled the widespread age-discrimination in their labour markets which results in premature exclusion from employment ... and recourse to social protection'. The point is that there are many ways in which countries can respond to the fiscal challenges of population ageing, but the extension of working lives has quickly achieved the status of a political consensus as *the* primary solution. Our argument is that a meta-narrative of commodification is needed to explain how this has happened so quickly and so comprehensively.

A revived awareness of commodifying meta-narratives of everyday and life's time, and an existential appreciation of changing lifecourse priorities, promises a radical re-think of the relationship between work and life. This may include new means of attracting and retaining older workers through the availability of novel age-appropriate activity, but it also poses the question of alternative values associated with the social contribution of a long life, hinted at by the psycho-social tradition, and the facilitation of new roles adapted to a long life and the emergence of lifecourse-specific contributions for the wider social good. Key tasks will be to rethink the role of longevity in relation to policy, which is currently seriously underdeveloped and largely derivative of other parts of the lifecourse, and to discover novel pathways for critical gerontology that travel beyond work as the most significant form of social legitimacy. It is here that the relationship between work and life offers the promise of a new beginning for our longer lives.

Acknowledgements

The research for this article was funded by Australian Research Council Linkage Grant LP120100624. The authors would like to thank the Australian Research Council and the project funding partners, Jobs Australia and the Brotherhood of St Laurence, for their support.

NOTE

- 1 The gap in life-expectancy between indigenous and non-indigenous Australians is even wider, with a recent study by the Australian Institute of Health and Welfare (2011) calculating that the life-expectancy of Indigenous Australians was 11.5 years lower on average for men and 9.7 years lower for women compared with non-Indigenous Australians over 2005–2007.

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Accepted 23 March 2016; first published online 23 May 2016

Address for correspondence:

Michael McGann,
School of Social and Political Sciences,
University of Melbourne,
Parkville 3010, Australia

E-mail: mmcgann@unimelb.edu.au