

Older Workers: Learning from Three International Experiences

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The contributions in this issue serve as a timely reminder of the importance of choice and autonomy in later working life. As the UK embarks on legislation prohibiting age discrimination, this paper discusses international lessons which can be drawn from older worker experience and related policy in Japan, Australia and the United States. By exploring the integral role of social and cultural norms in the development of pension, retirement and anti-discrimination reform, it emphasizes the importance of taking a holistic approach to older worker opportunity which ensures that practice reflects the intentions behind policy.

Introduction

As the count down to legislation prohibiting age discrimination in the UK gathers pace, the voices of the older worker have become increasingly sidelined. To redress this imbalance, the contributors to this special issue have highlighted the importance of not only understanding the issues which relate and affect older workers, but the significance of aligning policies concerning older employees with the needs and wants of workers themselves. As all the articles highlight, we have to be careful in essentialising these needs by conceptualising the ‘older worker’ as a homogenous ideal type. Reasserting and acknowledging the diversity of voices is a critical factor in determining the future success of legislation: to echo Loretto and White’s research (this issue), older workers face a multitude of *different* challenges that will not be resolved if legislation is not introduced amid larger cultural campaigns to transform the age-related social values embedded within the collective knowledge of society.

To develop this argument, this article reflects on the experiences and attitudes of older workers in three other major developed countries: Australia, Japan and the United States. All have long been affected by the demographic pressures of an ageing society and are amongst the top ten developed countries for poverty in older age (OECD, 2005a). Yet the influence of cultural norms has had a determining impact on the subsequent success of policy adoption and management of the older workforce. In examining these cases, we can seek to inform our own current position and discuss how lessons from abroad may ensure that the rights and choices of older workers are not compromised within the UK.

Australia

Australia’s federal system has had a profound effect on the diversity of State-specific older worker schemes with the separate introduction of age discrimination legislation in each state, often causing confusion and contradiction between State and National law. To ameliorate such discrepancies, the national Age Discrimination Act (ADA) came into

action in June 2004, although, as yet, the effect of employers' actions in light of legislation remains unclear (OECD, 2005b).

In some senses, Australia is unique in terms of their three-tier pensions scheme consisting of state pension, compulsory superannuation contributions and voluntary private contributions. The obligatory element that requires individuals to pay mandatory contributions to an occupational scheme means that there is a heavy reliance on private contributions rather than state social insurance to fund retirement (King, Walker and Harding, 2001). Though the current age for accessing their flat rate means tested annuity is due to increase incrementally from 55 to 60 between 2015 and 2025, individuals still have the choice of deferring this state pension for five years after 65 on the provision of working at least 20 hours a week. This brings certain rewards such as the resulting pension including a 9 per cent bonus, although some have questioned whether this system is actuarially fair (Khan, 1999). In addition, 90 per cent of workers are covered by compulsory payments into a superannuation guarantee funds (OECD, 2005b), similar to systems in Chile and Switzerland (Bateman and Piggott, 1999). Introduced in 1986, although further developed in 1992, such schemes appear to place Australia's older workers in a strong financial position, not least through one of its main loopholes, termed the 54/11 issue, which is taken up by as many as 77 per cent of individuals (APRA, 2005). This enables individuals to retire at 54 years, 11 months and take out a lump sum of savings, often to pay off mortgages that are not covered in the public pension means testing, then become re-employed soon after. Finally, the third tier is comprised of voluntary private contributions.

Whilst this appears to be one of the most sustainable schemes economically and has no doubt influenced current debates about the future of the British pension systems, particularly in terms of proposed auto-enrolment (Pensions Commission, 2005), there is still little to suggest that many individuals are fully aware of the future projections or options within the superannuation systems, a reason which may explain the high number of lump sum withdrawals (OECD, 2005b). This is by no means unusual: as in most developed countries, people remain confused about their options and impending pensions that may restrict them in determining their choices of working in later life (on the British case see Vickerstaff *et al.*, 2004). There are also significant considerations on the gendered implications of relying on superannuation schemes (Cox, 1994; Sharp, 1995). Even if a buoyant economy ensures contributions can be made by the individual without sacrificing their current quality of life, it still relies on the assumption of a continuous working life. This contradicts a majority of women's work-life trajectories in terms of careers breaks (Jefferson, 2005), where a baby-boomer female only spends 60 per cent of a relative man's duration in paid employment (Jefferson and Preston, 2005) and their overrepresentation in low-paid work results in lower contributions. The effect of both these interrelated factors can be clearly shown in the median of women's superannuation balance being less than half of the male median (ABS, 2001). Moreover, the number contributing to the voluntary contribution tier of the pension system is considerably lower for women (Tinion, 1998). Considering women on average live longer, there is the predicament of making a smaller amount last a longer time (Bateman and Piggott, 1999). This may be further exacerbated in social patterns where women consider pension planning as their partner's responsibility (Rosenman, 1999), or choose to retire or go part time when their husbands retire; a move which may be financially more lucrative in terms of public pension household means testing (Norris and Bradbury, 2001). Despite

the apparent veneer of options to combine work and retirement, it seems that women continue to be disadvantaged in their later lives and have little choice but to continue working.

The relative stability of the pension system has appeared to result in a governmental preference to modify existing policy, rather than restructure it in light of the ageing population. Contradictions within the social security system are still apparent, particularly with the mature age allowance which provided additional benefits for those unemployed between 60 and 65. Although closed to new applicants in 2003, any cultural lag may still be sustained by the Newstart allowance where fewer requirements or incentives to work are placed upon participants aged 50 and above (Lim-Applegate, 2004) which may contribute towards the over 50s remaining unemployed for longer periods (Encel, 1997; ABS, 2000), as is the case in New Zealand (McGregor and Gray, 2001; Statistics New Zealand, 2004, 2005). 'Preferential treatment' is also seen within the disability benefit schemes where medical assessments are relaxed for the over 55s and may be being used as a form of early exit as in other countries (Casey *et al.*, 2003). This is exacerbated by the negation of re-employment schemes where only 15 per cent of older individuals on disability benefits receive any form of rehabilitation (OECD, 2005b).

As in the UK, one major trend, which has had huge influence on the Australian older worker, is the gradual de-regulation of the jobs market, encouraging a surge in short term and contract part-time work. It appears that this new form of work has relied on older workers as a means of labour supply with 14 per cent of men aged between 55 and 64 working part time (OECD, 2005b). In some ways this has allowed older individuals to manage their work-life balance, with studies suggesting the flexibility of part-time work is strong motivator for older workers (Onyx and Benton, 1996; Patrickson and Hartmann, 1996; Thornthwaite, 2002), particularly as a means of providing a transition to retirement (McGregor and Gray, 2003). Yet it appears that this is only applicable within lower-paid jobs: one report shows that despite three-quarters of managers wanting to work flexible or part-time hours, the choice was not available at senior levels and was perceived as affecting future career prospects (Hudson, 2005). The situation appears to be unlikely to change in the near future; in one New Zealand study, less than a third of 981 employers offered flexitime, with only a fifth suggesting they *may* do so in the following year (McGregor, 2001). This suggests a less optimistic narrative where many older workers are forced into lower paid, part-time work due to a lack of give in the long hours ideologies within the professional workplace (Murray and Syed, 2005). Moreover, older workers here will also face more generic inequalities associated with part-time work, such as low skilled boring tasks, minimum pay and little job security. Furthermore, they may be given less support or information about future pension provision (Onyx and Benton, 1996). Although the planned future reforms in Industrial Relations Acts may serve to improve part-time conditions, it appears that older part-time workers are in a vulnerable position for negotiating their choices.

In terms of discrimination, the Australian Productivity Commission (2005) appears to adopt a *laissez faire* approach to promoting older worker equality. Whilst stating better education and health will allow longer participation, they assume more positive attitudes towards the older worker will emerge organically, underestimating the deep-seated nature of age discriminatory practices. To some extent, this appears to have emerged from the dominance of economic rhetoric, rather than any discussion of social or moral responsibility, although large scale organizational programmes such as Australia

Post's 'Diversity works' appear to be gradually addressing the issues of social equality. Yet the incidence of age discrimination within Australasia is well documented (e.g. Parker, 1997; Bittman *et al.*, 2001; McGregor, 2001; McGregor and Gray, 2002; Gray and McGregor, 2003; Sheen, 2003) with issues of trainability and adaptability (Falconer and Rothman, 1994; Encel and Studencki, 1997) being very similar to the stereotypes reported in European studies. Such work suggests that a more pro-active approach may be needed to dispel discriminatory myths.

Overall, whilst Australia appears to offer a number of choices regarding retirement plans, it is difficult to assess how these inform the choices or provide autonomy during the older worker's later life, due to a lack of research into job satisfaction. To some extent, the picture remains one of gendered inequality: studies suggest women expressing a lack of planning or control over their later life work and retirement, often determined by external forces rather than choice (Onyx and Benton, 1996; Patrickson and Hartmann, 1996). This is made even more difficult to research since for many women the sharp dichotomy between paid and non-paid employment is not so clear (Onyx, 1998). What would be particularly useful is more social research about the retirement decision which does not assume an economic perspective (Callister and Rose, 2001), such as Webber and Smith's (2005) study of the emotional dimension of decision making regarding work and retirement which helps to build up a more broader understanding of the complexity of older persons work and retirement trajectories.

Japan

Japan has the highest longevity rates within developed countries at 81.8 years and faces a third of its population being over 65 by 2050 (OECD, 2004). Early to react to this, legislation towards the 'Stabilisation of Employment of Older Workers' was introduced in 1971, which instructed a *duty* on organizations and the government in the employment and welfare of older workers. Although known for its hesitancy in intervention, the Japanese government plan to revise the 1971 legislation and compel organizations to lift their mandatory retirement age to 65, or abolish it altogether. Alongside this, the traditional three-tier pension system of the basic National pension plan, the employees pension plan, in which those within the private or professional sectors participate, and voluntary corporate schemes saw a reform starting from 1994 and has begun incremental rises in eligible pension age with the aim of an increase to aged 65 in the next 20 years (Oka and Kimura, 2003). As with the UK system, this has predicted domino effects on benefits and social security provisions (MHLW, 1999), which have been a source of contention for the government and contributors alike.

Somewhat surprisingly, considering the low mandatory retirement ages, individuals are still active within the labour market until around 68–69 years old for men, and 65 for women (OECD, 2004). One reason for this could be the new pension reform, which allows workers aged 60–64 to earn 280,000 yen (approximately £1,400) a month in wages and pension benefits, whilst still receiving a pension, and those over 70 may remain working, whilst not paying pension contributions (Pensions Bureau, MHLW, 2004). However, this is a relatively recent change from the flat 20 per cent reduction for those working, regardless of their monthly income, and does not explain the historically high participation rates of older workers.

A more likely reason for this is the differences in the meaning of 'retirement' within Japan. Western ethnocentricity may suppose that the concept of retirement assumes the termination of work altogether. This contrasts with the Japanese mandatory 'retirement' age of 60 commonly called, *Tienen*, literally translated as prearranged or prescribed year. Whilst this may be the end of their 'career', this does not signal a conclusion to their working lives. Instead, it is more helpful to see this stage as a culturally specific version of gradual withdrawal from the labour market, or preparation towards the end of work.

The three options presented at *Tienen* are embedded within the remnants of lifetime employment ideologies where the employer had a responsibility for his workers throughout their working lives. Although this remains more of a principle than a reality, it is entrenched within the 1971 legislation and has to some extent given the employer a notion of liability. The most common form is re-employment with the existing firm on short-term contracts, ranging from working in a similar capacity in the best instance or a social-beneficiary relegation, to the position of *madogiwa-zoku*, literally, a 'window watcher' who is redundant from their job, albeit still being paid. Alternatively, *Tienen* workers are re-employed in subsidiary companies, a practice called '*Shukko*'. A third option may see workers investing a lump sum payment and becoming self-employed, or moving to a different organization altogether using networking and former business contacts (Casey, 2005).

Considering the focus on worker choice and control within this special issue, at this point it must be emphasized that such a decision is normally taken by the current employer, rather than the worker having a range of choices. Whilst 1971 legislation proclaims, 'employers shall endeavour to secure employment opportunities for their older employees in accordance with their desires and abilities' (JILPT, 1971, article 4), it is unclear as to whether the desires of the workers are ever acknowledged. In some ways, the system is an answer to the culturally embedded notion of wage increasing with age: the break-off at 60 provided by *Tienen* can be seen as a backlash to the 'nenko seido' seniority-based pay system where length and service and age are the key determinants of wage (Littler, 1982), although there are some signs of incorporating more performance-based systems of wage, at least to work alongside seniority-based schemes (Clark and Ogawa, 1992; Morishima, 2002).

Thus, the mandatory-age retirement schemes allow employers to remove high-cost workers, whilst still having the choice of maintaining them on a considerably lower salary. With the exception of the civil service elites, where a culturally embedded practice of Amakudari moves employees at 60 to top positions often in the private sector (Suzuki, 2004), all three options often mean a dramatic decrease in wages (Casey, 2005). Although continuation with the current firm may be the best option both financially (Rebick, 1993), and psychologically, research into this transitional period is now rather dated and incidental. Yet despite the loss of financial status, 90 per cent of people within *Tienen* and at pension age still want to work (MHLW, 2004: 90), a reflection of the cultural emphasis of *ikali*, where work is conducive to meaning and wellbeing.

Another emerging work trend is the rise of flexible, part-time and temporary working, so-called non-regular forms of employment, which have been reported as a desirable option for older workers who wish to disengage with a long working hours culture, although career progression or development in such roles is questionable (Tsuchida, 2004). Since research has concentrated mostly on the youth component of this workforce, known as Freeters, it is unclear as to how many over 60s combine part-time work with

their pension, although dated figures suggest that around 10.5 per cent of men and 4.8 per cent of women over 65 were involved in part-time, temporary agency work (Statistics Bureau, 1997). One unique scheme to promote non-regular forms of working is the rise of Silver Human Resource Centres (NSHRCA, 2005) which advertise temporary or part-time work. Supported by the government since 1980, each centre seeks to match its clients within various temporary jobs, often within the service sector, as well as providing social events for their members (NSHRCA, 2005).

Yet the division between non-regular forms of worker and traditional regular workforce has suggested a two-tier system of labour, where non-regular workers by their very definition are expendable during recessionary periods. Although non-regular workers may now operate in 'core' areas of work, such as management, they are still reported as facing discrimination in terms of limited opportunity and development, which may be exacerbated on account of age (Weathers, 2001). This is of particular concern considering two thirds of this workforce are women, and may be subjected to combined discriminatory attitudes of age and gender (OECD, 2004). It is also difficult to assess what proportion of the 750,000 NSHRCA members are choosing to work part time or whether they are driven by a lack of opportunity to obtain or maintain 'regular' work (MHLW, 2005). MHLW surveys suggest the latter and show a rise in the 60–64 cohorts being reluctant or unhappy to take on part-time work (JILPT, 2003). In many ways, it enforces the notion of the older worker providing a 'contingent workforce', framing work as a favourable pastime and ignoring the real financial pressure on the over 60s. The notion of the SHRC remains a promising idea but may equally depreciate the potential value of the older worker.

Traditionally, Japan has not widely mirrored the economic trends of other developed countries during recessionary periods such as early exit through redundancy or retirement, although longer-term cultural memory may still provide major challenges in autonomising the choice of older workers. Japan has long been a society where Confucian ideologies insisted on revering the silver society with post-retirees often co-habiting with their children (Maeda and Shimizu, 1992; Koyano *et al.*, 1994; Yamamoto and Wallhagen, 1997). Undoubtedly, this familial culture formed the basis for the traditional Japanese work practices that are still upheld as testimonies to the definitive employment relationship and 'sacred treasures' of their human resource strategies (Whitehill, 1991). In some ways, this has allowed Japan to respond to the ageing population. In others, it has provided a trap where many older workers become victims of ageist practices, whether indirectly as a result of pay systems, or, more directly, where employers still advertise using age brackets (*The Economist*, 2006). Therefore, the rise of the non-regular worker and diminishing role of responsibility for the employer have meant that it is necessary to protect older workers in a system which transcends the employment relationship, such as legislative measures. Any future policy and practice to give the older worker more autonomy in their later working life choices must be aware that changing such culturally ingrained systems as seniority-based pay, which to some extent do protect the older worker, may not only prove extremely difficult, but serve to further marginalise the older worker at an even earlier point in their career.

US

Compared with the other two countries, the US has had an established legislative structure to explicitly prohibit against age discrimination for almost 40 years. The 1967

Anti-discrimination in Employment Act (ADEA), has been revised a number of times, most notably in 1978 and 1986 which prohibited the use of upper age limits. Despite the lack of research on its affect, which makes it extremely difficult to assess its impact, there is suggestion that, whilst it has affected those above 60 in terms of retirement (Ashenfelter and Card, 2002; von Wachter, 2002), it is limited in promoting the recruitment or re-employment choices of older workers (Neumark 2001a; 2001b). Legislation also appears to have had little impact on eradicating the discriminatory perceptions and stereotypes mentioned over 30 years ago (e.g. Rosen and Jerdee, 1976a; 1976b) which still exist, albeit in more subtle and covert forms commonly cited particularly within jobs with high computer use (Kite and Johnson, 1988; Hirsch *et al.*, 2000; Bennington, 2001). Due to the privatised nature of pension and health systems, employees may also face more objective barriers to employment in the workplace, where employers are confronted with higher costs in relation to staff expenditure, most notably through health insurance costs which may vary from 6.1 per cent for a 25–34 year old to 14.5 per cent for a 55–64 year old (Barth *et al.*, 1993).

As the 5 lowest OECD country in terms of public spending on social security at only 14.8 per cent (OECD, 2005c: 72), it is unsurprising that many Americans plan to rely solely on their private pension and savings income in retirement (AARP, 1998). The public pension age, due to rise from 65 to 67 by 2025 can currently be accessed at 62 but does provide actuarial benefits for those who delay retirement up to the age of 70. Private pensions make up a considerable platform of financial support estimated as providing 80 per cent of income for the best-off pensioners (Casey and Yamada, 2002). Defined benefit pension schemes, although successful during a time when full careers with one company were common, now provide a barrier to older worker employment, since the contributions rise incrementally according to the employees age. Older workers who are re-employed may also be at a disadvantage since some vesting rules require the employee to work with the company for a specific amount of time before being entitled to a pension (Clark and McDermed, 1990; Clark and Mitchell, 2005).

Defined contribution (DC) schemes such as the 401(k) plan have risen in popularity from the 1980s and are based on a fixed rate throughout the individuals working life (Even and MacPherson, 2000). This ameliorates heavy employer costs by spreading contributions equally over the career course, and is more flexible in terms of phasing into retirement and changing employers. However, the management of financial risk is shifted on to the employee, leaving some commentators to suggest the DC plan is not really 'a pension in the traditional sense, but rather saving plans with certain tax advantages' (Quadagno *et al.*, 2003: 642). For those who choose to save outside the company such as employees of SME's who are less likely to be offered pension plans (VanDerhei, 2003), individual retirement accounts (IRAS) or other private schemes are available which allow tax relief. However, with over 110 private schemes to choose from, the choice can be bewildering for many (Quadagno *et al.*, 2003; Perun and Steuerle, 2005).

However, with the rise of DC schemes, many have suggested the potential to integrate work and retirement has led to greater possibilities for older workers to choose more flexible work schemes, at least in theory. The consensus towards working less in later life appears to be popular: Penner *et al.* (2002) states that 13 per cent of workers would rather stay on if reduced hours were permitted, and incidences of part-time work are twice as common among older workers as in the general population, although again we cannot assume this is due to preferred choice (Hayward *et al.*, 1994). It is questionable as to

whether such discussion over work flexibility is being transferred into practice. A majority of the commentary discussing older workers focuses around the effects of pension and social security forms on transitions in work and retirement (e.g. Diamond and Gruber, 1997; Samwick, 1998; Burtless and Quinn, 2000), often using large longitudinal data sets, such as the Health and Retirement study. Whilst this has enabled in-depth commentary on their employment vs. non-employment status, there is no comparative data set which allows us to examine the choices or working conditions of older workers, making it difficult to assess the options available and micro-trends of older individuals who want to continue working. Although some research suggests 74 per cent of managers are open to negotiating reduced hours if approached by an employee (Hutchens, 2003; Hutchens and Grace-Martin, 2004), such informal arrangements make it difficult to assess whether this is a real option available to all workers or simply managerial lip service. The claim of flexibility within pensions may also be questioned, since many DC schemes also penalise if less than a set number of hours per annum are worked (OECD, 2005c). In reality, it appears that the notion of a part-time career is illusive and the work place remains dominated by a long hours work culture with incidences of part-time work remaining low at 13 per cent (OECD, 2006).

An alternative means of staying within the workforce, albeit not within the same form of work is through bridge retirement, a term coined by Doeringer (1990) which draws on a similar distinction made within the Japanese *Tienen* system. Defined as work other than a 'career job', a number of studies have shown the rise in engaging in part-time work before full withdrawal from the labour market as a means of supplementing income from a pension (Ruhm, 1990; Feldman, 1994; Weckerle and Shultz, 1999). The potential of an older worker contingent workforce has been acknowledged within both academic and practitioner literature (e.g. McNaught and Barth, 1992; Kinderlan, 1998; Kotteff, 1998; Shultz, 2001) and framed as a win-win situation. Organizations can access a valuable labour market to work within peak times and 73 per cent of older workers were reported as more willing to work seasonal or part-time hours (Collinson, 2003).

Again, bridge employment fails to challenge the attitudes towards older workers, should they wish to continue with their career. Unlike the *Tienen* system, where this stage of life is somewhat integrated within the organizational and social system, part-time work in the US is associated with low skill, low security work. Such bridge jobs often result in a loss of earnings, as well as greater chance of age discrimination (Hirsch *et al.*, 2000; AARP, 2002). To some extent, the promotion of bridge employment by fore-fronting the general psychological benefits of working hides the fact that many have to work longer because their pension provisions are not sufficient (e.g.: Hansson *et al.*, 1997). Since bridge employment often relies on a buoyant economy and is concentrated amid service or tourist industries, many older workers may face difficulty should there be an economic downturn.

Conclusion

So what can we learn from this discussion? Initially, it is apparent that as well as policy and economic influences, cultural and social values determine the choices available to older workers. One possible hope is that the concepts of 'work' and 'retirement' are becoming more fluid, highlighting the difficulties of separating these two periods of the life course as radically distinct. However, whilst older workers want to have more choice over their

work-time, it appears that this choice must be made at the expense of quality of work. Despite the capabilities of technology to potentially revolutionise our concept of work in terms of space and geography, the quintessential notion of a 'proper' employee still appears to focus around traditional working hours. Flexible and part-time work are still seen as lesser, and whilst employee rights are supposed to benefit all, human resource policies such as promotion are often embedded within a 'time is quality' mentality. Although this not only has consequences for older workers, it does put a limit on how far we can discuss flexible work without challenging such norms and undertaking a wider reassessment into how we perceive non-regular forms of work within the professional organization.

As this and the preceding articles have shown, there is still contention over the limited autonomy and choice presented to workers once they are negotiating their position as older worker and retiree, and whether their voice is being silenced through the prioritizing of economic or labour market arguments for employing older workers. Indeed, the current consultation in preparation for UK legislation may be seen as sending out mixed messages, which seem to privilege economic conditions instead of challenging potential inequalities faced by the older worker. In particular, the notion of 'objective justification' embodied in the upcoming Age legislation may be more difficult to uphold than the genuine occupational qualification in race and sex discrimination legislation, since cultural attitudes or beliefs about age are so strongly embedded within society and may be presented as rationalized arguments. Moreover, sustaining a mandatory retirement age may provide employers with a defaulted and effective exit excuse (see Vickerstaff, this volume).

Finally, cultural meanings surrounding work and retirement have been shown to heavily influence policy and its implementation in the aforementioned countries. Within the UK, it is worth considering how 'ageism' and 'age discrimination' are discussed within political and social agendas, and whether this in itself serves to silence the voice of the older worker. Unlike the amended Disability Discrimination Act of 2005, which covers social as well as workplace rights, anti-age discrimination legislation only covers employment and has been exclusively discussed within economic and labour foci, rather than conceptualised as a broader human rights issue. It may be time for us to examine how British culture affects our own policy practice, and whether wider social attitudes about ageing and older people have a direct affect on organizational age inequality. Only by confronting these wider cultural perceptions can we expect attitudes towards older workers to change and in turn present, fair, flexible options which provide them with autonomy and choice in their later working lives.

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