The self-designed career in later life: a study of older portfolio workers in the United Kingdom

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ABSTRACT

Secure, full-time jobs that last until the statutory retirement age have dwindled. Meanwhile, flexible forms of work have grown and are increasingly promoted as promising solutions to the 'problem' of economic inactivity in later life. Government committees, campaigning groups and management authors have warmly embraced the possibilities of self-employment, contract work, freelancing, consultancy and part-time work for those who need or want to work beyond the age of 50 years. Portfolio-type jobs appear to offer choice, opportunity and control for individuals in the final stages of a career. Working for a range of clients, so the argument goes, allows older people to bypass age-discriminatory barriers to employment and negotiate their own transition into retirement, but very little research has examined the viability of portfolio work in later life. This paper draws on a three-year study of freelance employment in the British media industry. The aim was to understand the conflicts, barriers and opportunities involved in portfolio careers in later life. It applies a critical realist perspective. The study found that older individuals were vulnerable to job insecurity and financial risk because of their diminishing networks and skills. They experienced a reduced flow of commissions, which hampered their ability to exert choice and control in the labour market.

KEY WORDS – older workers, self-employment, portfolio careers, flexible work, retirement, age discrimination in employment.

Introduction

Flexible employment has been seen as a promising option for older people who need or wish to remain in paid work. Given the dwindling number of secure, full-time jobs that last until statutory retirement age in the United Kingdom, and the growth of flexible forms of labour, such alternative types of work have been promoted in various quarters. Government

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departments, campaigning groups and international policy organisations have suggested that part-time and temporary working, short-term contracts and consultancy may help to extend working lives and inject flexibility into the retirement process (Employment Department Group 1994; Auer and Fortuny 1999; Cabinet Office 2000; Foresight Ageing Population Panel 2000; Debate of the Age 2000; Department for Work and Pensions 2002).

One type of flexible employment has been regarded as particularly attractive for older workers: the portfolio career. Here is a fluid and empowering form of self-employment which, as depicted by its chief advocate Charles Handy, satisfies the needs of employers and simultaneously fulfills individuals' needs for choice and control in later life (Handy 1991, 1995). Handy sees the 'portfolio career' as offering a flexible and satisfying alternative to the lifelong, all-consuming corporate career, and believes that mature people are advantageously positioned to take up the growing opportunities for consultancy work, freelancing and other types of outsourced jobs. They have the experience, wisdom and skills to manage a different kind of employment relationship. An added advantage of the portfolio career is the freedom it gives individuals to tailor their own careers. They can take on work as they wish, blend it with options of their choice, and design the perfect, balanced lifestyle.

Handy cited his own professional life as a writer and educator as evidence of the benefits of the 'portfolio' career (Handy 1990: 213; Stonham 1995: 381). One is personal equilibrium, maintained by frequent adjustments of the balance and nature of paid and unpaid responsibilities. Secondly, a 'portfolio' life brings liberation and independence from formal employment and more control over how time is spent. Thirdly, the 'portfolio' worker need never finally retire, if not inclined to do so (House of Commons Employment Committee 1989: xiii; Arkin 2001). People can continue for as long as they wish, to do as much or little paid work as they choose. Handy's writings were highly influential in shaping the debate about employment for older workers. His ideas were taken up by other authors (*e.g.* Greenbury 1994; Bridges 1995), and by policy-makers keen to find innovative solutions to relatively intractable difficulties in labour market retention for older workers (*e.g.* Organisation for Economic Co-operation and Development (OECD) 1995*a*: 264).

Several studies have documented the increasing exodus of older people from the workforce at progressively younger ages in the UK (Laczko and Phillipson 1991; Bone *et al.* 1992; Campbell 1999) and in other industrialised countries (OECD 1995*b*; Walker and Maltby 1997). Other research has described the pervasive age discriminatory practices in recruitment, retention, promotion and training (Itzin and Phillipson 1993;

Arrowsmith and McGoldrick 1996; Taylor and Walker 1998; Burchell *et al.* 1999). Organisations were seen to be using early retirement packages, including relatively generous redundancy and pension incentives, to ease older workers out of full-time jobs (Platman and Tinker 1998). Perversely, these trends in early exit have been taking place at a time of population and workforce ageing, associated with the entry into middle age of the 'baby boom' generation that was born in the 1960s, and with decreasing fertility and mortality (Office for National Statistics 1999; Shaw 2000).

In summary, flexible employment is an alluring concept, not least as a counter to the ageing of the population. Although rarely described in such explicit terms, it appeared to offer manifold experiential and policy benefits:

1. For policy makers, flexible work extended careers and so reduced welfare benefits spending, increased revenue from income tax, and harnessed the talents of an ageing workforce;
2. For older individuals, flexible jobs promised to inject choice, control and independence into their working lives;
3. For organisations, managers could continue to shed redundant, older labour whilst retaining a reserve army of reliable, knowledgeable and experienced workers;
4. For society as a whole, flexible employment promoted the idea of social 'inclusion' for marginal groups of older people in the labour market.

Flexible jobs represented the means by which older people could overcome structural employment barriers, inject choice into the final phase of their working lives, and tailor their employment commitments to their life stage and circumstances. Such jobs would allow employers to sever expensive and open-ended commitments to full-time, permanent and tenured jobs, whilst retaining talent, knowledge and institutional memory. They would also allow The Treasury to reduce welfare payments to, and sustain income tax revenue from, otherwise economically-inactive people. Older people would also benefit, since they would have rewarding employment and higher incomes.

The extent to which flexible employment is a viable proposition was a matter of conjecture. Concrete evidence can be found in neither the United Kingdom statistics of the prevalence of flexible employment (Beatson 1995; Atkinson *et al.* 1996; Casey *et al.* 1997; Dex and McCulloch 1997), nor in publications on the experiences of portfolio-type employment in various occupations and industrial sectors (*e.g.* Stanworth and Stanworth 1995; Mallon 1998; Blair 2001; Davies 2001; Gold and Fraser 2001), while the general retirement literature tends to neglect the many types of workplace flexibility of relevance to older workers.

The primary research

This article draws on a three-year study of the images, experiences, opportunities and constraints of portfolio work. In particular, the study sought an understanding of the incentives and attractions of this kind of flexible employment for older individuals. Several research questions were addressed. Might individuals regard the 'portfolio' career as a way to bypass age barriers in the workplace, such as discriminatory practices in recruitment and early exit? Might it permit them to remain in fulfilling paid work beyond the 'normal' age of retirement? A central concern was to examine the extent of autonomy, choice and control in the lives of older portfolio workers.

Critical realism as an analytical framework

Before detailing the study's design, it is important to describe the research philosophy which underpinned it. Critical realism, as outlined in the late 1970s and 1980s by Roy Bhaskar and elaborated by others, is a useful analytical framework for the examination of flexible employment in later life (Bhaskar 1978, 1979, 1986, 1989; Outhwaite 1987; Collier 1994; Archer 1995; Sayer 1992, 2000; Ackroyd and Fleetwood 2000). To the critical realist,[1] the ultimate goal of research in the social sciences is to expose false beliefs and judge sources of illusion (Sayer 2000). This offers a helpful lens by which to focus on the myths and realities of flexible employment options for older workers. In fact, we are urged to question and challenge misguided or ill-informed practices. Moody suggests that the critical gerontologist seeks 'to unmask conflicts and contradictions' which surround the experience of ageing (Moody 1993: xvi). Critical realism's philosophical view of the social world, especially as constructed by Margaret Archer, offers a tool by which to study the power of individuals to control their employment prospects before and after retirement age (Archer 1995; Parker 2000: 69–85). In essence, she dismisses the idea that people are 'marionettes', powerless against higher, outside influences. Equally, she refutes the notion that they are 'puppet masters', who shape their world (Archer 1995: 65). Instead, she believes individuals can command a measure of independence, choice and creativity in determining outcomes.

At the same time, Archer's framework recognises that stratified opportunities in the labour market impose structural limits to this autonomy. So, for instance, we may see retirement policies, employment practices and the presence or lack of age-discrimination legislation as examples of structural constraints which limit our ability to shape our work options. Archer's version of realism also acknowledges that individuals and groups have

different resources upon which to draw. This improves or weakens their bargaining position, and thus their ability to influence and transform their circumstances. The reasoning alludes to the influence of social capital on life chances, through the networking, skills, capabilities and other social resources which help people realise their interests (Coleman 1994). Such ideas are also explored in Collins's theory of interaction rituals (Turner and Collins 1989). Cultural capital, or specialist knowledge, reputation and network position, is a powerful indicator of success in exchange relationships. Archer steers clear of the functional overtones of their work, however, by resisting the notion of equilibrium or balance in the way society resolves these competing forces.

Although there are sceptics,[2] the critical realist's view of the social world helps us comprehend the experiences of older, portfolio workers. Realism recognises the powerful influence that individuals exert under certain conditions and at certain times. This accords with the 'purposive agents' and 'vastly skilled' individuals which Anthony Giddens envisages in his structuration theory (Giddens 1984: 3 and 26). But, unlike structuration theory, or other 'central conflationary' approaches, individuals are seen by critical realists as analytically separate from the social structures that interact with them. It is emphasised that critical realism is not a prescriptive methodology, but a research philosophy that supports several complementary methods.

Defining older workers

Older workers are defined here as in paid employment and aged 50 or more years. The age-based definition has limitations. As studies of age discrimination have demonstrated, the age at which workers are regarded as old varies widely, and can be as young as 35 years (*e.g.* Gallup 1990). Perceived age is related among other things to biography and mental or physical health and vitality (Vincent 1995: 74–80; Byteway 1997: 8–15; Morgan and Kunkel 1998). From their literature review, Sterns and Miklos (1995) noted that workers have been defined as old using five criteria: chronological age, functioning, psychosocial attributes, organisational position, and life-stage. Nevertheless, taking 50 years as a threshold also has advantages. This age has been widely used by employers and pension fund managers as the marker for eligibility to early retirement packages and occupational pensions.

The study setting

The media industry is an exceptional but relevant setting for a study of freelancing in later life. It has been common in sections of the media for

many decades: self-help advice was available for freelance journalists in the 1920s (Hyde 1928). Freelance employment grew rapidly from the mid-1980s, as organisations out-sourced services and casualised positions to offer cost-effective and competitive services, and to cope with rapid structural and regulatory change. Secondly, in common with several other British industries, from the 1980s the larger media employers introduced rapid staff reductions. Redundancy and early retirement packages led to a substantial exodus of older workers from permanent, full-time, in-house media employment (Platman and Tinker 1998).

Thirdly, despite the loss of permanent jobs in the largest organisations, parts of the media industry have been expanding rapidly. The British government recognises the strategic and economic value of the creative industries to the economy (Department for Culture, Media and Sport 1998). Official mapping exercises have revealed the diversity of media operations, output, profitability and occupations. Also in the background, many scenarios of western economies in the future are replete with visions of the 'network enterprise', 'knowledge economy', 'information society', 'wired world' and 'e-lance economy', and all envisage an expanding role for media enterprise (*e.g.* Reich 1991; Castells 1996; Malone and Laubacher 1998). This tradition of freelance working in the media and its rapid expansion meant that there is a large potential number of participants for the study and, most importantly, a pool of flexible older participants.

It is appropriate to note my occupational background. Coffey (1999) has been highly critical of the way researchers edit themselves out of their research products, and argues that the influence of their own experience and perspectives on the formulation of research and the methods deployed requires candid documentation (Denzin 1994: 501; Miles and Huberman 1994; Watson 1994). My experience of the media extended from the late 1970s to the early 1990s and through weekly and national newspapers, network television and radio. I was employed both full time and casually as a journalist, researcher, assistant producer and policy adviser, and worked in various parts of Britain and the United States. In so doing, I witnessed the introduction of new technology, the reconfiguration of the big media enterprises, the growth of new media, the casualisation of the industry, and the burgeoning early exit of older workers from permanent jobs in the large organisations.

Sources and methods

The study draws from two main sources, the first being the substantial volume of published reports, journal articles and conference papers on

T A B L E 1. *Age and gender of the freelance interviewees, and duration of freelancing*

Age and gender				Duration of freelancing (years)			
Age (years)	Men	Women	Total	Years	Men	Women	Total
20–29	1	1	2	0–5	8	4	12
30–39	3	2	5	6–10	3	4	7
40–49	3	5	8	11–20	2	4	6
50–59	5	6	11	20+	2	2	4
60–69	3	0	3	All	15	14	29
All	15	14	29				

freelance working in the industry. Although none specifically examines the position of older workers, the material provides valuable material on freelance working on magazines and newspapers, in film and television production and, to a lesser extent, in new media design. The second source is in-depth face-to-face interviews with 51 people involved in the day-to-day practice of freelancing. The interviewees included nine line managers with direct responsibility for commissioning freelance work, 13 key informants with knowledge of freelance practices, and 29 people aged from 27 to 67 years who made a living from freelancing (Table 1). Of the 29, eight men and six women were aged 50 or more years. Interviews took place between September 1999 and December 2000, and follow-up meetings were held with six of the 14 older freelancers. Contact by telephone, e-mail and letter was maintained with the other freelancers, which provided many valuable insights into their changing circumstances.

'Purposive', 'focused' or 'purposeful' sampling was employed (Patton 1987; Hakim 1987; Finch and Mason 1990; Mason 1996: 83). The aim was to select participants until the process of freelancing was understood, rather than to 'represent' the entire freelance population. This required access to heterogeneous participants. Following Mason (1996), target groups or types were drawn up to maximise the diversity of the selected cases. The targets included a spread of media sub-sectors (newspapers, magazines, book publishing, new media, television and radio broadcasting); diverse professions (consultants, designers, illustrators, writers, researchers, producers, editors, trainers); a gender balance; a mix of people with and without family responsibilities; and a spread of freelancing durations (12 had been self-employed for five years or less, seven freelancers for 6–10 years, six for 11–20 years, and four for over 20 years) (Table 1).

Excluded from the study group were senior managers or executives who were not engaged in the day-to-day management of freelancers. Although some of the respondents may have been familiar names to their respective

audiences, none were 'celebrities' or 'star turns' who employed personal agents. The aim was to concentrate on the 'ordinary' side of freelancing, since this was felt to be more likely to uncover the realities of freelancing for the majority. It should also be said that the study group was biased towards those who had been able to sustain freelance work. Members were highly educated professionals operating in an industry with a history of freelance employment. Long-serving freelancers are 'survivors' and unusual by dint of their extensive experience.

Those invited for interview were identified through informal networking and 'snowballing', which is effective for sampling isolated or impenetrable social groups (Atkinson and Flint 2001). The technique also conforms to the conventions of the media industry, for, as studies of freelance working have confirmed, informal networks are important in matching freelancers to assignments. Approaching individuals informally and seeking those interested in taking part in research enabled access to a population that is hard-to-reach and to research. The interviews were transcribed in full or part and then analysed, along with field notes and e-mails using a qualitative data analysis software package.[3] The findings reported here focus on the experiences of the 14 older freelancers. Their accounts are supplemented with secondary statistics on working conditions in the media industry.

The attractions of freelancing in later life

The older freelancers involved in this study were experienced media professionals with many credits to their name. The majority were however acutely aware that their pension entitlements were poor, and sought freelance earnings partly as a 'survival lifeline'. They could not see themselves retiring in financial comfort *at any time*. Even those with relatively generous occupational pensions looked to freelance earnings to sustain their lifestyle.

Another appeal of freelancing was the self-esteem and satisfaction that derives from working on creative projects. At the extreme, work and self were indivisible, and creativity was an extension of the person. It was hard for freelancers who promoted this view of their work to contemplate a life devoid of paid employment. An illustrator and designer who had been freelancing for 23 years said she could not imagine a time when she would retire. The following passage sums up her determination to perpetuate her lifestyle:

And I will never stop working. Well, I couldn't afford to. I've only got a miserable pension you know. … [I freelance] partly because I like it and also out of

necessity … it's what I am, my work. It's not something I just do for the money, although I've got to do it for the money. … But it's so much me … it's something I like doing. (Freelance illustrator and designer, aged 52 years)

Being in the media industry was a great advantage for these professionals. The sector has an established freelance tradition and a ready market for their substantial skills and experience. Several older freelancers reported that they had been working outside the confines of an organisation for so many years that they now felt 'unemployable'. They were neither wanted by nor did they want to return to a full-time position with one employer. They felt it would be hard at this late stage in their career to adjust and conform to a narrow or prescribed job specification, and to fit in with office procedures and routines.

There were strong preferences for freelancing as a final but indefinite phase of work. Freelancers wanted to escape drudgery and concentrate on assignments they chose. They preferred to handpick or self-design projects and cast the remainder aside. In this way, freelancing represented a utopia. Their 'retirement' was not a static, unproductive and dependent phase, but a time when individuals might enter the most fulfilling stage of a working life. Jobs still involved payment, but a person was free to say 'no' to the dross. This preference for choice assignments and for a controlled exit from paid employment is illustrated in the following passage:

My ideal way of retirement would be … to pick and choose what work I want to do for sort of personal satisfaction, rather than purely to earn a living … Come aged 70, I would still hope to be doing some work, but I would not want to be working every minute of the day and I would ideally want to be doing the work that particularly appeals to me rather than a sort of more conveyor belt way of working. (Freelance publishing consultant, writer and editor, aged 58 years)

Freelancers resisted the idea of retirement as a time of withdrawal, for to them it represented a way to remain connected, challenged and sought after. As one freelancer in her mid-fifties said, a traditional retirement was not a state to which she aspired:

I don't think of retirement as such at all … No, the very last thing I'd want to do is go on Saga trips and cruises and all sorts of things, you know … I really don't want to do a lot of these things that older people do when they retire … it's the closing off that I think that I don't want … I like the range, to be constantly challenged and fed with ideas, and new thinking. (Media regulatory adviser and change consultant, aged 55 years)

In summary, freelancing offered a means by which creative professionals hoped to extend their working lives for as long as they wished. It was also the instrument by which they could tailor the components of their final phase of work. Their freelance 'ideal' was to select or assemble projects

and manage the time commitments to their own choosing. The interviewees did not see the statutory retirement ages of 60 years for women and 65 for men as appropriate cut-off ages for their creative employment, and none strived for the moment when they ceased work altogether. They recognised the financial realities of a premature exit from the labour market, and feared the frustration of a retirement without creative output. Work was a fluid activity and an extension of themselves.

Freelancing, in theory at least represented choice, flexibility and control. Uniquely, it avoided the sanctions that could be applied to permanent employees. Freelancers could not be sacked, made redundant or forced to take early or 'normal' retirement. They could choose their clients and, in addition, each practitioner's portfolio of project-based, time-limited and bounded assignments could be adjusted to suit the individual. In practice, however, freelancing was rarely the harmonious and liberating form of work that is often depicted.

The barriers to freelancing in later life

Freelancing was a precarious and inherently risky form of employment for all freelancers, but the risks were experienced unequally. The most vulnerable were those with heavy caring responsibilities, who suffered poor health or disabilities, whose skills were dated or obsolescent, or who were out of touch with sources of work. Unless rapid and intensive action was taken to prevent the atrophy of the portfolio of active projects, individuals' employment readily entered a downward spiral. Contacts, skills and clients diminished, and their 'portfolio careers' expired. Among the older freelancers involved in this study, a number of barriers to continued freelancing were identified. Six of these are considered in detail.

Insecurity of employment

Accounts of freelancing among older (and young) people revealed freelancing to be a relentless, risky and often unsatisfying form of work. There were many stories of exploitation, mismanagement and unfair treatment. Individuals were vulnerable to sudden unemployment, inadequate pay and poor treatment. Rarely did they receive in-house training or financial help to meet the costs of updating skills. Yet they were nevertheless expected to offer high levels of energy, enthusiasm, commitment, reliability, competence and productivity.

There was often no advance warning about the end of an assignment, which made it difficult for freelancers to avoid sometimes financially

crippling gaps in earnings. Unless they had cultivated exceptional mutual trust with a client, freelancers were vulnerable to rapid, unforeseen and inexplicable changes in commissions. This sense of powerlessness is captured by these observations:

> You have to be constantly … boxing clever because people change all the time. The people that you know change … you could suddenly find that no work is coming to you and it's only because the person who used to send it to you has left and nobody's told you. (Feature writer and publisher's reader, editor and copy-writer, aged 59 years)

Given the short duration and rapid turn-round of many projects, experienced freelancers could find themselves repeatedly 'starting out again' to establish their credentials and secure further work. The process is relentless. The uncertainties and insecurities of freelancing continued whatever a person's age or experience.

Meeting client needs

A slow, calculated withdrawal, orchestrated to a freelancer's own wishes, was normally impossible because of the imperative to offer flexible, affordable and near-instant services to the clients. Successful freelancers had to be prepared at times to work very long hours to maintain a productive portfolio. The most extreme example of this client focus emerged during discussions with a media regulatory adviser and change consultant, aged 55 years. In two interviews, the freelancer revealed her professionalism, dedication and client commitment. At the time of the first interview, her freelance portfolio involved several contrasting projects in various industry sectors. She felt that she needed to be aware of a complex and vast territory to deal effectively with her clients. Failure to keep abreast could lead to errors of judgement, and the loss of both empathy with the multiple clients and of ability to meet her own stringent targets. Although her complex portfolio was demanding in terms of both time and application, the freelancer saw no alternative course.

By the time of the second interview, more than a year later, she had accepted a contract to design, launch and develop a new health initiative. This involved the creation of an interactive website and organising a large, high profile conference that was attended by health service executives, practitioners, patient representatives and a government minister. For two months before the launch, she worked 'seven days a week and I've actually been up at half past three most mornings … because just the pressure of producing a launch like that, a huge thing, with almost nobody to help you.' Her relentless commitment to the task did however improve

immeasurably her chances of securing a contract extension. Freelancers were expected to deliver the work, whatever their circumstances or needs. It helped to have a robust constitution, and to accept intense, unpredictable work demands with alacrity. There were no measures or schemes to ensure freelancers a less exhausting or more family-friendly schedule.

The lack of employment regulations

The interviewees' comments showed clearly that the lack of formal industry-wide standards or specifications of freelance working conditions, pay scales, recruitment practices or contractual rights meant that freelancers were largely unprotected in the labour market. Several of the older interviewees were members of trades unions and professional associations, but these offered minimal protection. Most believed that their best defence was to cultivate productive and genial relations with their commissioners, aided wherever possible by friendship and family networks unconnected with work. Enlisting lawyers or trades unions to challenge unfair practices was regarded as risky, since it could alienate clients and sour partnerships. This placed individuals in a paradoxical position: they were vulnerable to exploitation, but protest or complaint risked undermining their position even further.

The withdrawal of their labour and services was one of the few bargaining tools at a freelancer's disposal, but it risked alienating the client and jeopardising future contracts. It is perhaps unsurprising that there were few stories of intransigence over the terms or nature of an assignment. On the other hand, there was clear recognition that being 'difficult' was hazardous. The freelancers were careful about questioning or challenging employment practices, even if they were patently unfair.

The importance of networks and reputations

Several studies have confirmed the key role of networks in facilitating media freelancing (BFI Centre for Audience and Industry Research 1999; Gill and Dodd 2000; Blair 2001). Unsurprisingly, informal networks of friends, former colleagues and other freelancers were also the predominant means of finding work for the research participants in this study. Nonetheless, it could be difficult to maintain and extend the network of contacts. Individuals who commissioned freelance work were promoted or demoted, left the organisation and retired. In the newspaper, magazine and book publishing sectors, where many freelancers were home-based, it was often hard to sustain existing networks and even harder to develop new ones. Older freelancers were aware that permanent members of staff,

including commissioners, tended to be younger than themselves, and for some this was a disincentive to showing one's face. As one freelancer said:

I was thinking, recently, what a good thing that people don't see me, in a way, 'cause [then] it doesn't matter I'm getting older. Because as long as I'm doing the sort of work they like, I can stay here, getting old and everything, without … without anyone actually thinking, 'Oh Gawd, she's a bit, you know, she's a bit past it'. (Freelance illustrator and author, aged 52 years)

Her relative invisibility – as a home-based illustrator and author – was seen as an advantage. It meant that she could age discreetly, one step removed from the youthful organisations that employed her. At 52 years, she recognised that others – especially commissioners and other in-house staff – might see her as too old for paid employment. The risk, however, is that 'invisible' older freelancers find themselves at the periphery of the informal network, and reliant on an ever-diminishing group of people with the power to hire their skills.

The *British Film Institute* 'Television Industry Tracking Study' found that the time spent maintaining and replenishing networks tended to decline with age among creative production workers in freelance and staff positions. Less than half (47%) of the respondents aged 50 and more years spent time maintaining job-seeking contacts, compared to 73 per cent of panel participants who were in their twenties, 63 per cent of those in their thirties, and 55 per cent in their forties (Dex *et al.* 2000: 299). Whilst the older age groups might rely on networks that had been built up over many years, these findings suggest that with increasing age, the distance from active network hubs increases. Reputations can also become tarnished over time. One freelancer had found that his experience as a producer-director was a disadvantage when searching for work. He was aware that his reputation as experienced in certain types of documentary programmes had hampered rather than helped him win commissions:

The fact that you had a very clear image of what you'd done was a disadvantage … it wasn't an advantage. The commissioning editors [of a national terrestrial broadcasting network] … wanted to be different and they developed a kind of mental image of young people that they wanted to work there. And it doesn't mean that older people didn't get any jobs. But if they did, it tended to be through some connection they had previously. Little connections … those were the most important things. (Freelance producer-director and author, aged 54 years)

Without these 'little connections', meaning contacts with the right people in the right places, his approaches were futile. He was stereotyped as a certain kind of producer-director, capable of delivering certain kinds of (dated) products.

Training

Updating skills were expensive for freelancers, but failing to do this consigned freelancers to a dwindling flow of work. Such pressures applied to all, but were particularly felt among the oldest members of the freelance labour force. It was rare for the employer to pay for training or new equipment, unless the freelancer was office-based or employed on a long-term contract. Training was costly, time-consuming and inherently risky, since a new skill could quickly become obsolete or fail to attract sufficient work to merit the investment. Having dated skills, however, was equally if not more damaging. It could label the freelancer as out-of-touch and 'backward', and lead to diminishing work.

In a *Skillset* study of the media industry, older freelancers were found to be less likely than their younger counterparts both to receive training and to say that it was needed (Varlaam 1998: 31). Whilst 28 per cent of media freelancers aged in the twenties had been on a training course in the last 12 months, only 11 per cent of the over-fifties had done so. Such patterns are symptomatic of a general relationship between age and employment-related training (Platman 1999). Given that one asset possessed by older freelance professionals is experience, it is understandable that they felt less need of training, but given the rapid changes in processes, systems and technology in the industry, its absence was undermining. In new media software, for instance, 'cycles' between upgrades are as short as three months (Gill and Dodd 2000: 31).

One older freelancer, a computer applications developer aged 63 years, regarded the speed of innovation in computer programming as so rapid that it was impossible to keep up. He had positioned himself in a supportive rather than an innovatory role, maintaining computer systems with which he was familiar. He had been brought in by his former lifetime employer to help develop a human resource software system. That system had been replaced, and unless he acquired new skills it was only a matter of time before he would become redundant. He was unwilling to spend the considerable time required to learn about the latest technological advances, and was resigned to the consequence that his freelance assignments would 'dribble into the sand':

Programming, it's like maths really. It's a young man's business. And I'm already past it as far as a lot of the modern programming techniques and so on are concerned. I just can't keep up with it. I mean some of these wizards now who write the Internet stuff. I mean, I expect I could do it but I don't, I wouldn't really want to spend the time learning. So I'm really having to, although I like learning new things, I mean, there is such a volume of stuff now to learn, if you're going to keep up with it. So if I was really going into the market, you know, I'd have to do so much work. (Freelance computer applications developer, aged 63 years)

Freelance rates of pay

Unless a freelancer is a 'star turn', a celebrity presenter or writer, or has highly-sought skills, they cannot charge high fees for their services. There is a ready supply of young, cheaper talent. In broadcasting, newspapers, magazines and book publishing, the rates for most freelance work have been declining in real terms. Many interviewees had seen a relative drop in payments, as budgets became tighter and capped fees more common. Yet the pressures had intensified. New organisational regimes, products and services had brought changed expectations and standards. For older freelancers, then, the occupation was found to be an increasingly strenuous and compromised endeavour, and it was undertaken for ever-diminishing returns.

A survey of freelance journalists found that the youngest and oldest received the lowest financial rewards. Those aged 55–65 years were the most likely to earn less than £10,000 a year (Baines 2000: 4). A similar age-related pattern characterised the earnings of writers. A survey of the members of *The Society of Authors* found that a large minority had low incomes, and that the oldest freelancers had especially low remuneration (Pool 2000). Only 15 per cent of authors aged 65 or more years felt they made a living wage from their writing, compared to 25 per cent of those aged less than 65 years.

The older, experienced freelancers in the study were aware that they could be more expensive than their younger counterparts. There was a tension between wanting to charge what they felt they were worth, and having to be competitive. Several of the older freelancers had been in senior posts in media organisations. Among them were a senior producer-director for a large independent television (ITV) company, a literary editor for a national newspaper, the commissioning editor for a publishing house, a chief personnel officer, and a head of public affairs for a major ITV company. All had held well-paid jobs with status and responsibility, but as freelancers they could only charge what the market would bear.

Discussion

Several writers have cast doubt on the status of formal retirement as a universal benchmark in the lifecourse. They predict the end of the 'job-for-life' and of a sharp, age-marked exit from employing organisations and the labour market, and envisage its replacement by a volatile and ambiguous phase between the end of formal work and the beginning of full

retirement (Laczko 1989; Schuller 1989). Guillemard (1997) and Riley *et al.* (1999) argued that the traditional age barriers which divide work from retirement are becoming more flexible, and that there are increasing opportunities for diverse roles and responsibilities in later life. The change of course implies an erosion of the 'orderly passage from work to leisure', and an uncertain end to paid employment. People are increasingly left to their own devices, which may be leading to increased heterogeneity in later life (Henretta 1994; Disney *et al.* 1994).

How, then, might an older person fare as a portfolio worker? If the edifice of retirement is crumbling, then surely the point at which a 'worker' is cast aside is open to negotiation? To what extent does portfoliotype working or self-employment allow individuals to construct their own path through profound and continuous change? Does it enable people to reconstitute their work identities in an era of insecurity?

For older individuals, freelancing appeared to lack obvious, formal barriers. No overt restrictions prevent anyone, of any adult age, from pursuing and undertaking freelance assignments. Unlike the organisational rules that govern redundancy and retirement, there are no official cut-off points to a freelance career. Unsurprisingly, then, none of the freelancers interviewed for this study expected to 'retire' at the age of 60 or 65 years. They saw freelancing as the medium by which they might control the nature and timing of their exit from the labour market.

Freelancing did deliver a measure of empowerment to the older individuals in this study. Several were successfully supplementing occupational pensions, savings or state benefits. One of the oldest freelancers, a computer-applications developer aged 63 years, had been able to reduce his freelance workload gradually. Some had undertaken stimulating assignments, learnt new skills and used their substantial expertise to deliver high-quality work. When family commitments had required, they had been able to juggle their freelance assignments to fit. They were free to tailor their working week, their client mix, and the intensity of their work. Additionally, they hoped that if they chose they could delay retirement and refuse assignments without jeopardising their ability to remain in paid employment.

There were however subtle and complex impediments to successful freelancing among the older informants. These were associated with the levels of remuneration, the allocation of contracts, the operation of informal networks, and the perpetual cycle of work search and completion. Older freelancers, like their younger counterparts, were engaged in relentless negotiation in order to survive the uncertainties of a flexible labour market. Individuals needed to remain constantly committed, productive and visible. Abrupt termination was an inherent risk: products, styles,

technologies and commissioning personnel changed. The lack of constraints over entry and practice also meant a lack of mechanisms and standards designed to protect vulnerable individuals.

Recalling the critical realist perspective, a fundamental tension between the intentions and activities of individuals and the (restraining) influence of social structures is recognised. Limits to individual action are imposed by institutional, positional and role-specific constraints. These factors, which may or may not be recognised by individuals, create relative privilege or under-privilege in their respective spheres. Transferring these ideas to the freelance labour market, it can be suggested that a person's negotiating strength is handicapped by her or his attenuating networks, expertise and reputation. This, in turn, limits their ability to attract enough clients, work and income. Margaret Archer stresses that access to resources is neither fixed nor irreversible: it changes over time as the interacting agents perpetually elaborate the opportunity structures (Parker 2000: 74–5). Nevertheless, the importance of reciprocal exchange in her view of the social world suggests that certain groups or individuals might be more vulnerable than others.

The freelancers interviewed for this study who appeared to be thriving had maintained their 'social capital', meaning that their stocks of contacts, skills and abilities were high (Coleman 1994). There is evidence, however, that this becomes increasingly problematic as the professionals age. Informal networks dissipate, contemporary expertise dwindles and rewards decline. Unless the freelancer engaged in constant replenishment and reciprocity, they tended to find themselves increasingly cut off from employment opportunities. In this way, the duration of freelancing and increasing age heighten risk in the freelance labour market.

Conclusion

Flexible employment has been widely proposed as a promising solution to 'the problem' of older workers. Such flexibility, the argument goes, may alleviate the social and economic hardships caused to society by population ageing, and to late-midlife and older people by economic inactivity. One type of flexibility – freelancing or portfolio working – is seen as especially attractive for experienced professionals who wish to work beyond premature or enforced exit from paid work. The idea burgeoned in policy documents and self-management career guides in the 1990s. There is however little research into older professionals' portfolio careers. As a result, it has retained its allure in the debate over labour market solutions for inactive older workers.

This study has examined critically the myths and realities of free-lance working for older professionals, by focusing on a diverse group of practitioners in an industrial sector in which it is common. A broad, multi-disciplinary literature has also been examined, and a critical realist perspective applied. The study found that the realities of a portfolio career fell short of the idealised representations to be found in policy documents, career self-help guides and the management literature, especially among older people. Freelance employment is insecure, difficult to control, and not necessarily lucrative. Older workers who seek to tailor their partici-pation in the labour market are hindered by employment practices that undermine their acquired skills and experience. The lack of for-mal restrictions and regulations governing freelance work is in one sense liberating, for an individual is in theory free to perpetuate their career for as long as they wish, but the freelance free market penalises the most vulnerable members of the workforce, and greater age increases vulnerability.

NOTES

1 Critical realism is a conflation of two complementary philosophies espoused by Roy Bhaskar: a general philosophy of science, 'transcendental realism; and a specific philosophy of the human sciences, 'critical naturalism'. As he says in his 1989 book *Reclaiming Reality*, these allied terms began to merge in the writings of others to become 'critical realism', and Bhaskar accepted the merits of such a merger.
2 For a general critique of realism, see Layder 1990. For a critique of Archer's 'mor-phogenetic approach', see King 1999.
3 *Atlas.ti* was chosen for its power, speed and ease of use in coding, storing, searching and retrieving large amounts of qualitative data. Another strength was its ability to link and display on screen complex ideas and conceptual thinking derived from dif-ferent data sources. Data analysis broadly conformed to the tenets of abductive reasoning (Blaikie 1993), and to the procedures commonly associated with grounded theory (Strauss and Corbin 1994, 1998). For more details of the methodology and underlying research principles, see Platman (2001).

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