

Notions of fantasy and reality in the adjustment to retirement

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ABSTRACT

During the early 1960s, Norbert Elias led a research project on the adjustment of young workers to work situations and adult roles. The data from this project, which consisted of 851 interviews with young people, were recently rediscovered and the participants, now approaching retirement, were re-interviewed as part of a restudy. In this paper we argue, that, in the context of the dramatic changes to the transition to retirement that have taken place in the United Kingdom, it is possible to use Elias’s unpublished work on the transition to work as a theoretical framework for understanding of the transition from work and to retirement. In particular, we focus on the themes of fantasy and reality in the perception of retirement; changing interdependencies in the transition to retirement and the extent and impact of retirement preparation on the perception of the change in status from full-time worker to retiree. We conclude by suggesting that the implied advantages of being the ‘baby-boomer’ generation are far from the reality, with the experiences of this group being similar to those who have gone before and face an adjustment to retirement marked by uncertainty and anxiety.

KEY WORDS– retirement, older workers, fantasy and reality, Norbert Elias.

Introduction

Transitions to retirement in the United Kingdom (UK) have undergone a radical transformation during the last ten years. Whilst much of the post-war period in the UK was marked by age-related employment hegemony, undergirded by state legislation (that the old would ‘make way for the young’), intertwined demographic, social and regulatory changes have meant that transitions to retirement have become more fragmented and increasingly complex for many. Driven by the UK’s high birth rate between 1945 and 1964, the so-called ‘baby-boomer’ generation are at the forefront of such demographic trends that have led to a dramatic increase in the number of individuals aged between 50 and 64 and a projection that young

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people will be outnumbered by the old by 2020. This 'baby-boomer' generation are also working longer with the percentage of workers aged over 65 doubling between 2001 and 2011. Indeed, in areas such as the English East Midlands, the over 65s comprise as much as 12 per cent of the workforce (Office for National Statistics 2011, 2012). The financial implications of an ageing population led the UK government, in 2008, to remove enforced retirement age legislation and the UK state actively encourages older workers to remain in the labour market for as long as possible to ease pressure on the state retirement pension. These intertwined debates have meant that for many the preparation for, and experience of, retirement has been transformed when compared to earlier generations.

It is within this changing demographic, social and regulatory context that we re-interviewed nearly 100 older workers from Leicester, UK as part of a re-study funded by the Economic and Social Research Council (grant number: R000223653). Our respondents were originally members of a sample of 851 young workers interviewed in the early 1960s, as part of Elias's study entitled 'Adjustment of Young Workers to Work Situations and Adult Roles', as they made the transitions from school to work. What soon became clear was that this project provided a fascinating insight into the qualitative experiences of young people's transition experiences as well as documenting what it was like to work in Leicester during the 1960s. Yet the project is not only important due to the insight it can offer into work and employment in the 1960s; this project and our subsequent restudy offered a unique understanding of the continuity and changes within a single labour market over a 50-year period. For example, when this group entered the Leicester labour market in the early 1960s, they could not have expected the economic turmoil that they would face throughout their working lives. They entered a labour market at 15 with expectations of a job for life in one of Leicester's three dominant industries – hosiery manufacture, boot and shoe manufacture or allied engineering industries – but would never have predicted that some 45 years later very little of these industries would remain.

Well let us say that [with] any apprenticeship you've got a future. You've got five years for a start and then after that you can rely on a decent wage every week afterwards for the rest of your life. (Apprentice Engineer, British United Shoe Machinery Company, 1964)

I worked in the British United Shoe Machinery Company in Leicester for 36 years. It went into receivership in October 2000 . . . I knew for years that the shoe industry was going down, because everything was shifting to the Far East anyway, so we knew that the company was a little bit on the sticky side but that was for years and years. (Duncan 2006: 2–3)

As the quotations suggest, for this group the smooth ‘cradle to grave’ career was not to be theirs (*see* Goodwin and O’Connor 2009a). Against the backdrop of fragmented careers, and the dramatic transformation of the transition to retirement, in this paper we aim to explore what happened to this group of workers as they prepared for, or made, the transition to retirement.

In so doing we make two main contributions to the debates on the transition to retirement. First, we make an empirical contribution by exploring a largely unused, and previously ‘lost’ set of data to explore the perceptions of the adjustment to retirement. Indeed, it remains unusual in the social sciences to return to respondents about whom so much is already known (O’Connor and Goodwin 2010). The respondents are also predominantly working class, having worked in hosiery and boot and shoe manufacture, in marked contrast to the samples used in other studies of retiring professionals (*see e.g.* Phillipson 2004). Second, we aim to make a more theoretical contribution by re-working Elias’s largely unknown writings on youth transitions and apply them to the adjustment to retirement. Although largely contained within archived notes, minutes of meetings and extensive memos, Elias’s writings represent a significant addition to how we understand transitions (*see* Goodwin and O’Connor 2005a: 2, 2006) and we argue here that Elias’s theoretical approach can be re-worked and applied to help understand the adjustments that older workers have to make upon retirement. For the most part, considerations of ‘to work’ and ‘from work’ are kept largely distinct as if they were actually separate processes as opposed to similar adjustments that most individuals will have to make throughout their lifecourse. Overall, having access to these relatively unknown writings and quasi-longitudinal interview data, we are in the unique position of being able to apply Elias’s approach to the problems of ageing and the adjustment to retirement via data he originally collected but never analysed (*see* Goodwin and O’Connor 2006).

The remainder of the paper is structured as follows. First, we explore Elias’s theoretical work on young worker adjustments to examine the extent to which they can be applied to understand the adjustment to retirement. Second, we outline our data source and methodology before moving on to consider the responses of the older workers themselves in relation to their perceptions of the transition to retirement.

Using Elias’s transition to work to understand adjustments to retirement

There is an extensive literature on both the ‘transition to work’ and the ‘transition to retirement’ (*see e.g.* Atchley 1976; Bond, Coleman and

Peace 1993; Coté and Bynner 2008; Crawford 1971; Cumming and Henry 1961; Hochschild 1975; Milne, Hatzidimitriadou and Wiseman 2007; Phillipson 2004; Sanders and Munford 2008). Although both sets of literature deal with key life events, the actual experiences of the transition 'to work' and 'from work' are in the main treated as different processes and are explored in different literatures. However, there are clear overlaps in the concerns of both debates and conceptually it may be beneficial to use concepts developed to understand and problematise 'youth' to offer insight into the experiences of the adjustment to retirement. It is here that we feel Elias's unpublished writings on youth may offer some insight into the transition to retirement.¹

For the most part, Elias's unpublished writings on the adjustment that young people had to make to work situations extends his 'civilising process hypothesis' (Elias 2000) to explain how young people acquire the behavioural standards of the workplace as 'without acquiring the norms and behaviours of the adult workers around them young workers cannot fully participate in adult working life' (Goodwin 2007: 97). However, for Elias, as a consequence of the civilising process in industrial societies, the acquisition of 'adult behaviours' (such as self-restraint, foresight, co-operation, competition and conflict resolution, time management, and so forth) through the transition to work was not straightforward as, given the separation of young people from work, young people would have little idea of the realities of work. Specifically, Elias identified eight specific problems in the acquisition of adult and workplace behaviours. These were:

1. The prolonged separation of young people from adults.
2. The indirect knowledge of the adult world.
3. The lack of communication between adults and children.
4. The social life of children in the midst of an adult world with limited communication between the two.
5. The role of fantasy elements in the social and personal life of the young *vis-à-vis* the reality of adult life.
6. The social role of young people being ill-defined and ambiguous.
7. Striving for independence through earning money constituting a new social dependence (on work rather than parents).
8. The prolonging of social childhood beyond biological maturity.

Elias hypothesised that due to the increased separation between family and work in industrialised societies and their indirect knowledge of the workplace, the young people in the study would tend to have 'idealised' notions of what their new life-phase would be like that differed from the reality of work. Fantasy and reality elements are important as 'coping mechanisms' for dealing with uncertainty—the idealised view helps

individuals to cope in making the adjustment to the unknown world of work (Goodwin and O'Connor 2006).

Somehow the experience of many youngsters when they grow up in our society seem to me similar. They perceive more the wider choices of adulthood than its restraints and frustrations. (Elias 1962: 2)

After re-interviewing a sub-sample of the original respondents there was some clear resonance between Elias's theoretical approach to young workers and the once young workers' experiences of ageing and their perceptions of retirement. Indeed, with some re-working, these specific problems of adjustment outlined by Elias could be adapted to help us understand the experiences and perceptions of older workers and their transition to retirement. For example, some of the specific problems that Elias identified could be re-worked as:

1. The increased separation of 'the retired' from other adults.
2. The indirect knowledge of the world beyond paid employment.
3. The social life of 'the retired' in the midst of an adult world dominated by employment with limited communication between the two.
4. The social role of the retired being ill-defined and ambiguous.
5. The loss of independence through earning money constituting a new social dependence (on immediate family and the state rather than paid employment).
6. The prolonging of old age due to medical interventions.
7. (As a means of coping with/adjusting to 1–6) The role of fantasy elements in the social and personal lives of the older workers/the retired *vis-à-vis* the reality of old age and retirement.

This model suggests that, as a consequence of the civilising process in industrial societies, 'work' and 'non-work' in later life have become increasingly separated over time. In turn, the chain of interdependencies lengthens and individuals have an increasingly limited understanding of life beyond paid employment and have less and less direct contact with the old and elderly beyond immediate family members. The role of the individual beyond paid employment becomes ambiguous and unclear, giving rise to uncertainties and anxieties about the future. In turn, as Elias suggests,

They are less able to deal adequately in thought and deed with the problems facing them the more their lives are threatened . . . by uncontrollable dangers, tensions and conflicts, and dominated by the resultant fears, hopes and wishes. And they are less able to withstand the dangers, conflicts and threats to which they are exposed, the less objective they are in their thoughts and actions, the more susceptible to feeling and fantasy. (2001: 81)

Given the resonance in some of what our sample suggested and Elias's approach to youth transitions, the adaptation of Elias's theory to perhaps

help understand the adjustment to retirement raised a number of interrelated questions. First, do the older workers in our research indeed have selective, unrealistic or even 'fantastical' perceptions of life after work? Do they, as Elias predicts, perceive the wider choices and freedoms of retirement (as a period of endless leisure, holidays and enjoyment) rather than any of the restraints and frustrations that retirement may bring (reduced finances, the increased likelihood of ill health)? Second, is there any evidence of changing interdependencies for the older workers? How are changes in dependency—for example, from dependency on work to dependency on leisure, a shifting dependency on wage income to a dependency on pensions and a shift from 'independence' to dependency on the family or state—accounted for by the older workers in our study? Finally, did the older workers actually feel prepared for retirement given the lack of clarity in relation to the social 'role' of the retired against the hegemony of paid employment?

Methods and data

Although the 'Adjustment of Young Workers to Work Situations and Adult Roles' project was originally designed as a one-off cross-sectional study of young peoples' experiences of the transition from school to work, the rediscovery of 851 of the original interview schedules, containing biographical data, presented a unique opportunity to undertake a re-study to explore what had actually happened to this cohort of young workers from the 1960s. As such, the data used in this paper are taken from two sources: the original 1960s study and a re-study involving the tracing and re-interviewing of the same respondents over 40 years later. The main emphasis, however, is on the re-interviews around the subject of retirement and their career histories to date.²

The data for the original 1960s study were collected between 1962 and 1964 based on a sample of young people, born between 1943 and 1947, and drawn from the Youth Employment Office index of all Leicester school leavers from 1960 and 1962. [Table 1](#) shows the composition of the original sample and the sample that were successfully traced in the early 2000s. The final traced sample was comprised primarily of male respondents (87 of the sample were male) as only ten women were successfully traced and re-interviewed.

As we have explained elsewhere (Goodwin and O'Connor [2009b](#)), it proved very difficult to trace female respondents from the original study. In simple numerical terms, fewer girls than boys were included in the original sample (578 boys to 260 girls). Our tracing methods were based on the

TABLE 1. *Sample descriptions and composition*

Group	Archive	Re-interviewed sample
A – Boys who had left school in summer or Christmas 1962, with less than one year’s further education	243	26
B – Boys who had left school in summer or Christmas 1962, with more than one year’s further education	130	27
C – Boys who had left school in summer or Christmas 1960, with less than one year’s further education	202	34
D – Girls who had left school in summer or Christmas 1962, with less than one year’s further education	155	6
E – Girls who had left school in summer or Christmas 1960, with less than one year’s further education	105	4
Total	851 ¹	97

Note: 1. Total includes 16 practice/pilot surveys.

individual profile data we had and, for the male respondents, we relied heavily on surnames, cross-referencing names of interviewees with the local telephone directory and the electoral roll. This proved to be a highly effective method for tracing men but for women, who had for the most part married and changed surnames, this method was unsuccessful. Instead we relied on other respondents passing on details of married names (successful in three cases) and responses to media appeals. In one case we interviewed a male respondent and discovered that his wife recalled being interviewed 40 years earlier and proved to be a member of the original sample. We traced a small number of women via the website Friends Reunited where individuals had registered in their maiden names. However, in these cases two of the women had emigrated and we were unable to arrange an interview. In summary then, our sample is very biased towards men. That said, we made the decision to retain women in this analysis of transitions to retirement for two reasons. First, we believe that the data give us a valuable indication of the reality of later working life and retirement for a group of women on whom we hold rich longitudinal data. Second, we are mindful of the historical lack of retirement studies that do include women, and, in particular, the experience of women, like those in this sample, who can be broadly classified as working class. Rees Jones, Leontowitsch and Higgs (2010: 116) provide a useful explanation of why women tend to be under-represented in retirement studies, not least because of their tendency to ‘experience more varied career patterns’ over time, moving in and out of paid employment for maternity leave, to raise children and to act as carers. This pattern, perhaps not surprisingly, was common amongst women in our sample.

TABLE 2. *Age, social class, Standard Occupational Classification and education, 1960–62*

Variable	Male	Female
	<i>Percentages</i>	
Social class in first job:		
Professional occupations	–	–
Intermediate occupations	5.4	1.9
Skilled occupations (non-manual)	15.8	32.2
Skilled occupations (manual)	45.6	20.6
Partly skilled occupations	16.1	38.2
Unskilled occupations	16.8	7.1
Armed forces	0.3	–
Main Standard Occupational Classification:		
Managers and administrators	–	–
Professional occupations	0.3	–
Associate professional occupations	5.0	0.4
Clerical and secretarial occupations	14.2	27.0
Craft and related occupations	45.4	7.5
Personal and protective service occupations	3.8	3.7
Sales occupations	11.4	22.8
Plant and machine operatives	15.4	38.2
Other occupations	4.3	0.4
Education:		
More than one year's further education	22.5	23.0
Less than one year's further education	77.2	77.0
Missing	0.3	–
N	578	260

As Table 1 illustrates, the final sample of traced individuals comprised 87 men and ten women, most of whom left school at minimum leaving age³ with few, or no formal educational qualifications. In the original study, the sample was categorised according to the length of time spent in full-time education and this was used as a proxy for class status. Therefore, with the exception of the boys in category B, who had stayed on at school, all respondents left school either at minimum leaving age or soon afterwards but crucially without qualifications. The majority of these individuals were categorised as working class and predicted to enter manual, unskilled or semi-skilled jobs and to stay in these types of occupation. By contrast, those in the B category, broadly categorised as middle class, left school with qualifications and entered jobs that entailed further training and career development opportunities and were classified by the research team as middle class (Ashton and Field 1976).

Table 2 provides more information on social class (based on first job) and the Standard Occupational Classifications for respondents at the time of the first interview. This reveals that amongst men, the majority secured first jobs

in skilled manual, partly skilled manual or unskilled work (78.5% in total). Women enjoyed greater representation at the higher levels and were more likely than men to be working in skilled non-manual roles on leaving school and less likely to be employed in unskilled work. In terms of Standard Occupational Classifications, women were concentrated in two main areas: clerical and secretarial work and as plant and machine operatives, usually operating machinery associated with the manufacturing of textiles, hosiery and footwear (see O'Connor and Goodwin 2004). Men were most likely to be employed in craft and related occupations in similar industries (Goodwin and O'Connor 2005b). During the re-interviews there was some evidence of occupational mobility with individuals who entered low-skilled work initially going on to achieve skilled and managerial positions. However, as the data in this paper reveal, many who entered unskilled or semi-skilled employment had stayed in similar work whereas those in the B category often had more middle-class job histories, for example, owning businesses or working in more senior roles.

The re-interview comprised semi-structured and open-ended questions that covered themes including life and work histories, education and training, home and family life, leisure and perceptions of retirement. The re-interview schedule had much in common with the original schedule in terms of themes covered and, where relevant, the same questions were asked at both interviews. This decision was made in order to facilitate analysis of the linked schedules and to give us the opportunity to examine individual lifecourse experiences over the 40-year period. We began each interview by collecting a detailed work history for each respondent. As most individuals had complex career patterns many had difficulty recalling details about their employers, exact job roles and dates/ordering of employment. Collecting work histories at the start of the interview therefore proved a useful exercise in ensuring the interviewers understood the development of each individual employment trajectory.

At the time of the interview, the age of respondents ranged from 55 to 59 which, importantly, meant that none of the sample had reached state retirement age. The interview questions focused, therefore, on perceptions of retirement rather than the lived experience of retirement. We asked three specific questions about retirement: Have you thought about retirement at all? How do you think you will spend your time once you are retired? How do you think retired people are perceived by others? The data used in this paper focus on the first two of these questions.

Each successfully recorded interview was transcribed in its entirety. After transcription each interview was coded thematically (Strauss 1987) and interviews were analysed according to these themes. Transcripts were coded manually and codes were assigned in order to analyse the data. The codes

focused on elements of retirement such as: planned activities for retirement, health, illness, death and dying, fears and financial issues. Once the data had been coded into these rather broad categories, we drilled down further to identify patterns in the data where respondents talked, for example, about specific planned activities and these were grouped into categories such as: securing part-time work, spending more time on hobbies, travel and holidays. Similarly, under the category 'financial issues', responses were analysed and coded according to aspects such as financial planning, money worries and so on. This analysis was carried out by the two co-investigators and no other researchers were involved in this stage of the process.

Older workers' perceptions of the transition to retirement

In the following section we examine our interview data in more depth. Three key themes are explored that relate clearly to Elias's approach to understanding young people's adjustments to work: fantasy and reality in the perception of retirement; changing interdependencies in the transition to retirement, and the extent and impact of retirement preparation on the perception of the change in status from full-time worker to retiree. We begin by examining the extent to which this largely working-class group of both male and female older workers were prepared for retirement and argue that their plans and preparations for retirement were characterised by the uncertainty of what lay ahead. One way of coping with this uncertainty was to construct a fantasy around what retirement would bring – regardless of the constraints of material wealth, health and other 'realities' of retirement.

Preparing for retirement

In his writings on young workers, Elias speculated that some aspects of fantasy relating to the unknown world of work stemmed from the young workers' lack of direct knowledge of work. Young people in earlier societies had closer proximity to adults working, and, indeed, experience of working themselves from an early age. Historically, workers had more direct experience of older people, either through taking care of them within a family setting or as co-workers at a time when there were no age restrictions on the length of working lives. Roberts (2006), for example, has illustrated how historically, in manual occupations such as shipbuilding and mining, older workers did not leave the workplace when they became physically less able to perform arduous tasks due to ill health or old age. Instead, they took on less physical tasks while younger workers moved in to replace them at the 'coalface'. This 'moral order of the workplace based on the generalised

reciprocity between generations' (Roberts 2006: 75) meant that younger workers did have direct experience of older workers and of the consequences of ageing and ill health on the individual's capacity to continue working. In the modern era, despite the emergence of retirement courses offered by some employers, the lack of direct experience of retired people means that nothing, or very little, that the older workers have learned through their years at work can actually prepare them for the experience of finishing work themselves. It is therefore difficult, if not impossible, for those approaching retirement to prepare and plan for this life-stage as their knowledge of the reality of the lived experience of retirement is lacking. This detachment from the reality of retirement and the difficulty that individuals have in imagining themselves as retired was described succinctly by one respondent when asked if she had made any plans for retirement. As is the case for many individuals, her contact with retirees was limited to seeing her parents' response to this life-stage:

I don't know, I've never even thought of it. I mean when my mum retired I thought it was a good thing because she'd worked all her life, I've only had sort of dealings with my mum and dad retiring, which I thought you know they've earned because they worked all their lives. (D854, age 56, long-term sick leave²)

Elias's (1962: 1) approach to understanding young people's adjustment to the norms and attitudes or new codes of behaviour on entering the workplace emphasises problems of competition and co-operation, conforming and non-conforming, and coping with tensions in social relations with which they were not familiar (Elias 1962: 1). In the same way, the norms, behaviours and attitudes of retirement may differ considerably from those with which those approaching retirement were/are familiar during their working lives. For many individuals it was this aspect of retirement that worried them most; termed by one respondent as 'the uncertainty' of the new life phase:

I think probably the uncertainty of the future concerns me. I mean I've got, I'm not too bothered about getting older, but I think we, the thing that really concerns me is the uncertainty. (A501, age 56, cleaner)

There are a lot of things that can happen, I mean this is, this house is too big for us for a start, with just the two of us. There are all sorts of things. Parents, they're still alive. What happens when they die? Are we going to go away? You know it's all up in the air at the moment. Until certain things happen, we can't make any plans. I suppose a lot of that depends on how fit you are, doesn't it? How healthy you are . . . 'Play it by ear' job, isn't it? (C248, age 58, ambulance driver)

Our data suggest that this group of older workers had adopted a range of mechanisms for coping with the uncertainty about what retirement will mean in practice. Below we expand on the idea that the transition to

retirement resonates with Elias's ideas about fantasy and reality in the transition to work. Although the precise nature of the issues facing individuals who are approaching the end of their working lives may differ from those who are starting careers, the concept of fantasy about the new situation remains a constant for both groups. Older workers often held fantastical views of endless free time and leisure to pursue hobbies and interests often without due consideration to the more unwelcome constraints that this life phase may bring and an absence of purpose that paid work had previously provided.

Fantasy and reality elements in the perceptions of retirement

One of the most common perceptions of retirement amongst this group of respondents reflects the findings of other retirement studies (Crawford 1971) namely that this life-stage will be a period of relaxation characterised by the pursuit of leisure-based activity. Sargent *et al.* (2011) describe this view as 'a retirement script with a constructed lifestyle of leisure filled with relaxation and enjoyment of hobbies . . . thus foregrounding a leisure-based consumer identity in retirement'. The respondents in Sargent *et al.* (2011) were relatively wealthy and had the resources to fund this lifestyle, leading the authors to question whether such a perception would be found amongst retirees without the material resource to support such a way of life. Our data suggest that regardless of material wealth, our respondents, most of whom had held lower-status, manual occupations, had remarkably similar perceptions of their future to those in Sargent *et al.* (2011) study. Their notions, focused on a life of leisure and consumption, do, for the most part, fit with the Eliasian model of fantasy and reality. Most respondents could not hope to fund such lifestyles, yet in the absence thus far of any notion of the reality of retirement, many constructed fantasies of the forthcoming life-stage.

One way of coping with this lack of understanding of the new life phase was, then, to visualise retirement as an extended holiday and travel opportunities featured prominently in descriptions of the future. For some individuals, retirement presented the opportunity to go on holiday to more 'exotic' or long-haul destinations or simply to have longer holidays than possible when constrained by work commitments:

My wife wants to go to Australia to see her brother. We'll perhaps go over for a bit longer period couldn't we, you know it's, I think one of the beauties is that you know if you look at it she's got a sister in Canada, a brother in Australia and they've said well get over here, now it doesn't cost you any more from a fare point of view to go for one week or ten weeks does it? . . . so I see the freedom of it as being one of the big benefits, hopefully keeping my health to enjoy it. (C356, age 58, school technician)

Such plans were indicative of how potential retirees believed retirement *should* be. Indeed, in the quote below the respondent describes the retirement experience of an acquaintance, characterised by extensive travel, as being ‘proper retirement’:

There is a couple round the corner who are retired last year and of the countries that he hasn't been to in the world, he has just come back from China again, South America, travelled all round the world, you know, it's absolutely wonderful . . . That's proper retirement. That's what I could see us doing not that but at least travelling a lot when we retire, if and when we do. (B298, age 57, self-employed)

A number of respondents talked not about simply taking more holidays and traveling more but indicated that they had plans to move house, often to warmer climates:

I've also started searching the net for a home abroad. Which I'd like, you know spend some time abroad, that's why I went to Florida to have a look round. And you know I am looking at different places to get myself a holiday home so. (B155, age 57, medical salesman)

I'd like to move away to the sun and whether we'll get there before I'm 65 I don't know. I mean we're looking at the moment as I say to if we can over the next couple of years anyway to see if we can get a place over Spain or Majorca and then move out there you know once we retire. (A846, age 55, HGV driver trainer)

Maybe we sort of say, well OK, you know, put all the money together and buy a flat in Spain, or a caravan in Skegness . . . The situation would be probably, sell this house, [£]30,000 to buy one of these homes, [£]100,000 in your bank. (C36, age 58, warehouse manager)

Alongside often adventurous and complex travel plans, others talked about having more time to focus on their current hobbies:

I've got my hobby which is model engineering and whether I'll be able to potter about doing that I've got an old car, 'cos I've got two garages, I've got a 1948 [vintage car] which is part renovated, so whether I'll get round to finishing it I don't know. There's not enough hours in the day at the moment. (A374, age 56, redundant)

Actually sit on a [train] station, I know it's a bit sad, I can actually sit on a station, I'm not a train spotter, actually sit on the station and watch the trains go by. . . . Caravanning and gardening and DIY [do-it-yourself], I've got DIY kit out in the garage, I've just built the patio out here. Holidays, I could be, I can be a complete slob and just sit and do nothing you know. (A767, age 57, self-employed electrician)

There was, however, an understanding amongst some of the respondents that even the pursuit of hobbies is not ‘cost free’ and that money would be needed to fund even rather modest retirement plans for the pursuit of home-based hobbies:

Well we could go out cycling and walking and I can garden I can do ‘do-it-yourself’ stuff, and I mean I'm sure I could keep meself happy and occupied, but you still need

money don't you? That's the problem. But with the hobbies that we've got, they're not expensive hobbies. (B31, age 57, owner of small business)

I'll tinker about in the garage doing what I do at work . . . it would be nice to be able to model, build models, but then you think am I going to be able to afford to build the models. That's the bit that crosses your mind because like most hobbies it isn't cheap. (A327, age 55, maintenance worker)

Fantasy clearly does play an important role in the perception of retirement but, as argued above, idealised notions are central to making the psychological transition to retirement easier. With a lack of clear guidance and a limited understanding of what the reality of retirement will be, it is logical that fantasy will play a role in preparing individuals for what is to come. That is not to say that the respondents did not understand the need for sufficient financial resource to support their future lifestyle. What is more worrying is that for some respondents there appeared to be little in the way of existing financial security and most recognised that the provision they had made for themselves might well be insufficient.

Changing dependencies

In the preceding section we have touched upon debates relating to the changing dependencies brought about by retirement. Perhaps the most obvious of these is the move from being an independent wage-earner to an increasing reliance on the state for financial security in old age. Elias's proposition that young people would find the psychological adjustment associated with moving from financial dependence (on their parents) to independence (earning their own money for the first time) difficult resonates with these findings. There was evidence here to suggest that for older workers the difficult adjustment derives from the inverse of this; the move back from financial independence to a dependence on others (the state) and the fear that they have not made enough financial provision for themselves after 40 years or more of working life:

Well, we've got a few quid saved, we've got a few insurance things that's gonna mature when I'm 60-odd, we've got our own house paid for, I'll start with a bit of pension, from them I don't know I'll get, the wife should probably have a bit more than me, so we shouldn't be too bad off. We've invested a few quid in things, haven't we? (A501, age 56, cleaner)

Yeah we've got pension, certain pension things, but it's not going to be enough to make any real difference. I mean, the company schemes that I, I didn't really pay in, I paid probably 30, 40 quid a month over and above whatever the firm paid in . . . So, we've not got any real money. I mean, what we will do, is when we get to 65, is to sort of, we've got a financial adviser, we've got a few bob put away – is to sort of sit down with him, find out what I can draw in either capital, and see where we're at. It may be that, I don't know what the government pension is, whatever it is, plus a few quid, and

then say ‘Well, OK. We’ve got 30 grand [£30,000] in the bank, spread over life expectancy of this, so I can afford to take that out each month, or buy a, buy a plan of that.’ (B172, age 58, owner of engineering company)

What is striking about the quotes above is the lack of certainty expressed. These respondents were somewhat unusual in that they referred explicitly to their financial plans and had clearly made some provision for retirement. Yet, they were unclear about how much money they had accrued through pension plans and did not know how much money to expect from the state pension. This, we argue, is further evidence that even amongst those who did have a sense of the reality of retirement, their approach was still characterised by uncertainty and a lack of preparation.

Respondents also highlighted the changing dependencies between family members, such as the potential increasing reliance on the role of adult children and a change in the relationship between spouses, as potentially difficult adjustments to make in retirement. The move away from a life of regular, structured time in paid work to a complete lack of pre-determined routine also signified a change in dependency. A number of the respondents explained, very astutely, that they viewed forthcoming retirement with trepidation primarily because they anticipated a drastic change in their daily routine to which, they predicted, it may be extremely difficult to become accustomed. One respondent likened the concept of going from full-time work to retirement as a ‘culture shock’:

It will be a cultural shock to go from employment to non-employment. I think to remain active then you need the stimulus, and I need to be stimulated. Gosh, bit philosophical isn’t it? (B298, age 57, self-employed)

One way of coping with this fear was to visualise a future in which work and employment continued to play a key role. Active participation in the labour market post-retirement is a well-recognised mechanism for coping with the loss of status associated with the end of ‘career’. Sargent *et al.* (2011) refer, for example, to the work of Freedman (2007) on what is termed the ‘encore career’ or work as a ‘substitute for retirement’, whereby retirees who had held high-status jobs pre-retirement sought post-retirement work that was ‘satisfying and identity sustaining’ to replace their full-time jobs. In this case, where respondents had worked in primarily manual and low-income occupations, the desire to continue to work persisted and many described plans to secure a part-time job in other, low-status occupations, to ensure that they did not go from full-time worker to non-worker ‘overnight’. Their desire to do this was not fuelled by a need to continue to contribute to society or to ‘give something back’ but as a means of dealing with the loss of employment by denying this change in status and replacing one form of paid employment for another.

I think I would have to do something, you know I would have to like try and get a little part-time job or something like that for the simple reason I've worked full time for that many years I just don't think you can sort of pack up just like that. (C260, age 58, labourer)

Well I've told them up the club I'll be a doorman. Eleven till 12 that's me done (laughs). I don't know. Well I suppose I could stop on where I am, just do part-time there. There's a few of 'em do it. There's a few there now that do it for three days a week like. I have got about seven years to go; I shall still get up in the morning and work for a few hours. I have got no plans for retirement at all. No. As I say I shall carry on working for a few hours a day. (C380, age 59, unemployed plumber)

A common theme, then, amongst interviewees in our study, rather like those in Crawford's (1971) study some 30 years earlier, centred on the fear of life without work. Whilst there were elements that were anticipated with pleasure there was also a sense of fear as to what they were giving up and, in some cases, were being 'forced' to give up. Indeed the central tenet of disengagement theory, that disengagement from the labour market is a voluntary decision, had little currency amongst this group of mainly working-class men and a number commented that they did not plan to retire at all:

No, I've not made any plans, no. I don't want to grow old. I don't intend to retire unless I'm forced, and even if I do, I'll probably work part-time from home. (C380, age 59, unemployed plumber)

I've thought about it yeah, and rejected it. Not to retire no, much to the annoyance of my boss. He'd like me to go tomorrow. (B277, age 58, clerk of works)

You know I'm thinking if you're gonna retire, you've gotta make sure you're ready to retire, you've gotta make sure you've got things that are going to occupy you. Because when you used to get up at 5 in the morning or 6 in the morning, whatever and do a day's work, then all of a sudden you're not getting up to do any work, to start with it's nice, but I should imagine eventually it drives you up the wall. Unless you get something to replace it, this is why a lot of old people get allotments and things, ain't it? This is why I think they should be allowed to carry on working if they want to work. (A501, age 56, cleaner)

The desire to keep working, to maintain an engagement with 'normal' life, was powerful. For these men, 'disengagement is very hard to accept' (Crawford 1971: 273). Some respondents were adamant that they did not want to give up work at all and a sentiment expressed by some was based around anecdotes of individuals retiring and then dying very soon afterwards, unable to enjoy the freedom and leisure that retirement may have brought them. Whilst plans for retirement were vague and unclear – primarily because the future as a retiree was an imagined one – respondents tended to be far more focused and anxious about their long-term health and

were able to make a clear link between retirement and death, or the 'ultimate disengagement from society' (Cumming and Henry 1961):

Death worries me, which is not retirement. I don't want to die. Do you know what... I know this might sound a bit morbid, but my dad's 80, and I think well, he's 82 and I think, well, I've got 25–30 years left, that's the way I look at retirement, I don't look at it, I don't want to die, so I want to see another 30 years, I want to be as old as him, and see what he's seen... (A611, age 56, services manager)

I can't see myself being retired, my father was the same, he just carried on to within three weeks of him dying. He just limited himself, he had arthritis as well. When he died I had to go and finish the job off he was doing. (C317, age 57, maintenance worker)

A fear of the ageing process, the loss of previously good health, physical and/or mental decline and death, were evident amongst this group, perhaps unsurprising as they were beginning to face the end of their working lives:

I'd like to retire to do the things I want to do, but, no, it's not something that I'm... it doesn't concern me, really... I think, you know, enjoy my life now, because you just do not know what's round the corner. You could have a stroke tomorrow and be left crippled. You don't know. So yes, getting older in that respect frightens me. You know, illnesses, diseases, Alzheimer's, and all this sort of thing. (C36, age 58, warehouse manager)

'Worry' is not the right word, but aware of it, yes. I think that's doing the job that I do. When you see people that are one day perfectly healthy and then the next day quite poorly; you just don't know. You don't know what's round the corner. (C248, age 58, ambulance driver)

These sentiments all appear to link, then, very closely to Elias's explanation of the experience of young people on entering the world of work for the first time. Many of the issues he identified as being key to understanding young people's adjustment to work, which were explored earlier in the paper, also help us to understand the likely experience of entering retirement. For example, factors such as the indirect knowledge of the new world being entered (for young people this meant employment, for older people this signifies retirement); the lack of communication between adults and children (in the case of retirement this is applied to the lack of everyday contact between workers and retired people); the role of fantasy elements in the social and personal life of the young *vis-à-vis* the reality of adult life (in terms of retirement this relates to the perceived nature of retirement); the social role of young people as ill-defined and ambiguous (likewise, the social role of retirees is not well-defined); striving for independence through earning money constituting a new social dependence (for young people this means dependence on work rather than parents, for older people the dependence changes to the state and retirement savings/pensions).

Conclusions

We began the paper arguing that it may be beneficial to re-work theories developed for exploring school to work transitions and, to that end, we re-worked Elias's approach to youth transitions with the aim of applying it to the adjustment to retirement. We followed Elias's suggestion that, given the increasing separation of work and non-work in later life, those approaching retirement may have a 'fantastical' view of what life beyond work may be like. Furthermore, it may well be the case that differences between the fantasies of future retirement and the encounter with the reality of retirement enforces a reorganisation of perceptions leading to the experience of retirement being one of shock – in the same way that Elias argued the transition to work could be experienced as a 'shock' for the young worker. In the preceding discussion we have illustrated that Elias's assumptions about the adjustments required by young people making the transition to work can be equally applied, either directly or inversely, to the experience of entering retirement. In particular, we have argued that the notions of fantasy and reality are of key importance in any discussion of retirement preparation. As with any new life phase it is difficult, if not impossible, to prepare oneself for the reality of this in advance of any true first-hand experience. Therefore individuals tend to create 'imagined futures' and these frequently fit with Elias's ideas of fantasy *versus* reality. Amongst the respondents in this study there was, without doubt, an element of fantasy in many of the imagined futures which frequently centred on endless leisure time unhindered by ill health, a lack of money and boredom.

Our respondents may have expected to have a new and different experience of retirement, and being so-called 'baby-boomers' they are often viewed as having more choices available in retirement largely due to increased financial stability and better long-term health prospects. They may be widely perceived to have entered the labour market during the 1960s' 'golden age' of employment; however, the universality of this golden age has since been called into question (Goodwin and O'Connor 2005a) and many school leavers in the 1960s did not obtain jobs for life and 'secure' apprenticeships on leaving school. Similarly, this generation have also lived through periods of recession and economic downturn and many talked of their earlier experiences of redundancy and long-term unemployment, of failed attempts at self-employment and the impact of the end of the manufacturing industry on their chequered job histories. However, for many of this largely working-class sample, the implied advantages of the 'baby-boom' label are far from the reality, with their experiences being similar to those who have gone before with an adjustment to retirement

marked by uncertainty and anxiety. As Phillipson *et al.* have argued, this group are:

almost certainly both *more* and *less* significant than appears to be accepted in the present debate. *More* significant in the sense that some groups of boomers may well re-shape growing old in distinctive ways, reflecting their involvement in leisure, consumption and caring roles. *Less* significant in the sense that many boomers will experience a life far removed from the optimistic images encountered in the media and marketing. (2008: 8.8)

Against this background the picture of retirement as being somehow different for the 'baby-boom' generation begins to lose its persuasiveness and what we find instead are individuals who are facing the same fears and anxieties about retirement as previous generations.

NOTES

- 1 We do not have the space to offer a full Eliasian analysis of the psychogenesis and sociogenesis of retirement, however, it is clear from previous studies (Fennell, Phillipson and Evers 1988; Garnier 1908; Minois 1989) that the separation of work and non-work in old age was very rare in ancient periods and working life was not age limited (Minois 1989: 306–7).
- 2 We have taken the decision to indicate in each case the respondent's most recent occupation or labour market position as, in the main, this is how the respondents identified themselves. It seemed to be the case, even if they had been out of work, unemployed or on long-term sick leave, the respondents 'defined' themselves by the most recent or most significant employment. Lack of space prevents us from providing a full employment history in each case, although this information is available elsewhere (Goodwin and O'Connor 2005*a*).
- 3 In the UK, at the time of the interviews, the minimum school leaving age was 15 and only increased to 16 with the 'ROSLA' Act in 1972. More recently it has been proposed by the British Government that young people will stay in education/training up to the age of 18 from 2015. As the minimum age of school leaving and labour market entry has changed, so has the age of mandatory labour market exit or retirement from mandatory retirement at age 65 in 2006 to the removal of a default retirement age more recently.

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