Chapter 2
The ‘Older Worker’ and the ‘Ideal Worker’: A Critical Examination of Concepts and Categorisations in the Rhetoric of Extending Working Lives

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Abstract Policies supporting longer working lives have to a great extent described older people as the problem. In this chapter we challenge this description by looking critically at some of the assumptions underlying the extending working life agenda. The chapter begins with a discussion about the homogeneous representations of increased life expectancy, where we show that the neglect of growing differences in longevity takes privileged aging as the starting point. Next we discuss the use of the concept of gender equality to illustrate how male life courses are taken as the norm. The chapter then considers how increased individualization and the conditions that work organizations provide frames older people as all the same leading to widening inequalities amongst those in retirement. All taken together, extended working life leads to be an individualization of the risks of working life. Based on an analysis of the debates at the country level we further argue that the extended working life agenda is a top-down process and a globally spread implementation of an economically based political project.

Keywords Individualization · Neoliberalism · Life expectancy · Gender equality and extended working life · Older worker

Introduction

The working populations in many of the countries covered by this book are ageing, increased longevity coupled with a declining birthrate has led governments everywhere to look for ways to encourage people to work for longer and delay retirement.
Some of this focus on the older population has been positive with age discrimination legislation acknowledging the pernicious impact of ageism on employment prospects and access to goods and services. The abolition of mandatory retirement ages in some countries has opened up the possibility that people can choose to extend their working lives if work is available. Other policy changes have been less benign such as the raising of state pension ages and a general tightening of the criteria for accessing disability pensions or state benefits. Whilst the policy agenda has focused on retirement systems the developments to encourage extended working lives have tended to put the emphasis on individuals, and on how we can be persuaded to do the right thing and carry on working (Krekula and Vickerstaff 2017).

The policy argument for longer working lives has to a great extent described older people as the problem, and their current retirement trends as selfish, uninformed, outdated and as a threat to welfare provision, and therefore has focused on making them delay their retirement by creating favourable conditions for those who are able and willing to continue working (Krekula and Vickerstaff 2017; Krekula et al. 2017; Smeaton and White 2016; Vickerstaff and Loretto 2017). As populations age the implication almost becomes that there are too many older people, or at least too many not working. In many countries this has also manifested itself in discussions of intergenerational fairness, in which baby boomers are typified as profiting at the expense of younger generations, despite the acknowledged differences within the boomer cohort. Reliance on intergenerational arguments has the effect of constructing older people as a homogeneous group in distinction and potentially at odds with other age cohorts. The early retirer is being recast as a selfish baby boomer (Willetts 2010). All of these debates depict the political initiatives on extended working lives as necessary to rescue the economy and the welfare state from the burden (i.e. the cost) of an ageing population. The policy discussion tends to disconnect the development of ageing populations from wider social, political and economic trends, neglecting the broader context of globalization and austerity.

In this chapter we look critically at some of the assumptions underlying the extending working life agenda. The chapter begins by considering the underlying mantra that as we live longer we should work longer (OECD 2006). It is typically taken for granted that life expectancy is increasing and therefore it is reasonable to expect that people can work for longer. This fails to adequately consider three aspects of life expectancy namely that there are sharp social gradients in longevity with working class people often not enjoying the same life expectancy as more middle class groups; second whilst we live longer we do not necessarily remain healthy for longer and thirdly, in conditions of continuing austerity it appears that increases in longevity are slowing or even starting to reverse for some groups. The assumption that increasing longevity is happening uniformly privileges the experiences of some groups and sets the tone for the extending working lives policy agenda. Extended working life is recurrently discussed, in both policies as well as more critical works, in relation to what it means from a gender and gender equality perspective. We therefore also discuss the notions of what gender equality constitutes and the consequences it has for policies supporting extended working life.
The second part of the chapter investigates how policy building on this tendency to homogenize older workers as an undifferentiated category, leads to a progressive individualization of responsibility for finding and sustaining work and saving for retirement. The chapter concludes by arguing that policies towards extended working lives are built on a set of assumptions that too often ignore the realities of ageing populations and which, as such, are likely to reinforce patterns of social insecurity and precarity in society at large.

**Privileged Older People and Men as the Norm**

Policies aim to change something, and therefore they frame the problems to which they are seen as the solution (Bacchi 2009). Policies on extended working life are, thus, not objective entities, rather, they are proactive by focusing on some aspects and playing down others (Bacchi 1999, 2009, 2012). Constructions of categories and key concepts are a central means in these processes, like policies, they carry basic assumptions (Ahmed 2007, 2012). As a consequence, categories such as ‘older workers’ and key concepts such as ‘gender equality’ are not neutral when used in policies, they construct something and has therefore real consequences. With this starting point, this section proceeds by placing emphasis on the groups of older people that constitute the norm in European policy. Our discussion focuses on the arguments in the European Commission’s white paper on *Adequate, Safe and Sustainable Pensions* (2012) since it is a formal document containing proposals for the European Union (EU) and which aims to, based on a debate with stakeholders including the European Parliament and the European Council, create political consensus on issues regarding retirement age and the design of the pension system (Eur-lex 2018).

**The Privileged Life Course as the Norm**

In European policies, demographic changes are used as a basis for the debate on retirement age and pension systems, and the ageing population is described as a major challenge to pension systems, as one of the largest public expenditure items, and as a common concern amongst all member countries (e.g. European Commission 2012). Against this background, the linking of the retirement age with increases in life expectancy and restriction of access to early retirement schemes and other early exit pathways are presented as two central means to maintain an adequate income in retirement. Member countries are, thus, recommended to link the retirement age to gains in life expectancy since this “could result in budgetary savings representing more than half of the projected increase in pension expenditure over the next 50 years” (European Commission 2012:10). Consequently, many European countries have moved in this direction. During the period 2014–2017, Croatia, Czech Republic, Greece, Finland and Portugal linked their retirement age to life expectancy
(European Commission 2018; see also chapters from Estonia and Spain in this volume). Other countries, e.g. the Netherlands, have decided to implement this in the coming years (see chapter from the Netherlands in this volume) and in some countries, such as Austria and Sweden, this measure has been raised in the political debate (see chapters from Austria and Sweden in this volume).

The reasoning for linking retirement age to life expectancy is created through a homogenisation of the older population. An example of this can be seen in the European Commission (2012:2), which presents a merged future prognosis for the EU countries; ‘By 2060, the life expectancy at birth for males is projected to increase by 7.9 years and by 6.5 years for females, when compared to 2010’. This homogenous construction also shows in the discussion about the necessity to balance time spent in work and retirement, where it is stated that ‘Currently, about one third of adult life is spent in retirement and, with unchanged policies, this share would increase in line with future gains in life expectancy’ (European Commission 2012:7).

The data on increased life expectancy are, in themselves, correct if we look at the aggregate level of older people as a homogenous group. However, this type of homogenous group does not exist in reality. As has been recurrently noted, there is no uniform group of older people; variations in the life course tend rather to deepen as people grow older, based on, for example, gender, education, finances and family situation (Bal and Jansen 2015). This also applies to life expectancy. The statement above for the large population of older people in Europe therefore constitutes a disregard for the great differences in life expectancy that exist between countries (see for example Majer et al. 2011), and also downplay the differences in length of life that exist within countries based on for example profession, education or social class (see for example Tarkiainen et al. 2013; Statistics Sweden 2018a, b; Marmot 2010). Whilst ‘open methods of coordination’ allow EU countries to take into account their own specificities, opening up the possibility that linking life expectancy rates to retirement ages could vary from place to place, the argument feeds into the ‘common sense’ argument that we are all living longer in contrast to previous generations. A later report in 2018, whilst moderating the argument slightly sustains the view that life expectancy is increasing and hence people will need to work for longer and does little to suggest remedies for those unable to continue working: ‘Although the duration of working life is increasing, the duration of retirement is expected to grow even faster, as life expectancy continues to increase.’ and this is framed as a bad outcome for all countries: “As life expectancy improves, longer working lives will be vital to enable men and women to acquire adequate pensions” (European Commission 2018:15–17).

The construction of a uniform life expectancy age for the large collective of older people in Europe does not, however, mean that there is a lack of awareness regarding the great differences that exist between groups of older workers. In parallel with the homogenised statistics, the Commission’s White Paper (2012), for example, emphasises the need for ‘taking into account the fact that the ability to work—and to find employment—differs widely between individuals, and that life expectancy and health status at age 60 or age 65 tends to be lower for manual workers who started working at a young age’ (2012:7). This comment is, however, neither followed up
in the document, nor is it problematised in relation to the overall argument of the Commission that life expectancy ought to affect the retirement age. Thus, the latter can continue being used as a building block in the rhetoric of the Commission in support of extended working life, while the varying life expectancy of different groups is turned into a non-question in this line of reasoning.

The homogenous descriptions of life expectancy are particularly important to emphasise from a gendered class perspective, since research indicates that life expectancy also declines for gendered groups of older people. For example, a decline in male life expectancy is reported, most likely due to stress and negative health lifestyles, in Russia, Ukraine, Belarus and Kazakhstan (Cockerham 2012). Swedish statistics follow the same line, showing a declined life expectancy among groups of people with a low level of qualifications. During the period 2012–2017 the remaining average life expectancy at the age of 30 dropped from 51.2 to 51 years for women with only compulsory education. At the same time, the remaining life expectancy increased from 53.3 to 54.3 years for men of the same age. During the same period, the remaining life expectancy at age 65 also decreased from 17.8 to 17.5 years for single persons with only compulsory education, while it increased from 21.9 to 22.7 years among cohabiting persons with post-secondary education. Overall, the difference between the groups with the highest and lowest average life expectancy increased at age 65 from 4.1 years in 2012 to 5.2 years in 2017 (Statistics Sweden 2018a, b). The gaps in life expectancy are even greater in some other countries, for example in the UK there is a ten year gap in male life expectancy between men born in some parts of the south of England and those born in central Glasgow in Scotland (Office for National Statistics 2018). The development in Sweden should be seen in the light of the fact that pensions there are calculated based on both life income and life expectancy for each cohort. Those who live a shorter life than the estimated length of life and thereby only use a portion of their estimated pension, are not compensated for the fact that they live off their pension during a shorter period of time. This means that people with a shorter life expectancy indirectly subsidise those with longer life expectancy in the same cohort, which primarily increases the gap between blue-collar and white-collar workers (Lindberg 2017).

The focus on life expectancy also neglects the rates for healthy life expectancy which have not improved at the same pace. There are also gender differences in so far as women typically live longer than men and have more years in poor health. There has been no discussion of pegging pension ages to healthy life expectancy. To take England as an example, 2013–15 data on the healthy life expectancy at birth for men was 63.4 years and for women 64.1 years; at this point state pension age was in the process of rising to 66 for both women and men (Public Health England 2017).

The discussion above shows the central role which the construction of a uniform life expectancy plays in policies on extended working life and how they neglect differences between groups of older people. The argument that retirement age ought to be linked to gains in life expectancy does not take into account groups where life expectancy de facto is decreasing. It also ignores that there already is, in the countries where pensions are based on life expectancy, an injustice in the form of groups with
lower average life expectancy subsidising those who are able to take out their pension over a longer period of time (Lindberg 2017). This line of reasoning connects to Hughes’ (1995) argumentation that categorisations (e.g. “older workers”) reproduce notions of uniform well-demarcated categories, which, by extension, construct some groups as a norm and others as subordinate. In the above discussed rhetoric, homogenisation contributes to creating an object, the imaginary collective of older people, around which a policy agenda can be created, in this context, towards an extended working life.

**Contradictory Definitions of Gender Equality**

Gender equality is defined in many different ways depending on the context. It can be understood as both ideological and as a political concept to describe equality between women and men. With reference to working life, the concept is often used to emphasise women’s and men’s equal participation and it has mainly been used as a starting point to highlight a lower proportion of women in different organisational contexts. This type of quantitative gender equality has, however, been discussed from several different starting points, where Hernes (1987) distinguishes three central arguments: The resource argument, which is based on women being expected to have specific resources and experiences that differ from those of men and therefore are assumed to complement men; the justice argument, which concerns democracy and emphasises that women, since they constitute half of the population, should be represented to the same extent; and the interest argument, where women and men are assumed to have different, and also contradicting interests, and thus women need to represent themselves. In contemporary gender equality research, it has been pointed out that the resource argument has been transformed into a profitability argument, where gender equality in the sense of equal participation is justified also by it contributing to increased productivity for organisations since women are assumed to contribute with other skills than men (Skjeie and Teigen 2005). Gender equality in work organisations has also been described as an issue which concerns qualitative aspects, with a focus on gender relations in organisations and on men and masculinity as the norm (Rönnblom 2011). Further, Ahmed (2007, 2012; see also Krekula et al. 2019) argues that key concepts, such as gender equality discourses, circulate via the documents of organisations, and that in this circulation they are associated with additional ideas, which leads to new meanings. There are, therefore, reasons to emphasise how gender equality is understood in policies on extended working life and the strategies which develop as a result, and how much room for change the different definitions create for organisations and for the individuals within them.

When the European Commission’s White paper (2012) discusses gender in relation to extended working life, it is women as a category that is highlighted. This is done explicitly by stressing that sustainable pension systems are dependent on raising employment rates among groups where this is regarded as low, ‘such as women, migrants and youths’ (European Commission 2012:6).
In the White paper, the concept of gender inequality is used in two contradictory ways. It is portrayed as an obstacle to extended working life and the paper emphasises that increasing pension eligibility ages depends on better opportunities for older women and men to stay in the labour market. As examples of measures to move in this direction, the paper mentions the adaptation of work places, the promotion of lifelong learning, policies aiming at reconciling work, private and family life, and the need to combat ‘gender inequalities and age discrimination’ (European Commission 2012:7). However, there is no clarification as to what types of gender inequalities within work organisations they are referring to; nor is there any mention of whether the inequality is assumed to affect women or men. This relates to previous remarks that gender equality is often seen as an obvious and common political objective, which means that gender inequality tends to be understood as something that ‘is’ rather than something that is ‘done’ (Rönnblom 2011).

The reconciliation of work and family life as a prerequisite for labour force participation among older people is, however, emphasised clearly, which also can be found in discussions on the differences in employment rates for women and men in the age group 55–64 years. Here, the importance of shedding light on gender aspects of extended working lives is mentioned, ‘including measures that facilitate the reconciliation of work and care responsibilities and reduce gender gaps in employment and pay’ (European Commission 2012:12). The goal to increase labour force participation among women correlates with national government strategies, including from Sweden, where it is stated that participation in working life on equal terms is a core area for the promotion of gender equality in the labour market (Government Bill 2005/06:155, for a discussion see Krekula 2012, 2014). These formulations on gender equality as dependent on caring responsibilities are in accordance with comprehensive international research which has shown that women’s possibilities to take part in paid employment depend on their caring responsibilities (Korabik et al. 2008). They also relate to studies which have illustrated that older people’s ability to work is related to whether an individual is caring for close family members or not (Lewis 2006; Dewilde 2012; see also corresponding discussions in several of the more in-depth country chapters).

By not stating the aspects in workplaces that are assumed to contribute to inequality which counteracts an extended working life, the White paper inhibits the development of strategies to fight inequality and to create prerequisites for increased labour force participation among both women and men. In these arguments, (in)equality appears as a vaguely defined phenomenon, which has to do with factors both within and outside the work organisation.

However, the document also points out the need to equalise pensionable ages for women and men since it can contribute to raising the labour force participation among older workers and to increasing income for women (European Commission 2012:12). Even though it is not stated more specifically what is meant by this type of equalisation of retirement ages for women and men, it may be assumed that it refers to a raise in women’s retirement age to the same age as men in the countries where women today have a lower retirement age than men. It is, thus, men who constitute the norm that women are expected to strive to imitate. Even though it is reasonable that
the higher retirement age sets the baseline in policies designed to encourage extended working life, the underlying assumptions contribute to the life styles and life courses that relate to the higher retirement age constituting a norm. This accords with the discussion in many of the country chapters here, which emphasises that women’s early retirement means a financial loss for them. In these arguments, women’s and men’s different retirement ages appear as the gender inequality that both needs to be and can be solved by changing current pension systems, where the implicit rhetoric is that this will raise women’s income. The unspoken starting point seems to be that women and men have the same prerequisites to work later in life. As pointed out by Nentwich (2006), this discourse of sameness ignores differences which may exist between men and women. Using sameness as a starting point runs directly counter to the above-mentioned definition which, on the contrary, stresses differences between women and men and how gendered conditions in personal as well as professional life create challenges for gender equality in relation to an extended working life.

The two definitions of gender equality also relate to two different strategies. The first mentioned definition of gender equality is based on the assumption that women and men have different prerequisites to work later in life and highlights the need to change the conditions in work organisations as well as in other social contexts that limit these. The second definition which is based on sameness between women’s and men’s conditions, is instead used to justify changes in pension systems and, thus, in women’s retirement actions. It has, in other words, a disciplining function (Foucault 1991). In the first definition, it is practices and processes in working life and social organisation that are the problem seen from the perspective of raised retirement age, in the second it is women’s behaviour.

Another starting point in the reasonings quoted above on how women’s income can be raised through changes in the retirement age, is that changed pension systems affect/constrain individuals’ retirement age. Even though this receives some support in research, retirement trends from several countries do, however, point towards the relationships between pension systems and current retirements being more complex. In some countries, research shows that raised general retirement age changes women’s and men’s retirement behaviour to different extents. The examples from the country chapters also indicate that early retirement might continue to be the norm after the retirement ages have changed.

In this section, we have illustrated that there are intended target groups behind formulations of homogeneity among older people in the discussed document in the form of privileged older people and men, as opposed to women, not as a large collective. It is the same groups that also, in several research studies, have been emphasised as those with the best prerequisites to live up to the goals of extended working life (for example see Lain and Loretto 2016). The political ambitions of connecting retirement age to life expectancy are, thus, based on a form of privileged ageing and turn this into a rhetorical and political norm. It relates to what has also been noted in national documents, for example, in Swedish policies aimed towards extended working life where the policies are adapted to those who are willing and able to continue working later in life (Krekula et al. 2017). Against this background, it comes as no surprise that comprehensive research has shown that an extended
working life does not come in ‘one size fits all’, but rather creates inequality among
groups of older people (for example Lain et al. 2019). Consequences in the form
of precarious conditions for groups of older people and greater inequality between
older people are instead a result of the starting points of the document in question,
where the privileged older people constitute the intended target group of the policy
actors.

The formulation of retirement ages has effects far beyond a secure income when
leaving working life. Arza and Kohli (2008) have argued that they also regulate
labour markets by facilitating an ordered transition out of employment and enable
employers to manage their work force by offering instruments for the shedding or
replacement of workers. It also contributes to biographical planning by creating a
predictable sequence and timing between work and retirement, and provides workers
with a legitimate claim to compensation for their “lifelong” work and thus with a
stake in the moral economy of work societies. Our discussion above illustrates that
retirement ages, in both rhetoric and practice, also construct social categorizations
such as homogenous older workers and which has the effect of privileging some
older adults over others.

Individualization of Responsibility and Risk

The assumption of a homogenized group of older people as the basis for changing both
pension systems and retirement behaviour analysed in the previous section feeds into
the more general processes of individualization characteristic of neo-liberal societal
change. The policy target for these economic and political changes at the macro
level is the individual adult worker (Lewis 2002, 2007), sometimes characterized
as young or old but rarely acknowledged as gendered, raced, classed or abled. This
individual is an idealized economic free agent shorn of their individual biographies
and social connections (Krekula and Vickerstaff 2017:31). An idealized economic
agent based on a ‘masculinized occupational life course’ (Grady 2015). Welfare state
retrenchment has progressively led to the framing of policy as enabling individual
‘choices’ and ‘freedoms’ and demanding individual responsibility, what Rubery has
characterized as the neo-liberal project to ‘deregulate, decollectivize and depoliticize
the employment relationship’ (2015:633). Policies aimed at encouraging people to
work for longer are a mixture of permissive such as age discrimination legislation
and the ending of mandatory retirement ages and involuntary such as state pension
age rises. The former are lauded as extending individual rights, freeing people from
the tyranny of being forced to stop working simply because they reach a certain
age. They can also be seen as disrupting biographical planning as individuals now
are expected to decide when to retire: it is less likely to happen automatically on
reaching a given age.

In the field of pensions, the move from Defined Benefit to Defined Contribution
schemes shifts the risks to individuals who are now more responsible for managing
their own savings and retirement transitions and their own risks (Vickerstaff and Cox
Another aspect of this discourse is the moral undertow of the imperative for active ageing (and active saving) that we should all be keeping fit and active, able to work and economically productive rather than becoming a drain on public resources (Vickerstaff and Loretto 2017; Moulaert and Biggs 2013). This narrative of individual responsibility replaces an earlier sense of moral economy in which the reproduction of labour meant that the young and old had privileged positions in society based on their future and past contributions. Macnicol (2015:21) goes further: “A central tenet of neoliberalism is that old age should not be a specially protected stage of life…. Older people should therefore be forced to work later in life”.

This neoliberal discourse of helping individuals to help themselves neglects the realities of profound structural inequalities of opportunity and outcome between people. In addition, reliance on the undifferentiated and homogenized category of ‘older worker’ discussed above masks the heterogeneity of the older working population and the substantial inequalities that exist within age cohorts. Bal and Jansen have argued that heterogeneity increases with age; they argue that variability within an older age group increases with the accumulation of life experiences leading to an amplification of differences (2015:131).

Understanding the desirability or feasibility of extending working lives therefore requires a differentiated picture of the older population, their work histories, health, family circumstances and locations. It is well understood, though often ignored in public policy, that women and men typically have different work histories. Women are more likely to have breaks in their work histories for child and other care responsibilities, they are concentrated in certain fields of employment such as the public sector, health and education and are subject to persistent patterns of discrimination in access to work and promotion all of which result in gender pay gaps which translate into gender pension gaps (for the extent of these see European Commission 2018:68–78). The productivist slant of neo-liberal policies also neglects the relationship between paid work and unpaid work, denying the necessary interrelationship between employment and household labour, caring, volunteering and community work of various sorts.

The idealized adult worker (unencumbered by caring responsibilities) is also expected to be fit and healthy and to keep themselves such, whilst research demonstrates clear social and class gradients in health with members of lower social classes much more likely to suffer from limiting health conditions at earlier ages than those in higher social classes as discussed above (Marmot 2010). It is well documented that health is a major factor in people’s withdrawal from the labour market before state pension ages and hence the imperative to work for longer may simply not be available to those suffering from chronic health conditions in their fifties and early sixties (Carr et al. 2018). Much public policy on the desirability of working for longer stresses the health benefits of continuing to work and staying active for both physical and mental health. Whilst possibly true for those enjoying their work and able to do it, there are significant numbers of people who may be damaged by continuing to work: those in physically arduous areas of work or under considerable stress who may already be soldiering on with existing health conditions that could be worsened by staying in work (Lain et al. in press).
Health is not the only factor which differentiates the experiences and opportunities of the older population. Class differences in employment prospects are felt throughout the life-course and the impact of disadvantage may start early, back in childhood. Recent studies in the UK using the longitudinal 1958 Birth Cohort study demonstrate the role of childhood experiences of social disadvantage and mental health issues in shaping labour force participation and early labour market exit among older adults (Fahy et al. 2017; Clark et al. 2017). Hence the ‘choice’ to carrying on working in your sixties and beyond may well have been compromised much earlier in life.

We have made the argument that policy frames older people as all the same and therefore recommends solutions to the ‘problem’ of the ageing population that disadvantage certain groups and are likely to lead to widening inequalities amongst those in retirement. It is important to also consider how policies are implemented and along with the individualization of responsibility that many policy changes imply the trend in policy towards extending working lives has put greater emphasis on employers to deliver longer working lives; it is to this we turn now.

**Who Wants to Employ Older Workers?**

So far we have discussed the macro level policy changes and the impacts at the individual level but this is to neglect a key aspect of extending working lives—the meso level of work organisations. Macnicol (2015) amongst others (see Vickerstaff et al. 2003) have made the point that it is ultimately employers who will extend workers lives, either by retaining them into later age or by being more willing than hitherto to recruit at older ages.

In countries such as the US with little employment protection and a weak welfare state safety net the role of employers in delivering extended work careers is key (OECD 2018:14). In many of the countries covered in this volume we have seen a retrenchment in welfare policy, making it more difficult to take disability pension routes out of the labour market. This along with other policy changes, such as the ending of mandatory retirement ages and rising ages for state pension entitlement have the effect of further putting the onus on employers to deliver extended working lives, for example by offering new later career options; supporting flexible or partial retirement and considering and facilitating job redesign (Phillipson et al. 2018).

We are seeing a rise in the numbers of older people in the labour market in many countries but evidence suggests that this is mainly the result of people staying in employment longer, that is through retention rather than unemployed older workers coming back into work (see Lain and Loretto 2016). As Martin (2018:18) put it:

The bad news is that the increase in older worker employment rates was not driven by an increased willingness on the part of employers to hire older workers as their share of the labour force has increased. Instead, in virtually every country, the rise in older worker employment reflected an increase in their retention rate within firms, i.e. older workers staying on longer with the same firm. The bulk of OECD countries did not record an increase in the hiring rate
Despite legislation against age discrimination in many countries there is still widespread ageism in the labour market and a preference for hiring prime age or ‘ideal workers’ (Karpinska et al. 2011; Kulik et al. 2016). Ageism takes place in different areas of the workplace: Older workers are not being considered for job interviews (Furunes and Mykletun 2010); long term unemployment increasing from age 45 (Statistics Sweden 2017); they experience less wage increase (Brooke 2003); they receive less training and development and are passed over for promotion (Taylor and Walker 1998; Duncan and Loretto 2004; Krekula 2018) and they are disregarded when it comes to training for new technology (Furunes et al. 2006). Studies show that ageism is related to intentions to resign or retire (Bennington 2001; Hofstetter and Cohen 2014; Schermuly et al. 2014; von Hippel et al. 2013), and that it constitutes a risk for long-term sickness and contributes to work disengagement (Volpone and Avery 2013). This indicates that the possibility and willingness to extend their working life is limited due to ageism in work organisations. It also indicates that those older workers that lack the option to leave risk being locked in ageistic work organisations, with the above-mentioned consequences.

Final Remarks

The homogenized older worker, that is both the rhetorical corner-stone and the target of extending working lives, and the ‘ideal worker’ sought after by employers and embodied in much social policy are in themselves manifestations of deeply entrenched discriminatory views and practices. They privilege the healthy, fit and available for work rendering those with caring responsibilities, health or ability issues either invisible, neglected or at worst morally culpable. The extending working lives agenda by taking the privileged and male life course as the norm neglects the histories of current older workers and their many and various paths to retirement. This is most clearly exemplified by the reliance on a fictional account of increasing life expectancy that fails to acknowledge either differences within age cohorts or the very real significance of healthy life expectancy. Linking state retirement age to an aggregate measure of life expectancy is likely to do increasing damage to already disadvantaged groups.

Extended working life policies are, as discussed above, designed for the privileged older people, for ‘those who are able and willing’ to work longer (Krekula et al. 2017). For those who lack the prerequisites to extend their working life, the two-sided rhetoric of freedom combined with responsibility portrays this as a personal problem and failure. From this perspective, policies towards extended working life do not appear as something which takes place in a vacuum. Rather, extended working life leads to an individualization of the risks of working life and can therefore be
understood as processes which contribute towards a normalization of the precarization in society at large. Lorey (2015) discusses these processes of individualised risk using the concept of governmental precarisation and claims that neoliberal governing proceeds primarily through social insecurity and that precarisation is therefore the rule rather than the exception.

Finally, let us reflect on the above in relation to the debate on extended working life which is held at a national level. The country chapters illustrate that the routes in the direction towards extended working lives have been somewhat different and that they had different points in time. Together they illustrate, however, that it is about a top-down process where the increasing proportion of older people engendering fears about rising pension costs have been used as a starting point to change the pension system and raise retirement ages. The country chapters also show that this has taken place by, for example, synchronising women’s and men’s retirement ages where these have differed and by recurrently connecting retirement ages to life expectancies. These processes follow, throughout, the arguments which can also be found in the European Commission’s White paper (2012 and later report 2018). This illustrates how basic assumptions of extended working life have circulated from European policy into national policy and practice (Ahmed 2007, 2012), and that constructions of homogenous life expectancies and notions of gender equality have been central in these processes. Together, this shows that the processes leading towards extending working lives are about a globally spread implementation of an economically based political project. This correlates to what has previously been pointed out—that the urge to extended working lives is not based on a social movement, unlike the project to increase women’s labour force participation which in many countries has been the subject of feminist struggle (Krekula and Vickerstaff 2017). It also indicates that pension systems which were previously aimed at increasing welfare, nowadays, are widely regarded as a tool to strengthen national economies.

Even though there are exceptions (see e.g. chapters from Croatia and Switzerland in this volume on how the implementation of a new pension model is met by protests in Croatia and how attempts to change full retirement ages have been rejected by Swiss voters), the country chapters show that these fundamental changes to the pension systems have been met by a fairly limited debate. To the extent that political and social resistance has formed against raised retirement ages and changed pension systems, this in many countries is based on activities within trade union organisations, together with a political left and feminist organisations (see e.g. chapters from the Netherlands, Spain and Switzerland in this volume).

The limited debate is remarkable in the light of the comprehensive shift in the view on welfare and intergenerational solidarity found herein, where previous ambitions of protecting and enhancing rights have shifted towards a focus on individual responsibility (Lewis and Giuillari 2005; Krekula et al. 2017). The absence of a more comprehensive debate and social resistance can be seen as an expression of the advancement and dominance of mainstream economic discourse, which is recurrently captured in descriptions of contemporary societies as characterised by neo-liberal ideals and financial capitalism where economic values are prioritised (see e.g. Harvey 2006; Hudson 2012; Macnicol 2015). More specifically, we also see a
neoliberal view that we cannot afford ageing, and that an ageing population is seen as an economic burden rather than as an opportunity and as a result of health, social and democratic development.

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