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**Introduction to the session “After retirement”:
Paid work beyond pension age
in Germany and the UK**

at the conference

"Work, Age, Health and Employment - Evidence from Longitudinal Studies"
(WAHE 2016)

Wuppertal, 19- 21 September 2016



Introduction

retirement/pension age

= (institutionally fixed) point in life course when people

- *expect* to withdraw from paid work & are *expected* to do so
- usually start to receive a pension

paid work beyond pension age

= **exception** from institutionalised work-free retirement

...yet to different degrees in different institutional settings

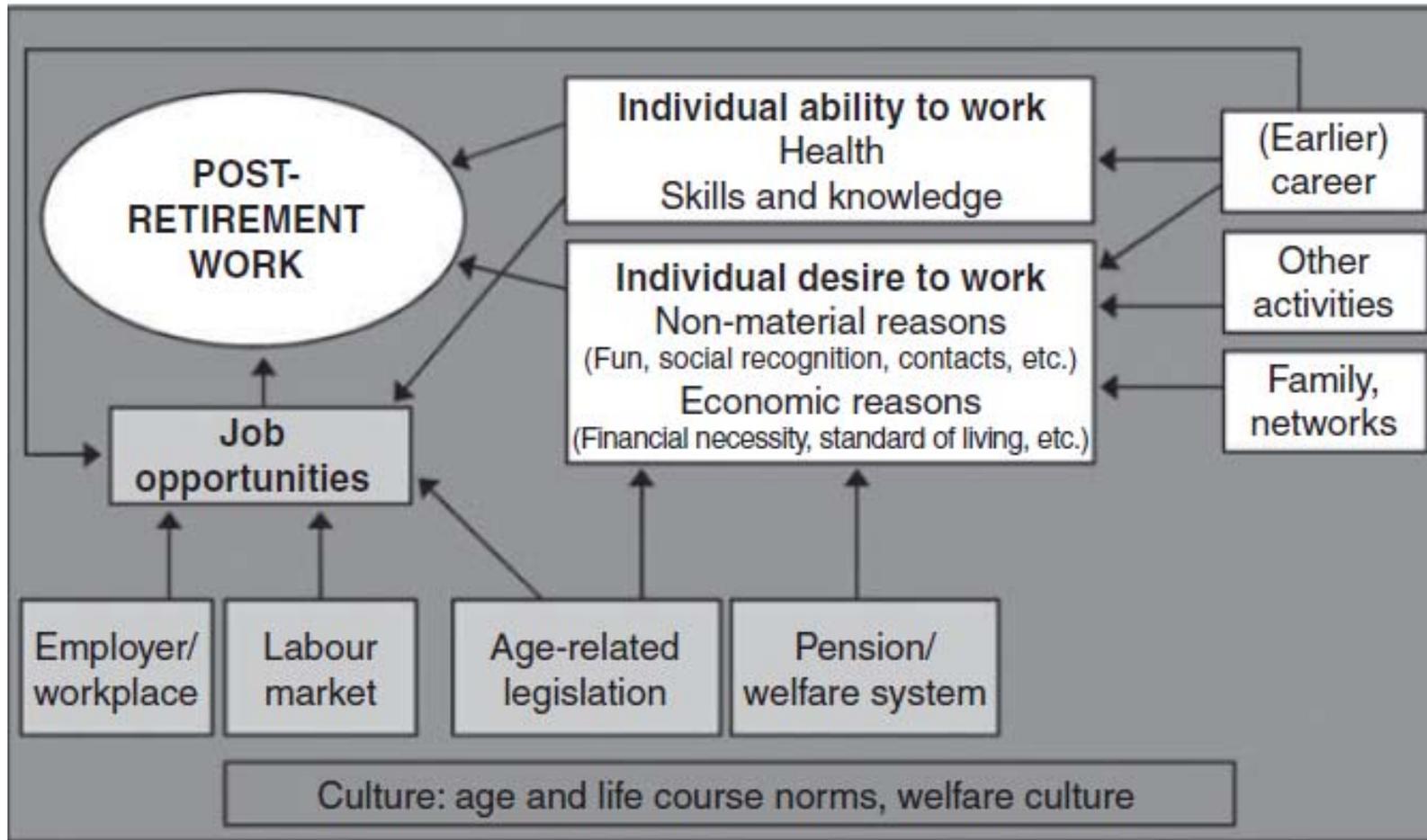
Project:

Paid work beyond pension age in Germany and the UK

(University of Bremen, 2011-2016/17)

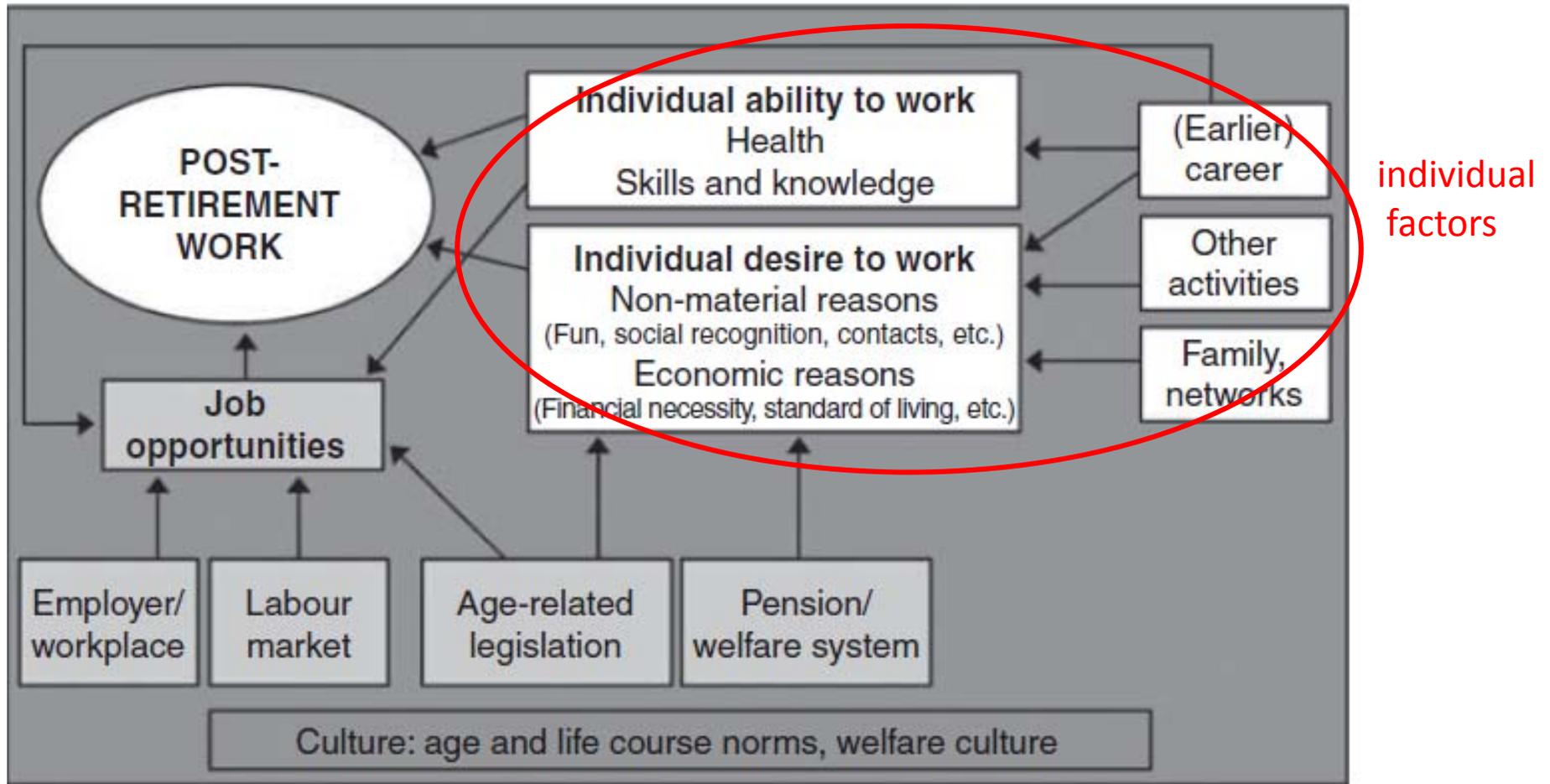
- (1) Quantitative analysis of secondary data (DEAS, ELSA, SOEP, BHPS)
- (2) Qualitative interviews: motives and experience of working
- (3) Institutions and discourses around old age, employment, pensions

Work beyond pension age



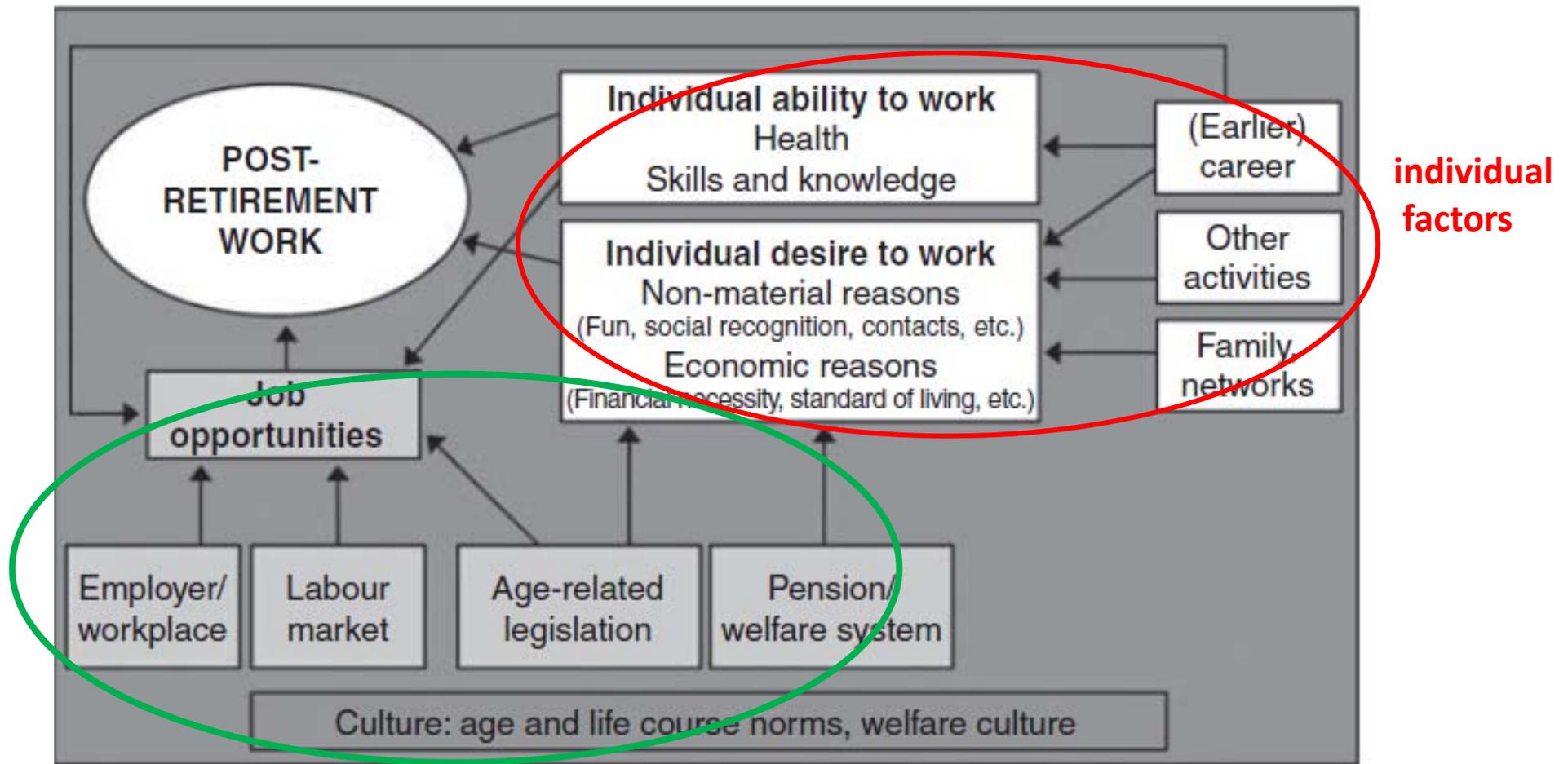
Factors influencing work beyond pension age (Scherger 2015)

Work beyond pension age



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Work beyond pension age



meso level factors (employers etc.)

macro level factors (institutions, culture)

Factors influencing work beyond pension age (Scherger 2015)

Some results from the project - quantitative

- proportions of those working beyond pension age are **higher in the UK than in Germany**
- in both countries numbers have been increasing since ~2000
- people working beyond pension age are a **very selective group** – compared to non-workers of the same age, they
 - tend to be male, of better health, better educated
 - are more often divorced (and living alone)
 - were (and still are) often self-employed
 - are more frequently indebted
 - would more often be poor without the additional income (but richer people also seem to work more often)
 - have a higher life satisfaction (and taking up work seems to be connected to slight increases in life satisfaction, or to no change)

Some results from the project - qualitative

- Many **motives for working**, often related to non-material gratification of working: **fun, social recognition, social contacts, temporal structure, something to do, keeping fit...**
 - **additional income** matters as well, but relates to several kinds of financial reasons
 - preventing poverty
 - keeping one's living standard from before pension age (most prevalent)
 - giving money to others
 - and: paid work also has a symbolic value (independence, socially valued activity...)
 - work is mostly **experienced very positively**, but (because) it is different from paid work before retirement
 - "I don't have to work", "I can leave at any point"
 - partly more latitude with regard to work hours, work content
- **positive experience against the background of institutionalised retirement**

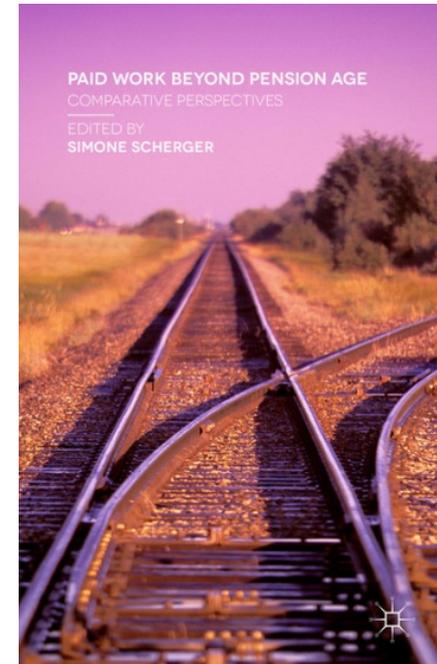
Some results – country comparison

- not as many and large differences between countries as expected
- **differences in the prevalence of working:** compositional effects (especially finances → pension system) and labour market-related
- (smaller) differences in hours of work, jobs done etc.
- differences in the impact of last occupational **class** on post-retirement work, and related interplay of class and **education**

- **smaller distributional differences in motives and conditions** of working – but hard to see in qualitative data
- experience and discussion of **being excluded from earlier main job *only in the UK*** – statutory pension age more meaningful in Germany
- liberal discussion around “right” to work, less institutionalised (workfree) retirement

In more detail....

- Scherger, S. (Ed.) (2015): *Paid work beyond pension age. Comparative perspectives*. Basingstoke: Palgrave Macmillan.
- Lux, T.; Scherger, S. (2015/online first): By the sweat of their brow? The effects of starting work again after pension age on life satisfaction in Germany and the UK, in: *Ageing & Society*.
- Hokema, A.; Scherger, S. (2016): Working pensioners in Germany and the UK: Quantitative and qualitative evidence on gender, marital status and the reasons for working, in: *Journal of Population Ageing*, 9 (1-2), 91-111.
- Lux, T. (2016): *Dissecting later-life employment: The social structure of work after pension age in Germany and the United Kingdom (PhD Thesis Bremen Graduate School of Social Sciences)*. Bremen: Universität Bremen/Jacobs University.
- Hokema, A. (2016): *Deferred, reversed or 'normal' retirement? The subjective experience of working beyond pension age in Germany and the UK (PhD Thesis Bremen Graduate School of Social Sciences)*. Bremen: Universität Bremen/Jacobs University.
- Scherger, S.; Hagemann, S. (2014): *Concepts of retirement and the evaluation of post-retirement work. Positions of political actors in Germany and the UK (Working Paper of the Centre for Social Policy Research, 4/2014)*, Bremen: Centre for Social Policy Research (now: SOCIUM).
- Scherger, S.; Hagemann, S.; H., Anna; Lux, T. (2012): *Between privilege and burden. Work past retirement age in Germany and the UK (Working Paper of the Centre for Social Policy Research, 4/2012)*, Bremen: Centre for Social Policy Research (now: SOCIUM).



...more in German and more to follow...

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Overview of session

- **Opening: Paid work beyond pension age in Germany and the UK**
Simone Scherger (University of Bremen)
- **Working beyond age 65 in the Netherlands: The Longitudinal Aging Study Amsterdam** *Dorly J.H. Deeg, Maaïke van der Noordt & Suzan van der Pas*
- **Why older workers work beyond the retirement age: A qualitative study**
Ranu Sewdas, Astrid de Wind, Lennart van der Zwaan, Romy Steenbeek, Wieke van der Borg, Allard van der Beek & Cécile Boot
- **10 min for discussion (until 9.20 max)**
- **Changes in physical activity during transition to retirement: a cohort study**
Sari Stenholm, Anna Pulakka, Ichiro Kawachi, Tuula Oksanen, Jaana I Halonen, Ville Aalto, Mika Kivimäki & Jussi Vahtera
- **Predictors of returns to work following retirement: A prospective analysis of Germany, Russia and the United Kingdom**
Loretta Platts & Karen Glaser