

Reviews

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Simone Scherger (ed.), *Paid Work Beyond Pension Age: Comparative Perspectives*, Palgrave Macmillan, Basingstoke, UK, 2015, 320 pp., hbk US \$100, ISBN 13: 978 1 137435149.

The title of this book reveals a paradox of increasing importance in contemporary societies. What does it mean, and how is it possible, to continue working when one is retired? Given the current demographic transformations that are taking place in a context of welfare entrenchment, these questions suggest that retirement appears to be losing its denotation as a time during which an income is received on the basis of paid work earlier in the lifecourse. Should working past retirement age be considered as a positive move that frees individuals from the constraints of the barriers of age imposed by employers and institutions, or a more worrying phenomenon that belies structural problems of unemployment, low pensions and the need to work to maintain a decent standard of living? The topic is therefore highly relevant insofar as it touches upon issues that go beyond the phenomenon itself, namely the nature of work and the conceptualisation of age as a policy instrument, to determine the distribution of welfare.

The book brings together primarily sociologists and political scientists in a comparative approach to address the question of working past retirement. An opening chapter by the editor, Simone Scherger, provides a comprehensive overview of the complexity of the topic. As expected, central to this introduction is the extent of the phenomenon. Using Organisation for Economic Co-operation and Development data to illustrate the proportion of the population aged 65 and above employed across the European Union (EU) and in the United States of America (USA), China and Russia, the data provide evidence of an increase (although not in every country) during the period 2000–2012. Generally, levels of paid work beyond retirement age in 2012 varied from around 5 to 25 per cent, figures which both indicate the existence of the phenomenon as well as suggesting different causes. Possible explanations for the country differences are examined in detail and include individual, workplace level, institutional and structural factors. The chapter is careful to point out that intra-country differences, such as inequalities among the older population, also play a crucial role in determining how paid work beyond pension age is conceived.

The book is structured in three parts. The first part presents seven-country studies (United Kingdom (UK), USA, Germany, Italy, Sweden, Russia and China) which illustrate both the difficulty of researching the topic (*e.g.* the distinction between informal and formal paid work, particularly in Russia) and the diversity of conditions under which paid work past retirement takes place. The authors are careful to point out that

employment opportunities and individual capacity combine with institutional factors but, taken collectively, the indications are strong that two groups predominate – those who need to work for financial reasons and those who do so for self-fulfilment. However, a strong message that emerges from these country studies is that the need to work beyond pension age is clearly linked to changing welfare systems. In his chapter comparing the USA and the UK, David Lain notes that a mandatory retirement age in the USA was abolished 30 years ago ‘to encourage those with modest pensions to continue working’ and that financial influences to working past retirement age are present in both countries. The following chapter compares the situation in the UK to Germany, and the higher rates of employment in the UK are in part explained by the fact that ‘low qualified work is more common and that there is a higher financial need in the UK compared to Germany’. Other European countries echo these trends and in the two countries studied outside the EU (Russia and China), working past retirement age is strongly linked to low levels of pension income. At the same time, and notably in Russia, Jonas Radl and Theodore P. Gerber note that the vast majority of workers remain in the same job, providing evidence of stability and a ‘fairly positive picture of employment past retirement age’. It is only in Sweden, where pension income and other elements of a developed Welfare State do not place as much pressure on blue-collar workers to continue to work after retirement, that we find an exception to trends predominately associated with a financial need to work past retirement. Yet at the same time, this raises the question of inequality, since white-collar workers are able to reap the most benefits from policies designed to extend working life.

The second part of the book comprises three chapters and it is devoted to the institutional and structural context of working beyond pension age. The chapter on pension reform by Karen M. Anderson provides a useful overview of the main trends in Europe and concludes with the fairly up-beat message that public pension schemes remain relatively intact. At the same time, their generosity has diminished and this will inevitably impact on future trends in working past pension age. The following chapter introduces the theme of corporate policy and the impact of globalisation. Victor W. Marshall shows how company strategies to compete in global markets render the career structure of workers insecure, with notable effects for older workers who are mostly at the forefront of downsizing policies. This theme is further developed in the chapter by Jutta Schmidt, which deals with the dual issues of recruitment and retention of older workers. Numerous obstacles at the company level, such as the negative perception of the employability of older workers, an absence of training, health promotion and amenable workplace design, combine to act against both the recruitment of older workers (especially those past retirement age) and their retention. A final chapter in this section approaches the ‘moral reasoning’ behind the institution of retirement through an empirical study of socio-political actors in the UK and Germany. Similarities between the two countries appear to be more apparent than differences, with union

representatives stressing the view that retirement is a social right under threat, whilst employers consider retirement as an outdated and costly institution.

Three closing chapters address the consequences of working past retirement age. Katey Matthews and James Nazroo confront the thorny issue of the inequalities manifest in working past retirement. Using data from the English Longitudinal Study on Ageing, the authors unequivocally demonstrate the self-evident fact that poor working conditions and hazardous occupations impact negatively on the health of workers who prolong their working life. This is followed by a comparative critique (Germany and the USA) of the concept of productive ageing and the positive gains of working past retirement age. Silke van Dyke draws attention to the persistence of the desirability of withdrawing from the labour market and 'retiring' that is evident in both countries. A final chapter by Harald Künemund and Simone Scherger draws together the issues presented throughout the book and offers a novel paradigm to replace the tripartite character of the life-course: 'a reorganization of the life course that keeps the separation of preparation, activity and leisure, but alters the duration of these periods and multiplies their sequence' (p. 311). This imaginative framework consists of periods of flexibility (career breaks, training and leisure opportunities) throughout the lifecourse in the context of social regulation that would protect more vulnerable citizens. Such a structural reorganisation of the life-course raises many practical questions of its implementation which, although not dealt with here, would need to be systematically addressed.

Overall, the book is well-written and pleasant to read, despite some unevenness in the compilation of the chapters. There are some notable exceptions of 'large players' in the comparative approach, especially the absence of France where numerous factors combine to create low levels of working past retirement age and a general unpopularity of institutional measures aimed at extending the working life. However, the book succeeds in identifying the complexities and contradictions in what is often taken for granted as an inevitable trend with positive outcomes. Perhaps the clearest message is that the drift to paid work beyond pension age is occurring in the absence of a clear alternative to the place of retirement within a welfare state. This creates winners and losers with regard to both the financial and health impact of working longer, and it is difficult to see how these can be overcome in the short term.

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Vivian W. Q. Lou, *Spiritual Well-being of Chinese Older Adults: Conceptualization, Measurement and Intervention*, Springer, Heidelberg, 2015, xiii + 92 pp., pbk US \$54.99, ISBN 13: 978 3 662 46302 4.