

# Review Symposium

## WORK AND RETIREMENT

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Stanley Parker, *Work and Retirement*, George Allen & Unwin, London, 1982, pp 203, no price, ISBN 0 04 658238 X (hardback), 0 04 658234 8 (paperback).

I found *Work and Retirement* both stimulating and pleasurable reading. It covers a wide variety of complex topics in a forthright fashion and draws on the majority of relevant research in the process. Topics include a history of retirement, achievements and problems that result from retirement, definitions and concepts, theories of adjustment to retirement, preparing for retirement, the capacity of older people for work, the experience of retirement, work after retirement age, the relation between retirement and leisure, and policy alternatives. I consider the book good food for thought in most of the areas covered.

The author is very honest about his position. He thinks that forced retirement is unnecessary age discrimination that harms a large number of older people and at the same time cannot be shown to help society all that much. From the point of view of the U.S.A., the stress placed on reinforcing this point over and over detracts from the value of many of his other points. I say this because forced retirement is apparently much more common in Britain than in the U.S.A., where less than 5 per cent of retirements were mandatory even before the Age Discrimination in Employment Act was changed to prohibit mandatory retirement prior to age 70. Thus, for the U.S.A. a book aimed at documenting the case against mandatory retirement is aimed at a policy issue of relatively little importance, especially in comparison with issues such as the minimum benefit age under Social Security or the implications of an ageing population for the future of pension financing.

Despite the one-pointed focus on forced retirement, the book offers more than most available today in providing an overview of the research issues surrounding individual retirement. The discussion of

various typologies and theories of retirement is especially well done. The author is very careful in his interpretation of others' work (particularly mine, which pleased me no end), and there is a good and creative synthesis of prior work rather than a simple reiteration of it.

When the author moves on to describe the 'facts' about retirement he is also careful to present the information in a relatively unbiased fashion, but his interpretations sometimes bend the facts to the breaking point in order to discount information that does not support his central thesis. For example, in the chapter on preparation for retirement he makes a big point of survey results showing that large percentages of workers and retirees would prefer to continue working, at least part time, as indicative of the fact that many retirees are not getting what they want. Yet if we look at behaviour, we find that even where the possibility of continued part-time work is available, the vast majority of workers do not take advantage of it. Thus, Parker leads us to believe that it is the lack of opportunity for continued work that is the problem, when in fact the problem may be a growing unwillingness to do work of another's choosing. The freedom of retirement is prized by many precisely because it leaves them free to decide for themselves what meaningful work is.

The chapter on adjustment to retirement accurately reflects the confusing research findings about the various factors affecting adjustment. Parker seems to give all of the various factors equal weight, as do most others in the field, but perhaps it would be useful to think in terms of first- and second-order determinants. Certainly, retirement imposed by continuing disability dictates the conditions of life in retirement to a much greater extent than any other type of retirement. And retirement to poverty is very constraining compared to retirement on a modest but at least adequate pension. These would seem to be primary determinants of what must be adjusted to. An intervening factor in any kind of adjustment may be the degree to which the person accepts the need to adjust as opposed to resisting the very state that requires adjustment. These examples are certainly not fully developed, and many others could be cited. Rather I simply want to indicate that what is needed now is an overview of the process of adjustment to retirement that can provide a context in which the bits and pieces of contradictory information about retirement adjustment can be seen as less chaotic. Parker provides as good a summary as anyone else, but the overview is still to be done.

Like most sociologists, Parker centres on the lack of a concrete role for retired people as a major source of problems. But what if being retired is not supposed to be a concrete role so much as an attribute

that is used to modify what is expected in concrete roles? If the latter were the case, then being a retired spouse, a retired church member, a retired party worker, and so on could be expected to be much more significant than 'the retirement role' per se. And this possibility explains why so many are able to retire without the sense of anomia that we would expect from the lack of definition to the role of retired person.

Finally, I think that it is indeed unfortunate that the policy focus of the book is limited to the issue of forced retirement versus freedom to work. In a situation where a very large proportion of the work force favours retirement at the earliest financially feasible age, where the population of prospective retirees is growing faster than the ranks of wage earners, and where retirement is considered an earned right, the central issues surround how retirement can be preserved as an opportunity. Indeed, we may come to look on the 1970s as a golden age of retirement (pardon the pun), and part-time employment in retirement may become a commonplace response to a retirement system that cannot provide sufficient income for people to be able to afford to be retired completely.

The foregoing paragraphs show that I do not agree with some of Parker's emphases and conclusions. Nevertheless, he has written an excellent book that deserves wide reading. The strength of the book is that Parker is a careful scholar who is true to original sources and whose arguments are made clearly. That in the final analysis is the best we can expect of any mere book.

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The employment situation of the older person and the related question of retirement practices has recently come into the foreground of interest of social policy makers and researchers. Thus Stanley Parker's new book is bound to attract a substantial readership.

Despite its title, his is primarily a study of retirement. Work itself is only discussed indirectly, in so far as the author is concerned with what it means to those who have retired or who are about to retire, and with what, in general, the capacities of older persons for continued employment are. The central focus is how the act of retirement is perceived by retirees or pre-retirees and how the retirement situation is experienced by those who have retired. Not treated, and this is

perhaps to be regretted, are the economic circumstances of retirees, except in so far as how they perceive their material situation to be.

The book is written very much for a general audience, for policy makers and practitioners as much as for the more academic student of social policy. Writing in a clear and relatively informal style, Parker provides a fairly comprehensive overview of the retirement literature, both theoretical and empirical, that will help all those seeking an introduction to the subject. To a considerable extent the presentation stays at a descriptive level. Approaches and research findings on such aspects as the concept of retirement, the preparation for retirement, the capacity of older persons to work, the reasons for retirement and work and leisure after retirement are summarised in the main chapters. Integrating the many subjects covered is the search for some optimal means of effecting the transition from the employment to the post-employment phases of life, and this question is more explicitly treated in the concluding section, where Parker makes his own proposals for the shape of future retirement policy.

It is perhaps this concluding chapter which is the least satisfactory, for it is here that the author gives himself the opportunity to break new ground. Having recognised that until now 'retirement policies have been based more on the needs of the economy than the needs of the people', Parker argues for a much more person-oriented policy that would allow greater flexibility and choice to the individual to determine when and how he would retire. Following the pattern of previous sections the arguments for and against a fixed age of retirement are marshalled and Parker then declares the latter the winner. Yet he does not do so in a convincing fashion. Despite attacking as 'capitulating' the attitude of one observer who concludes that 'a compulsory retirement age is the least objectionable of the available methods and we will thus recommend it, *even though we know of its patent weaknesses*' (Parker's emphasis) he himself only justifies flexible retirement on the grounds that, despite all objections, it gives individuals the maximum choice about whether and when to retire.

However, there are serious objections to such an argument. Given the current shortage of available employment opportunities, a shortage which all but the most optimistic commentators expect to be with us for the next decade and well beyond, it is the case that almost every extension of working life granted to those in employment will entail the exclusion from employment of somebody else, and thus that the granting of freedom of choice to one party has negative consequences for another. Equally, in many cases compulsory early retirement for some is a means of avoiding compulsory redundancy for others.

Furthermore, if flexibility to decide when to retire also means greater freedom to retire early, the economic implications of this must be faced. With the current restraints upon the social welfare budget, such demands can only be met by a full actuarial reduction in the value of the old-age pension early retirees, yet this would certainly limit enormously the attractiveness of the early retirement option, and the ability to make choices with respect to it would be severely constrained.

As the argument is developed further it becomes yet more fraught with problems. Whilst it might be acceptable to equate a fixed age of retirement with compulsory retirement (although, as Parker points out in the first part of the book, there is no reason why a fixed age of retirement might not be accepted voluntarily and adapted to without difficulty), it is not true that a flexible retirement age automatically implies a voluntary choice of retirement age. Parker in fact subsequently recognises that market forces, the nature of the job and physical and mental health should all play a role in determining when withdrawal from work takes place, and that the outcome will be different ages of retirement for different individuals or groups. However, his reason for doing so, his acceptance that individuals cannot always determine their own capabilities to continue in work, of course undermines his reason for advocating a flexible over a compulsory retirement age. What is more, it is likely that in present labour market circumstances, if particularly the market but also physical and mental health are allowed to play a more determining role than they do, the level of early but not necessarily *voluntary* early retirement would, in the U.K., be far greater than it is at present. One only has to look at experiences of those countries where greater flexibility of retirement, in the sense of more possibilities for retirement at other than the 'normal' pension age, obtain to see that this is so.

Alongside pleading for a flexible age for retirement, Parker argues for the opportunity for gradual retirement, i.e. to withdraw by stages from working life. However, how this principle is to be operationalised remains very unclear. Very brief reference is made to the fact that schemes providing for gradual retirement are to be found in a number of European countries, but how these work and what their consequences have been both for the gradual retirees and for the organisations employing them is not said. However, documentation on all these issues exists, and had Parker made use of it his proposals would have been far more tangible and consequently far more forceful.

This is indeed the weakness of much of the concluding chapter. To do no more than make very general pleas for more flexibility in retirement (without even fully specifying what he means by flexibility),

for more possibilities for partial retirement or for improved opportunities for leisure or alternative activities for the elderly, is not in fact to offer any *policy* alternatives at all. Thus, after reading Parker's book we might know a lot more about the process of retirement and the situation of the retiree but we do not really know how we might go about improving these.

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The stated aim of this book is to examine 'the courses of action open to those men and women who have some choice about when and under what conditions they retire, the circumstances in which others have no such choice and the problems and opportunities of both groups'. With more and more people taking earlier and earlier retirement, and with a Select Committee of the House of Commons currently discussing a significant reduction of the statutory age of retirement, this is a timely volume.

In the opening chapter, the author puts retirement into a historical and cultural context, through periods of 'rare', 'discouraged' and 'encouraged' retirement. The second chapter looks at various theories of retirement, the types of retired people, their attitudes towards retirement and some interesting case studies. This is followed by a chapter on preparation for retirement, which I was looking forward to, given the fact that my work on early retirement suggests that this is fundamental to a 'successful retirement'. Unfortunately, I was disappointed, since the author only touched on the various opportunities for retirement preparation.

The author then follows this chapter by one which looks at the physical and psychological capacity of retired people to work. Although this is to some extent an enlightening chapter, it only provides a fraction of the treatment which was undertaken by Hildebrand and others in an edited book recently published entitled, *After Forty*. Although this chapter is far too lightly treated, the next one on the experience of retirement is much more comprehensive. Parker explores the reasons for retiring early and at pension age, adjustment to retirement, costs and benefits and, more interestingly, the 'meaning of retirement' (e.g. 'the feeling of freedom and being able to please yourself', 'the idea of getting old', 'end of working life'). This is followed by a chapter on 'Work After Retirement' and 'Retirement As Leisure?' which provides some useful statistical and discursive data.

But the final chapter on policy alternatives or 'How we can influence the extent, experience and consequences of retirement in the future' is by far the most significant contribution Parker has made. It raises the central issues of flexible retirement, which is a concept the U.S. Congress is currently legislating on; that is, the opportunity of individuals to decide their own time to retire, be it at 52 or 85. This final section also explores other topics of interest, such as the role of education in management, flexible life styles, policies of leisure, etc.

On balance a readable, useful book for the lay reader, but of less value to an academic working in the field of retirement.

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REFERENCE

COOPER C. L. AND TORRINGTON D. P. (eds.), (1981), *After Forty – The Time for Achievement*, 1981, John Wiley & Sons, Chichester.