

## Chapter

# The End of the Retirement “Age”: How the New World of Work Is Transforming the Old World of Retirement

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## Abstract

The nature of work is undergoing fundamental transformation in the twenty-first century with drivers including digitalization, automation, and new forms of work organization. This chapter explores how the concept of retirement itself is increasingly redundant in relation to the new world of work. Of course, working lives inevitably do come to an end, but for whom, and at what point, and under what personal and social financial conditions, is this end point? Many people will want, and be required by public policy, to continue their working lives well into later life. In addition, the new dynamics of work and employment unfolding may enable this later life engagement. But in the “post-work” world predicted by many scholars, will later life employment be a possibility for them, and even for many people in their middle and younger years? This chapter explores the implications of the future of work for how traditional models of working lives and retirement need to be restructured and examines the one vital reform to ensure everyone can sustain a decent life in the new highly volatile world of work.

**Keywords:** future of work, digitization, automation, retirement, income, health, inequality

## 1. Introduction

If you are in the early stages of your working life, how do you envisage that it will end? Do you see yourself reaching 65 after 40 plus years in a steady job and then a grand exit with a gold watch and a good pension in honor of your years of service? I hardly think so. Few of us well down the track of our working lives hold that vision as the world of work has dramatically changed in recent decades and holds few if any of the promises it might have held in the so-called “golden age” of post WW2 full employment—for some. And by the 1980s, the old model of working life, of permanent full-time work, over the very long term often with one employer<sup>1</sup>, was on its way out as business models were undergoing fundamental change, and work itself, was in a transitional phase in the post-industrial era.

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<sup>1</sup> Mostly for men in full time employment. Women in work were also more likely to be in full-time work also but their overall participation rates were low and only began to increase in the 1970s [1].

Over the 1980s and 1990s, many older workers would be made redundant at a relatively young age, often in their mid-50s as businesses restructured in a globalized economy involving new business models and much out-sourcing to cheap labor countries in the new era of global supply chains [2], p. 132. Although there was a massive transition to service sector employment, this era also ushered in much restructuring of the public sector through privatization<sup>2</sup> which affected opportunities for secure, well-paying jobs especially for women [3]. Some of the retrenched workers of this era would get by with redundancy packages, others would have to rely on government benefits<sup>3</sup> and a few would go on to some other work but largely not the work they left behind, and with overall lower wages and conditions. The ousting of older workers during these decades was also a means of opening opportunities for younger workers and reducing overall levels of unemployment in that era [4], p. 9.

Since the start of the twenty-first century, change in our working lives has accelerated. Digitalization and automation are catching up with our jobs in various ways or may even have abolished them. We may be self-employed, perhaps using on-line platforms, or working on a contract or casual basis. For a few, there are some benefits of flexibility but for the majority, permanent, secure employment with good wages and well-regulated working conditions has become increasingly scarce as has been widely researched and documented. In essence, the nature of our working lives has changed and is in process of further change through new technologies and the way that work is organized. These dynamics are reshaping people's lives in many ways. The old pattern of entering the workforce as a young adult, finding a good "job" or a series of "good" jobs sustained over several decades of an adult life culminating in retirement at a standard age has come to the end for many of us. It never was a trajectory that applied to the majority of women and minority groups and it was only ever an "industrial" era<sup>4</sup> construct that is increasingly irrelevant in the "post-industrial" era<sup>5</sup>.

The question here is what the unfolding "future of work" means for our pathways into retirement. There is a further question, and perhaps more important, that this chapter takes on—is retirement a relevant concept in the twenty-first century at all? Of course, all working lives come to an end—as our lives do. But how and when that end is orchestrated is the big question as the old models of working lives are eliminated. I argue that in this context, retirement is not really a relevant concept at all. The idea of retirement is past its "use by" date. It is more useful for us to explore a very different model of working life, particularly in relation to aging, a theme to be taken up in more detail further on.

With increased life expectancy and population aging, many countries are increasing retirement ages<sup>6</sup> [5]. In some countries the increase will be quite steep with the Netherlands and Denmark lifting the retirement age from the mid-60s to 71 and 74, respectively, over coming decades in line with predictions of life expectancy. For other countries including Australia and the United Kingdom, it is a more modest rise from mid-60s to 67 and 68 in the next few years. A few countries, including Canada and Japan<sup>7</sup> are opting for no or minuscule change leaving the retirement age in the mid-60s as at present [6].

The objective for governments in the policy of increased retirement age is, of course, to maintain the size of the labor force and levels of income tax, and to

<sup>2</sup> This is a key theme of the 2018 World Inequality Report. <https://wir2018.wid.world/>

<sup>3</sup> Many on disability pensions as a result of injuries from manual labor.

<sup>4</sup> Industrial era employment can be characterized as a highly regulated form of employment with a unionized labour force.

<sup>5</sup> Post-industrial relates to a service sector economy with low levels of unionization.

<sup>6</sup> This is defined by pension eligibility.

<sup>7</sup> Some countries including Japan are equilibrating male and female retirement ages.

minimize public expenditures associated with population aging. The days of excluding older workers for the benefit of younger workers as in the 1980s and 1990s are over. There is a determination that older workers maintain employment under the auspices of “productive aging” with the objective of increasing tolerance of an aging population and minimizing the perspective that the older population has a leisured life supported by the younger population [7, 8].

But are these later retirement ages, and insistence on prolonged working lives, consistent with the new and emerging world of work? A mandated retirement age, determined by government policy and access to certain pension benefits, does not automatically mean that older workers will be able to maintain their employment until that age. This will depend on availability of jobs, whether older workers can do those jobs, and perhaps in the context of an ongoing preference for younger workers—age discrimination. There has been much speculation as to the loss of jobs with digitalization and automation in the order of 40–50% over the next two decades [9, 10]. But there is also a stream of predictions of both job loss and job creation in train [11–13]. This may mean a shift in skill requirements but may also come with other impediments to older workers participation.

And there is another larger scenario—is retirement a life stage that remains relevant in the emerging world of work? Retirement was always essentially an industrial era social construction when employment became highly regulated with strong trade unions as intermediaries negotiating the employment conditions of large contingents of workers in factories and offices [1]. But this is not the structure of much employment in the twenty-first century. Large organizations, whether private or public, aim to reduce direct employment. Ever more workers are located in small contracted out enterprises and workers have little guarantee of ongoing employment for the very long term. As a result, membership of trade unions has greatly reduced, undermining their capacities to negotiate better wages and conditions. Indeed, wage stagnation has been a core feature of many countries including the UK, Australia and the USA over the last 15 years. Excess capacity in the labor market and low inflation have also been identified as important factors contributing to this outcome [14], p. 1.

In this chapter, I explore three of the most crucial implications of the “future of work” that are unfolding and that will impact on our ideas and experience of retirement. The first relates to the ongoing loss of standard, middle level jobs that enabled workers a continuous trajectory over their working lives ending in a retirement at a designated age and eligibility for pension incomes. The second implication relates to the fracturing of our old concepts of jobs and employment as new technologies not only replace us through automation, but also restructure the organization and allocation of work in ways that are profoundly disruptive across our lives. But we must also consider that technology may make work easier and create opportunities for ongoing employment into later life that might not have been possible in the past. The third implication relates to how we generate satisfactory income across the life course and into later life, given the destruction of the traditional channels of working life into retirement. The social model involving core elements of raising a family, home ownership and other significant acquisitions related to a good quality life, as well as saving for retirement, is on unstable ground in the new world of work. What is needed to ensure adequate income across the life course?

## **2. The loss of secure jobs and growing inequality**

It is curious that governments around the world are intent on increasing the age of retirement defined as pension eligibility, in response to aging populations and increased life expectancy, but take little or no account of the core factor affecting retirement—long-term trends in employment. Essentially, it is these that affect a

worker's capacity to continue on in paid employment to a later age. In the 1980s and 1990s, when there were insufficient jobs for new entrants, there was a massive push for the exodus of older workers with the normalization of retirement ages in the 50s in many developed countries. How different then is the twenty-first century labor market in its early decades?

The great transition in the world of work since the 1980s has been the growth of “non-standard” employment—temporary, part-time, contract and self-employment—which account for more than one in three jobs in OECD countries [15], p. 9. In Australia from where I am writing, the calculation is in the order of 40–50% based on broader criteria of job insecurity than used by the OECD. I suspect these calculations would be applicable in many other countries [16, 17] What is pivotal in understanding “standard” employment is that it is a “relationship” between an employer and a worker that is subject to regulation over core dimensions of working hours, wages, leave provisions and occupational safety. It emerged in the industrialization era and reached its peak in the post-war period [18], p. 10. But in the twenty-first century it is the relationship between workers and employers that has broken and is now termed “non-standard.” Even though some employment may still have broad characteristics as standard employment, and which is highly regulated, there is little promise of the type of continuity and stability that existed in the post war period up to the 1980s.

In the twenty-first century, all employment is characterized by fluidity and insecurity in the face of globalization, government austerity, and mutating business models, in addition to new technologies. These factors are all geared to an objective to reduce labor costs, maximize flexibility, and any sort of long term obligation to workers. This has been a subject of broad scholarship over the past 30 years [19–22]. The post-war model of standard and secure employment was a core factor in industrialized economies of creating, for a brief period, more egalitarian societies, marked by opportunities for upward mobility from lower echelons of the social and economic hierarchies to the middle. The loss of such opportunities with the decline of the type of employment that enable this, has been a key trigger for the growth in inequality since the 1980s as widely documented [23–25]. It is also a core area of analysis by international agencies such as the OECD [5, 15] and the ILO [18].

These long-term trends in employment and inequality have served to erode worker solidarity and power through unions that was so important in the industrialization period in western economies in attaining decent working conditions and good wages [26], p. 57, [18]. Also, the sheer abundance of workers wanting work, or more work if underemployed, puts employers in a powerful position to minimize wages and working conditions [17], p. 3. Indeed, as much research including my own attests, insecure work isolates workers from each other and thrusts them into competition with each other contributing to a downward spiral in working conditions.

But what are the implications for retirement? If it is increasingly hard to find a good job that pays a good income in one's prime years, surely that is a reason of its own to continue to keep working for longer to make up the shortfall and to justify a later pension age. However, it is not just that more jobs are low paid and insecure with reduced upward mobility opportunity. They are also difficult to sustain over the very long term and contain a high probability of job loss especially for older workers as large-scale longitudinal studies undertaken in Australia show [27, 28].

Since the global financial crisis of 2008, there has been a reduction in overall unemployment and rising participation rates for older workers across OECD countries [4], p. 6. But the growth of low paid, low quality jobs still poses a significant barrier to later life employment. Work intensification, on-the-job surveillance and performance monitoring and the negation of any potential for the worker's



control over the work process itself causes stress and alienation reducing potential for continuity for the long term as many studies have shown [29–32]. It may be the case that there is overall a greater proportion of older people in the workforce now but this does not mean that there will be a strong capacity for ongoing employment well into later life.

Of course, not all jobs are low quality and low paid, which make it so hard to continue on. Even many higher quality jobs can be extremely demanding and difficult to sustain over the long term as ever higher performance outputs are imposed. Occupations with large workforces including teaching and nursing professions are prime examples of this. There is considerable evidence that both are facing an emerging crisis of exit which does not bode well for longer working lives<sup>8</sup>. While neither occupations may be particularly susceptible to automation or replacement by robots in the medium term, they are nevertheless susceptible to the type of intensification, monitoring and surveillance, aided by computer technologies – exactly what make the lives of Amazon warehouse workers so hard [30, 33].

### 3. The future of work and taskification

While much of the speculation about the future of work relates to questions of job loss and job creation, there are larger questions about work, employment and jobs (as specific concepts) which are in themselves in transformation. This transformation has the potential to make working in later life both easier and more difficult depending on various factors.

There is nothing intrinsically fixed about what we consider to be a job. A job is a construction of tasks and activities that can easily be dismantled which is in fact the etymology of the word itself in English—a set of tasks for a defined period. But ever more jobs are broken down into their constituent elements in a process of “taskification” [2, 13].

There is clear evidence in the here and now, that the future of work is not at all conducive to the type of retirement pathways assumed in national retirement policies for later pension ages. For many people the trajectory over the working life into the future is likely to encompass a high level of fragmentation and risk of collapse in later years, regardless of skill level and qualifications. They will have little power to resolve the crises they face of their own accord. Essentially, the future of work is a future that is highly unpredictable and, in another sense, it is randomized with winners and losers but no one knows who that will be. Merit has proven to be a wholly unreliable means of assessing who will be the winners and losers from the unfolding world of work [34–36].

The most highly paid and asset rich, often the same these days, as Piketty observes, [24], p. 395 will be able to retire as they wish, as they will have the financial means to do so. In essence, pension eligibility access and retirement policies are largely irrelevant to this group. They may also choose to continue their working lives well into their later years because of the high level of satisfaction their work yields. People whose work encompasses authority such as politicians and judges have always been well represented in this group. Pat Thane notes how dictators keep going to their dying breath if they can [1], p. 46. But others may also maintain their working lives if their work involves creativity, or some other form of satisfying

<sup>8</sup> Examples are cited in these articles in *The Conversation* - <https://theconversation.com/burnt-out-and-overworked-australias-nurses-and-midwives-consider-leaving-profession-66141> <https://www.theguardian.com/education/2018/may/13/teacher-burnout-shortages-recruitment-problems-budget-cuts> [viewed April 2020]

element, and a high level of control that is not too much of a strain and indeed which actively promotes their well-being.

New technologies may also harbor possibilities for ongoing work into later ages as through the online platforms which enable work to be done where, when and how much one wishes. This may be especially viable for people with specialized and high-demand skills. There will nevertheless be massive competition for much platform work, both within countries and with workers in low wage countries making it a limited option for many [2].

The upper-end professions and occupations such as doctors, lawyers, teachers and accountants, are always promoted as avenues to ensure employment in the new world of work. But even the safety of these is called into question in analysis by Susskind and Susskind [37, 38]. These scholars argue that in the short to medium term for professionals, new technologies will ever more “streamline and optimize their traditional ways of working.” But for the long term, new technologies will “substitute” and effectively replace professionals [37], p. 125, through a variety of means but especially through the breakdown of professional work into its composite tasks and activities that can be routinized and automated [37], p. 128—exactly as in lower-skill jobs and occupations.

One of these authors, Daniel Susskind, has taken forward this analysis of the future of professions, in a book published in early 2020, *A World Without Work: Technology, Automation and How We Should Respond*. He makes the compelling case that vast areas of work will be overtaken by new technologies in the twenty-first century. He says “machines will not do everything in the future, but they will do *more*. And as they slowly but relentlessly, take on more and more tasks, human beings will be forced to retreat to an ever-shrinking set of activities” [39], p. 3.

Much is made of the need for people to undertake reskilling and upskilling in the name of “flexibility” in the emerging world of work. This is an argument put forward by Australian consulting group AlphaBeta for Google Australia [40] which emphasizes the need for ongoing retraining into later life especially in the workplace itself. But given that there is a breakdown in the traditional workplace, the growth of non-standard employment, and even the transformation of safe-haven professional work this may not be a realistic proposition for many [37].

Nevertheless, there will be pathways for ongoing engagement in the world of work in one way or another as we age. The report of the innovative Oxford think tank NESTA in its report *The Future of Skills: Employment in 2030* gives a insight into the transitions taking place and the skills that will be at a premium. They emphasize the growth in personal service occupations especially important with aging populations, and in trade areas, such as electricians who must service households. Such occupations are not at all amenable to automation. Intriguingly they say: *We show that the future workforce will need broad-based knowledge in addition to the more specialized features that will be needed for specific occupations* [11], p. 14. Their list of such knowledge areas includes English language, history, philosophy, management and administration. They also show the importance of complementarity between skill areas—such as foreign languages for specialized STEM occupations. What is so persuasive about this way of thinking about future skills is that it empowers workers, to find multiple avenues to be and remain relevant in a technology-driven world of work as we age.

#### **4. The end of retirement and income provision implications**

It is a difficult thing to say but my conclusion is that retirement should be abolished. It should be abolished in tandem with the major transformations of

what constitutes work and employment now taking place in the technology-driven world of work of the twenty-first century. There are no longer guarantees of the type of jobs and employment on which retirement ideals and public policy continue to be hinged. Across the life course, there will be peaks and troughs in working lives depending on a variety of factors related to technological advances, and other unpredictable factors, over which effectively no one will have any control<sup>9</sup>. There have always been peaks and troughs over people’s working lives related to raising children, ill-health and disability, and caring, as well as in educational activities. I argue that the divide between working life and retirement is equally an artificial one that has lost relevance in post-industrial society.

Ongoing employment into later life will emerge as a possibility for some people perhaps a lot of people, but will not be a possibility for at least a significant minority and potentially, a majority. I will mention the case of a relative who retired a few years ago from her part-time job in a department store selling high quality porcelain ware. She loved that job and was sad to give it away—aged 82! But this may not be an option for many on the grounds of availability of suitable jobs and whether they can continue to carry the load of employment into later life with reduced health, strength, and capability in an intensive work environment. It is hard to see, at this point in time, that much employment would ever adapt to the needs of aging workers. Why would employers bother when there is a surplus of younger workers all over the world and the potential of technology to do the jobs?

The most vital argument though is that the structure of jobs, the workplace and employment is in process of being obliterated in the new world of work. This is what many commentators term the “post-work” world [39, 41, 42]. It is imperative then that work-retirement divisions be pro-actively abolished. You might have the good fortune to find a job or occupation that goes on and on, as the one my relative did. But this is not going to be the outcome for most people as Daniel Susskind points out in his new book *A World Without Work* [39]. The trajectory will be highly variable based on luck and opportunity over which an individual will have little or no control.

This massive transition means that the opportunity for the acquisition of a sustained income over an adult life from paid employment to cover the essentials for a decent life, will increasingly fail to hold together for many people. Governments need to recalibrate the fundamental economic model of income provision. The case then is for a universal basic income (UBI). This is not an option that I have come to lightly and indeed have had serious reservations about it. But in reviewing the most current literature and thinking about the future of work, the case for it is overwhelming. Its potential weaknesses will need to be dealt with and overcome.

A universal basic income eliminates the need for specialized aged pension access rights through retirement age policy stipulations. The UBI would be accessible to all and ensure adequate income for everyone regardless of workforce status and engagement. It also obliterates the hopelessly inadequate, inappropriate and stigmatizing welfare state provisions such as in relation to unemployment, disability, or single parent status. The contemporary welfare states in the UK, USA and Australia have drifted into a role of punishment and control of many citizens for no more or less reason than the economic systems, and associated opportunities for employment, have failed them [43–45].

At this point with the future of work unfolding, these systems of targeted income support are on track for systematic failures to provide populations with what they need to survive and thrive—and equally to deal with the overarching

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<sup>9</sup> At the time of writing this chapter, the corona virus pandemic has caused mass unemployment over just a few weeks pushing the world economy into uncharted territory.

threat of catastrophic climate change<sup>10</sup>. Already, many people's working lives are characterized by volatility and risk regardless of how much training and upskilling they have done. An important advantage of a UBI is that it deletes the relevance of retirement and an unnecessary ageist divide in populations. People will have varying associations with employment over their lives with peaks and troughs. It may extend into their 80s or even 90s. But it may come to its end point earlier on, say in one's 50s, as it did in the 1980s and 1990s with the massive restructuring in the transition to post-industrial, globalized, service economies.

There are various other important reasons to implement a UBI as put forward by Guy Standing in his book, *Basic Income: And How We Can Make it Happen* [46] including restoring human rights, reducing poverty and inequality, and stimulating economic growth. He discusses the positive outcomes from experiments that have been conducted in different settings around the world. One of the most important of these outcomes is that a UBI actually stimulates people in going forward in their lives through work and employment such as starting a business. This in turn can generate economic growth and the revenues to fund a UBI.

My greatest concern with a UBI is that it may further solidify and exacerbate inequality especially as people grow older and for certain groups. Could there be a scenario whereby a portion of the population is effectively discarded with a UBI as a token means of (very) basic support while other portions easily continue their wealth and income accumulation? In this way there may also be a danger that there is less social mobility and moreover, a bitter divide consolidated between workers and non-workers stemming back to old puritan "work ethic" values regardless of how much digitalization, automation and robots might be wiping out and modifying vast portions of jobs.

Indeed, these concerns are echoed by Srincek and Williams who say that the "demand for a UBI is, however, subject to competing hegemonic forces. It is just as open to being mobilized for a libertarian dystopia as for a post-work society" [42], p. 119. To counter the dystopian potential of a UBI they insist that welfare states be revived in which a UBI is a supplement. The revival of the welfare state would mean appropriate targeted assistance to those in need, the end of punitive conditionality, and the end of privatized services that now administer social welfare in various guises with a central aim of profiteering. It means the revitalization of, and investment in social housing to overcome the risks of homelessness that many older people, especially women, now face because of the volatility and risk of employment [47].

## 5. Conclusion

In the emerging world of work and the society that is unfolding, there is no ongoing purpose of the work-retirement divide. In fact, the salient distinction in the twenty-first century world of work is really a crystallization of some very unpleasant and undesirable divisions. The first of these, relate to those forced to work on in jobs that are very difficult with significant health risks while others have work and occupations that are pleasant, satisfying and sustainable. The second division then relates to those who have had some luck or privilege in a working life trajectory that has enabled the accumulation of wealth so that they can withdraw as they wish while others whose working lives have been much more precarious, will not have had this same opportunity for wealth accumulation. These divisions

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<sup>10</sup> As a writer in Melbourne, Australia, I know too well the devastation of the 2019–2020 fires on vast areas of bushland in south-eastern Australia caused by prolonged drought induced by climate change.



need to be closed. The abolition of retirement and introduction of a universal basic income in association with a rejuvenated welfare state will be important means of achieving this.

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