

The Experience of Retirement in Britain, Past and Present

Abstract: The Experience of Retirement in Britain, Past and Present. Until quite recently in Britain retirement was possible only for the better-off. Most poorer people, until the mid- twentieth century, worked for survival until they dropped. The rich could always retire when they chose, most others only when required by their occupation or pension scheme. In Britain, externally imposed retirement, with a pension, began in the 19th century in the public service, then spread to cover the whole working population after World War 2, often as a management strategy supposed to improve efficiency. When male manual workers were first obliged to retire they found the sudden transition in their lives an unwelcome shock. Women found it easier because domestic work continued and they generally had closer family and friendship networks to sustain them. Later generations, by the 1960s and 70s learned to look forward to a period of leisure in later life though for many, especially women, it was a life of poverty. But older people were healthier than in the past and often active in voluntary work, caring for grandchildren and others. Retirement ages fell in 1980s and 1990s, then rose again under pressure from government and employers concerned about declining numbers of younger workers and the costs of pensions to growing numbers of older people.

Key Words: retirement, pensions, work, Britain

Introduction

In Britain, as elsewhere, until the nineteenth century retirement was a luxury enjoyed only by the better-off. Those with a sufficient income could decide when, or whether, to retire, and how to spend their lives thereafter, while the mass of poor, landless working people, until well into the twentieth century, generally had no choice but to

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slave for a living until they became physically incapable. Not all wealthy older people chose to retire. W. E. Gladstone, the Grand Old Man as he was popularly known, became Prime Minister for his last time in 1892, aged 83. Some retired from their employment to devote busy lives to philanthropy, while others retreated to the leisure of their country estates. Meanwhile men and women in their 1870s and 1880s continued to work in agriculture, domestic service, repairing roads, spinning and weaving.¹

However, the idea that around a certain age, most people became less competent at certain tasks and should give them up, usually public roles over which there was some collective or governmental control, was established very early. In medieval England from 1349 unemployed men and women ceased at age 60 to be liable for compulsory work under the labour laws or to prosecution for vagrancy. At the same age, men were excused military service and public administrative service. From the thirteenth century, they were not required to serve on juries after age 70, though men in their 60s could be excused on grounds of disability.² These ages tell us something about perceptions at the time of when people became 'old'. Not necessarily, as is popularly thought, at much younger ages than today, though it has always been recognized that individuals have aged at variable paces and poorer people generally faster than richer. The regulations tell us very little about the personal experience of ageing and retirement.

The invention of modern retirement

We must distinguish between retirement at a time of the retiree's own choosing, retirement enforced by infirmity, and retirement imposed by an external authority according to certain rules. The first of these may enable the retired person to shape a new life occupied by paid or voluntary work or leisure pursuits, new or accustomed; so also may the third path, while the second is not conducive to positive reshaping of life, except possibly through contemplative or intellectual pursuits. The third path was rare before the nineteenth century. It has since become almost universal, except among the most privileged. The census of 1881 was the first to classify the 'retired' as a separate category, rather than recording retired people by their previous occupation. This may indicate the emergence of retirement as a distinct and widespread stage of life and the retired as a distinct social group, though the term seems to have entered the general discourse, particularly among working people, only in the 1920s and 1930s.³

In Britain, externally imposed retirement emerged first in the public service. As the role of the state expanded from the late seventeenth century, and particularly from the early nineteenth century, it became ever more important to maximize the efficiency of the state bureaucracy. The state wanted to control its workforce and dismiss ailing, ageing men who were no longer useful. It did not employ women, except in menial roles, e.g., as cleaners, until the later nineteenth century. The first departments of state to develop as modern bureaucracies managed taxes and the armed services. As they grew, they acquired the classic characteristics of modern bureaucracies: full-time employees selected on the basis of ability and fitness for the post, paid by salary rather than by fee, on a career ladder of graded appointments promoted relative to performance not seniority, with progressively higher remuneration culminating in a pension. All of this was designed to encourage stability and loyalty in the workforce.

Until the 1680s, civil servants who wished to retire sold their posts to a successor for a sum deemed sufficient to support the retiree through the rest of their lives. This system did not guarantee the competence of the successor. As efficiency in officials became increasingly important to the state, a civil service pension scheme was introduced, to allow greater control over appointments. From 1684, senior civil servants appointed new officials but these were still required to pay the pensions of their predecessors. But this scheme was not yet a right of all ageing officers nor was it paid at a fixed age.⁴

Pensions spread through the whole civil service by 1810. They became contributory for the better paid, while at lower levels men might receive informal non-contributory pensions if their work was judged to merit this reward. Retirement on a pension before age 60 required a doctor's certificate and a certain period of satisfactory service. Pensions at age 60 gradually became a right.⁵ Civil service pensions and the practice of retirement became a model gradually adopted throughout the public sector by the end of the century and, more gradually, in larger private businesses.⁶

In 1856–7 the whole British civil service, including its superannuation schemes, were subject to a major government review, with the aim of promoting efficiency. Its report represented the civil service almost as a retirement home for the physically weak, often absent from work due to ill-health, then requiring pensions when they could work no longer. It appeared that the pension system, so far, had failed to deliver efficiency in the service. The report recommended government-funded, non-contributory pensions, related to salaries and so higher for the most efficient workers. Retirement should be possible at age 60, but not compulsory until 65; even past that age certain exceptions could be allowed for competent workers. 60 was described as 'an age at which bodily and mental vigour often begins to decline'. A compulsory retirement age was recommended to assist managers embarrassed by

the task of persuading workers that they must retire due to failing competence. This became its attraction in a wide range of businesses. It was advocated generally as a means to achieve a younger and more efficient workforce.⁷

But compulsory retirement was much resisted in the civil service and in parliament. British Members of Parliament have maintained this opposition and still have no retirement age. Unlike most workers, they still have no fixed retirement age but can, and do, remain in their positions until late ages if their parties and voters allow. It was decided in the nineteenth century that a fixed retirement should not be obligatory for civil servants fit to work to later ages, though, in effect, 60 became the normal retirement age. The civil service pension scheme remains more or less unchanged to the present, though currently the government seeks, against resistance, to raise the pension/retirement age. The emphasis in the nineteenth century was on the advantages of the pensions to the efficiency of the state machine rather than to the individual civil servant. About 4,000 men received civil service pensions in each year in the 1850s; most retired between ages 60 and 64.⁸

In the private sector through the nineteenth century, some employers would informally give pensions to valued employees who became incapable of efficient work, or would just dismiss them, whether valued or not. Older workers in low status jobs might be moved to work reserved for the elderly, such as sweeping up, keeping watch, making tea, carrying messages. Formal pension schemes developed fastest in the largest and most bureaucratized businesses, such as railways and banks, especially for their senior management, usually dependent upon years of satisfactory work. Pensions spread downwards through the ranks as competition grew for high quality clerical labour, and white collar workers increasingly unionized and demanded pensions and retirement.⁹

Pensions were a tool of industrial relations.¹⁰ A quite comprehensive system of pensions and retirement, normally at age 60, existed in larger private firms by 1914. Women were employed increasingly in the civil service and business firms from the later nineteenth century, normally at lower levels, as clerks, typists, telephonists. But they were generally expected to retire on marriage, when they would receive a lump sum payment in place of any accrued pension rights. Alongside occupational schemes emerged systems of personal saving for retirement for those who could afford it, through private financial institutions. Also from 1854, annuities were provided for private savers by the state through the Post Office. Better paid manual workers could save through mutual Friendly Societies and trade unions for times of sickness. This often, in effect, became a pension when inability to work through debility became more or less permanent.¹¹

The first British state pensions were introduced in 1908 and were particularly designed to relieve the severe poverty of older women. They were paid in January

1909 to almost 500,000 people, two-thirds of them female. There tended to be more poor women than men because women on average outlived men and had fewer life-time opportunities to accumulate assets such as pensions, since most spent fewer years in paid employment, earned less, had less opportunity to save and less access to occupational pensions. The pensions were paid only at age 70, though most campaigners for pensions proposed 55, 60, or at latest 65, as the ages at which most people became incapable of supporting themselves. The government chose age 70 in order to save money, since many people, especially the poorest, died by that age. The pensions were also strictly means-tested and so only available to the poorest. They were very low, too small to live on without help from savings or family. They were not intended to enable retirement. They were designed to keep the very poorest survivors to old age from the degradation of poor relief. For anyone fit to work past age 70, it was more profitable to do so. Those who retired with only the pension to live on were miserably poor.¹²

The experience of ageing and retirement

The experience of retirement is harder to trace than the history of pensions, because it was varied, subjective, and much affected by status and socio-economic position. There was no official need to record it systematically, so we have only occasional glimpses of the reality in memoirs, social surveys, government investigations. The better-off could lead comfortable lives in retirement, with many choices. When poor people could no longer work, if their families could not help them, as the families of the very poor often could not, even if they had surviving families in a time of high death rates, they might have no income but minimal and degrading poor relief and, when they could not manage alone, residence in a workhouse. Older people in workhouses were disproportionately single males, unmarried or widowed, who were less able to care for themselves than older women, and less likely to have close family and friendship ties. As one investigation put it in 1919:

“A woman is more adaptable, more ready to turn her hand to any way of earning that presents itself; she is more useful also in the home of married children...she can keep her little home together and do for herself on a small income.”¹³

Older women, for example, could look after grandchildren, or do housework, while their children worked.

Many older people lived in desperate poverty struggling to earn what they could for as long as possible, to avoid the degradation of the workhouse. When the journa-

list Henry Mayhew surveyed poverty in London in the 1850s, he met many aged people like the woman selling bootlaces who told him: "I just drag on, sir, half-starving on a few bootlaces rather than go into the workhouse". In a miserable attic he found:

"A poor old woman resembling a bundle of rags and filth stretched on some dirty straw in the corner of the apartment. The place was bare (...) There was nothing in it except a couple of old tin kettles and a basket (...) To my astonishment I found this wretched creature to be, to a certain extent, a 'superior' woman; she could read and write well, spoke correctly and appeared to have been a person of natural good sense, though broken up with age, want and infirmity. She had suffered gradual decline through the illness and death of her husband and children."¹⁴

A survey in 1909–10 found all too little change. A widow of 69 was working in a Yorkshire woollen mill:

"Her husband always sickly ceased work in 1886 and she had to work for both and meet the expenses of protracted illness. Her savings disappeared and when he died in 1891 she owed £12 in rent. She has paid off every penny of debt, but been unable to save anything. She went back recently to rag-picking at 10s a week, in the hope of keeping off the Poor Law until she can claim her pension (...) In spite of all her troubles and hard work she has brought up a large family. She has had fifteen children of whom seven are living and 22 grandchildren."¹⁵

It is touching to learn that this old lady, having been ill, was fearful she would not live long enough to draw her old age pension. The pension would not necessarily have greatly improved her life. A government investigation in 1919 interviewed two pensioners. Mrs Caroline Thompson was a widow of 73. Her total income was 9s 6d (c 45 pence) per week, which included 2s (5 pence) from a charity. 3s was spent on rent, 3s. 8d on light, fuel, insurance, laundry. 2s. 10d remained for food. The only meat she could afford was four ounces of bacon each week. She drank no fresh milk and a single tin of milk lasted a fortnight. Four ounces of butter, one loaf of bread, two ounces of tea and a little coffee formed the bulk of her weekly diet. She did not feel that she had enough to eat; sometimes she felt weak for lack of food. In winter she had a fire only every other day. She had a son "who used to allow me something up to his illness (...) if he had it he would be very, very good to me." Some friends passed on their used clothes to her and "a bit of food", but no cash because "they are not very well off". She did her best to reciprocate: she did some tidying and washing up for them and "a bit of sewing". She could not manage anything heavier.

Mrs Larton, also a widow was 72. Her basic income was also 9s 6d (c.45 p) a week. Some weeks she could earn 8 or 9 shillings caring for attempted suicides at a police station. She could not do this regularly because she was not strong and they were often violent. Rent cost 4s 6d. She rented a room to another woman for 2s. Her son gave her what he could, but "I cannot depend on it. You see he has very indifferent health". She had no friends who could help. A lady from a charity gave her occasional sewing work when her health was poor. She bought second hand clothes and mended her own boots. In a good week she could afford a little fresh meat or corned beef, but when she was ill she lived mainly on milk. She felt undernourished and her health suffered. The state pension age was reduced to 65 in 1925 but the pension remained too low for survival.¹⁶

Better-off older women and men, of course, had a more comfortable old age, cared for by servants if they had no family. In the nineteenth century women, in particular were expected to withdraw from the public sphere, to dress and behave drably at a certain age. Of course, not all older people conformed to the stereotype, and not all 'retired' so long as they remained fit and active. The feminist Frances Power Cobbe, despite weakening health, remained as controversial as ever in her seventies in the 1890s, protesting against medical experiments on live animals, the passion of her later life. Women writers had the freedom, and often the financial need, to keep working at writing and publishing later in life. Frances Trollope (1779-1863), mother of the better-known novelist, Anthony Trollope, only started publishing at age 50, desperate to support herself and her family. She was described by her son as still writing "when she was 76 years old- and had at that time produced 114 volumes (...) Her career offers great encouragement to those who have not begun early in life, but are still ambitious to do something before they depart hence." She died, aged 84, living comfortably with her family in Florence, but in her last years was deaf and less mentally alert than before.¹⁷

Once they could no longer look after themselves even wealthy people did not necessarily have good lives. Another writer, Hannah More, (1745-1833) had a wealthy but less happy old age. She made great wealth from her writing, but by her 80s had outlived the sisters who had been her companions and lived alone with servants, confined to two upstairs rooms, until friends discovered that servants were taking advantage of her and her money, always a risk for vulnerable, wealthy older people. They moved her to a nursing home where she lived for her last five years, still writing but not publishing. Such differences in the experience of ageing and retirement, among men and women, survived into the twentieth century.

Retirement in the early twentieth century

Pensions and retirement continued to spread through the public and private sectors through the inter-war years, in particular covering more skilled manual workers, though still by 1939 few women were in private sector schemes. Many women were now employed in both the public and private sectors, though often at low pay and still normally expected to retire permanently on marriage. As in the nineteenth century, many married women devoted themselves to voluntary work. This was often hard, serious, professional work, though unpaid, all that was available to married women who wanted an occupation and to be socially useful.¹⁸

There were signs, however, that even unmarried women in full-time paid work were dismissed at earlier ages than men, most notoriously from domestic service and the retail trades. In these occupations, a survey noted in 1936: “a young appearance counts so heavily”. ‘Older’ women, even in their 30s and 40s were judged by some too unattractive for certain occupations and forced to retire, as remains the case in some occupations, such as TV presenting, in Britain in the twenty-first century.¹⁹ Evidence from Manchester in 1909 showed that women’s unemployment increased after age 35, and rose faster after 45, when it was almost double the average of the total workforce.²⁰ In 1937 a government enquiry reported that several London stores dismissed female employees at a certain age: in one store at age 35.²¹ The extent of this enforced early retirement is hard to assess, because women’s unemployment, like women’s work, was rarely adequately counted, or the causes analysed.

In 1935 ‘spinsters’ as unmarried women were known, formed the National Spinsters’ Pensions Association to demand state pensions at an earlier age than men- 55- on the grounds that women were forcibly retired at earlier ages.²² They claimed that this was due not only to discrimination by employers, but also to the poorer health of women, and the fact that many unmarried women gave up employment in middle life to care for ageing parents. Such women were unable to re-enter paid employment after the parents’ death due to age and many were left destitute.

The Association was founded in Bradford, Yorkshire, by Florence White an unmarried woman who ran a small confectionery business. It claimed many textile workers among its 150, 000, largely working and lower-middle class, members. The textile industry, which traditionally employed large numbers of women, was hard-hit by unemployment in the inter-war years and older workers were laid off first. The campaign gained little support from professional women’s organizations who feared that an earlier pension age would encourage employer discrimination against women, especially in gaining promotion. White argued that the need was greatest among working class women, because they started work earlier in life and were worn out at earlier ages.

The Association's claims were investigated by a parliamentary committee in 1937–8. The evidence was mixed, but the report found that unemployment between ages 45 and 64 rose faster 'amongst spinsters than amongst men and it is more difficult for spinsters to regain employment'; but it was more difficult still for widows and those married women who worked. They expressed great concern about women who were left pensionless and often in poverty after caring for elderly parents or other relatives. A survey of 800 unmarried women aged over 40 in northern England found that about 30% wholly supported or contributed to the maintenance of relatives or other dependants. Official statistics convinced them that all women deteriorated in health from age 55, of which there was much evidence, despite women's longer life expectancy. As a result of this report, the state pension age for all women was reduced to 60 in 1940. The government believed that most working women, married or not, were forced to retire earlier than men and that reducing the pension age for unmarried women only would be unfair to, and arouse opposition from, married and widowed women.²³

For male manual workers between the wars, pensions and retirement were increasingly the subject of industrial bargaining, as more workers became unionized. On their side, employers used pensions as a means of industrial discipline, as inducements to workers to accept stricter work discipline, sometimes withdrawn as punishment for militancy. At the same time, in the high unemployment of the 1920s and 30s, more older workers were involuntarily retired as they were quicker to lose their jobs than younger people and had particular difficulty in re-entering employment. For these men, retirement would be anything but leisured enjoyment, subsisting on low unemployment pay or poor relief, perhaps finding occasional casual work.

The increased certainty of receiving an occupational pension changed the lives of middle class men more than those of poorer workers between the wars. They gradually gained fixed and predictable retirement ages, a secure if not necessarily generous income after retirement, and a period of later life free from paid work, which could be planned for. Pensions were introduced primarily on the initiative of employers, as a tool of management, though increasingly they were sought by workers, often through their trade unions, as a desirable form of security. There is no clear sign in Britain that the introduction of pensions was associated with enhanced respect for the older people concerned, as is said to have been the case for France.²⁴ Rather, pensioned retirement was taken to signal declining competence. Nor can the emergence of formalized pensioning and retirement be said to mark the beginning of a quite new self-consciousness about the life-course and of old age as a distinct stage of life. Such a consciousness had long existed in British culture.²⁵ What changed was that an old age of pensioned retirement became a real possibility for a widening range of people.

Retirement becomes a normal life-stage

If there has been one period of especially dramatic change in the history of retirement and the lives of older people in Britain it was that following the Second World War. By the 1950s, for the first time in history, the overwhelming majority could expect to live to the 60s and beyond. Even the poorest people could now expect a secure, if not necessarily generous, pension at a fixed age. Growing numbers could expect a period of active 'retirement' between the end of their working lives and death or the onset of serious physical dependency. They all had free access to good health care after the inauguration of the National Health Service in 1948, which was a blessing especially for poorer women who had previously had least access to health care. All of this amounted to an important cultural shift in experiences and expectations, in the ways in which people could imagine their life courses.

It is also a period about which more is known of the experiences of older people. This was partly because social research was increasingly active and professionalized, partly because fears at the time about the ageing of the population made old people a focus of concern and investigation for a variety of influential groups. Anxiety about the ageing of Britain started between the wars due to the combination of a falling birth-rate and growing life expectancy, which bred fears of an ageing, declining population. During the Second World War the birth-rate began to rise, but it was some time before this as recognized as a long-term trend.²⁶ Also, in the relative prosperity of the post-war, full employment, 'welfare state' old people appeared, for a while, to be the most conspicuous group still in poverty. Consequently, between the 1940s and 1960s there were extensive studies of older peoples' economic circumstances, capacities for work, family and social networks, welfare and service provision, housing, diet, socio-medical conditions and much else.

The research offered conflicting representations of retired people. Some described them positively, as active contributors to economy and society, but other studies emphasized the poverty and isolation still experienced by some older people in the welfare state. Research mainly focussed on the working class and all too rarely on the better-off. The discourses of the years after 1945 completed the construction of 'old people', 'the elderly' or 'the old age pensioner', the customary, interchangeable terms, as a distinct social category, defined by age and status in relation to the welfare system, rather than, as in the past, by physical condition and capacity to contribute to economic and social exchange.²⁷ But such representations did not go unchallenged and were less readily applied to the better-off if they were still active and powerful.

Gradually retirement became the normal experience of most manual workers past a certain age. According to the censuses, 73% of men over age 65 were in paid work in 1881, 65% in 1901, 48% in 1931, 31% in 1951, 23% in 1961, 19%

in 1971, 13% in 1980. The percentage of women over 60 recorded as being in paid employment fell from 13 to 5 between 1901 and 1951.²⁸ By 1991 it had risen to one in 14.²⁹ By this date, most older people still in paid work were in the first five years past the state pensionable age.³⁰

The spread of retirement after 1945 was not due to lack of demand for labour. The Labour government and its Conservative successor in the 1950s, actively encouraged older people to remain at work due to the labour shortage and fears of a shrinking younger workforce and they tried unsuccessfully to discourage earlier retirement. They encouraged and disseminated innovative research demonstrating the real work capacities of many older people. Nor can the physical condition of older people explain it, since it was steadily improving. Improved, though still inadequate, state pensions, supplemented when necessary by state benefits and perhaps more help from children who were enjoying the benefits of full employment, may have enabled more, especially poorer, older people to retire with a greater sense of security and optimism than at any previous time. For many of these people, this was merely to shift from an intolerable to a bleak situation, but this may have been preferable to the misery of dragging on in employment when no longer physically fit.

Another reason for the spread of retirement after 1945 was the gradual disappearance of the work older workers had traditionally performed, as storekeepers, tea ladies, sweepers-up, messengers, watchmen, cloakroom attendants and much else. Rationalization and mechanization gradually eliminated most of them. Modern cleaning equipment needed strong, fit operatives; security increasingly became too hazardous to be left to elderly watchmen; dispensing machines replaced tea-ladies; modern communications systems replaced messengers. Improved pensions may also have reduced the incentive to take such ill-paid posts.³¹

Government opposition to the rapid spread of retirement led to investigations of the reasons. Interviews in the 1950s and 60s with mainly male workers before and after retirement indicated widespread hostility to compulsory retirement at a fixed age. Many believed that they were compelled by management to retire. Many workers felt that they had no choice and no control over their lives.³² In most surveys, around 50% of (male) workers claimed that they wished to retire from their normal full-time occupation at around age 65 due to ill-health or stress. Even among those who wanted retirement, a high proportion wished to continue working part-time in their accustomed occupation or a lighter one, because they enjoyed work, needed the income, or could not imagine life without work.³³ The main reason given for not retiring was the loss of income which would result.

Another possible influence, similarly difficult to quantify, is the effect of changing technology and management practices. One researcher concluded that workers stayed on longest in occupations in which they were self employed or had a high degree of

independent control of their working lives (e. g. shopkeepers); in those combining a high level of specialist skill with control over the timing and organization of work (e. g. in some and engineering trades) and, more surprisingly, in heavy sectors of older industries such as shipbuilding, mining and navvying. They were least likely to stay on in modern, tightly managed, fast-paced production line industries, such as motor manufacture. From some time in their 40s and certainly in their 50s many male and female workers complained of excessive strain if they were engaged in fast, continuous work over which they had no control, where they had to keep up with the pace of the machine or with that of fitter workers. Modern management practices and forms of incentive payment could also impose strain. Bonus systems which rewarded collective effort, led older men to leave because they “felt the pressure of disapproval from their younger mates” when they could not keep up the pace and held back the group.

There was a distinct tendency for men in their fifties to abandon fast paced work for heavy labouring jobs. Contrary to expectations, they could cope physically with the heavy labour because it generally allowed time for rest pauses when they needed, they were not working at an externally imposed pace. Industrial psychologists, sociologists and anthropologists found that most workers could continue at most work at a high level of efficiency until at least their later 60s, provided that they retained some control over the pace of work. This was partly because the capabilities of most workers were under-stretched for most of their working lives. Hence in later life they had reserves to call upon which could be combined with the advantages of skill and experience.³⁴

Women's views and experiences of retirement were much less studied. An anthropologist who tried to do so found that statistics of female retirement were difficult to compile, also that women gave different reasons for retirement from men. Women returning to the workforce in middle age often had no fixed expectation of when they might retire. Women who worked episodically when their families needed their incomes, or they themselves wanted company outside the home and they had no family members needing care, did not always make a conscious decision to ‘retire’, rather occasions to return to work disappeared. The researcher also suspected that the more complex commitments of women, such as caring for older husbands or for grandchildren, led them to give up paid work when they were less debilitated than men.³⁵ Also women did not ‘retire’ from unpaid domestic work until very late ages. Nevertheless women stayed on longer in some occupations than in others. They gave up at earlier ages in clerical work and in the modern light industries operating the fast process systems which caused difficulties for older workers. Like men, they stayed to the latest ages in occupations where they could regulate the pace of work.

Other studies emphasized the effect on the individual (usually male) of enforced and sudden retirement. The belief that retirement led directly to ill-health, even

death, became widespread, supported by the medical profession, despite lack of evidence.³⁶ This aroused fears which encouraged no-one to look forward to retirement. Peter Townsend's pioneering study of old people in East London in 1954 told a similarly dismal story in sociological rather than medical terms. He described retirement as one of "the social problems of old age": "the chief theme is that retirement is a tragic event for many men, which has great repercussions on most aspects of their lives, not least their individual happiness and their security in home and family."³⁷ Of the 64 older men he interviewed, 39 had retired at ages as diverse as 48 and 80, mostly involuntarily, often following ill-health. He described their dread of retirement, and their misery when it came, as being primarily due to loss of status and independence: often male identity was bound up with work, to which they had devoted their lives and without work they felt useless. He perhaps stressed less than he might the fact that they also dreaded the fall in income, mostly by over a half of an already low wage, some by as much as two-thirds, causing social as well as material loss. In the pub an old man could no longer afford to buy drinks for others as well as receive them; he felt dependent even in his leisure time, no longer equal with other men.

Women also suffered loss of income on retirement, but, even if they were unmarried or had no children, most experienced less change and loss of fulfilment than most retired men. Their domestic tasks remained. They were more likely to feel, and to be, useful to and needed by others, very often their depressed, retired husbands. If they had children their relations with them were closer than their husbands'. They could be givers as well as receivers, of services and care, to a wide range of family and friends.

Townsend's solution to the 'problem' of retired men, which was applauded by other socially concerned and generally better-off people, was to keep them at productive work in subsidized workshops, of the sort established in Finsbury, London, in 1951 and later in other parts of the country. That in Finsbury provided work for four hours each week day for 110 people, three-quarters of them female, at low-paid outwork for commercial firms: "assembling electric iron elements and special bottles, sorting and packing medical dressings and animal wool. They also make articles for direct sale-aprons, night-dresses, coat-hanger coverings. Each person is paid a flat-rate of 10s per week."³⁸

Other London boroughs adopted similar schemes. Townsend suggested extending them to provide similar outwork (long condemned as the classic, exploited lowest depth of the London labour market) to older people in their own homes. As he put it, "many bed-ridden and housebound old people have nimble minds and hands that would welcome an occupation. The development of outworking for them may be one of the rewarding innovations of the future."³⁹ Such solutions may have

been the only options imaginable for people who had known little in their adult lives but work, had never learned to enjoy family life, had no families, or were desperate for additional income, or for sociologists convinced that occupation, however menial, rather than income, conferred status and dignity. But a higher pension and medical and social work support might have been more merciful and at least as effective at relieving stress. Social problems which had previously been defined in terms of poverty, in the nineteen fifties and sixties were increasingly, and sometimes more dubiously, defined in sociological and psychological terms. One effect of the negative views of influential commentators was to increase older peoples' own fears of retirement.⁴⁰

More positive were schemes developed from the early 1960s by voluntary organizations, with the support of some employers, designed to prepare employees for retirement while still at work. These aimed to extend the range of interests of older people, mainly men, to enable them to be active when retired, "as bowls club secretary or church sidesman or local snooker champion. Another is to have an interest like fishing or growing prize chrysanthemums which is more absorbing than is sometimes implied by the word 'hobby'".⁴¹ A spokesman for the large Unilever corporation stated in 1960:

"In the olden days retirement was considered to be synonymous with the first step through the cemetery gate; nowadays it means giving up the whole or part of one's life occupation, and replacing what is lost by other no less absorbing interests. In other words, retirement should be the entry into a period of continued usefulness."⁴²

Such schemes were generally directed at all employees, manual, white collar and managerial. Retirement began to gain a more positive image in the 1960s.

A cultural change was in progress which especially changed the lives of working class men, through which researchers and social reformers tried earnestly, awkwardly and sometimes uncomprehendingly to assist them. Manual workers were perceived as being "shocked into idleness"⁴³ as more privileged men were not. As one social researcher described it in 1970:

"Even today the self-employed and members of the professions seldom stop in that abrupt fashion. The watchmaker, the cabinet-maker, pursue their absorbing craft until hand and eye tire. The higher civil servant may leave Whitehall at sixty, but it is usually to a busy five years acting as chairman of commissions and assisting investigations of one kind and another. The elderly lawyer decides he will come into the office on four days a week only; the older doctor leaves more of the running round to his juniors while he makes the best of his perfected skill in less exhausting ways. Businessmen, unless they

are unfortunate enough to have sunk into the manic state of 'living for their work', turn to public affairs. These are various kinds of adjustment, not to traumatic change but to the organic developments of one's life."⁴⁴

Yet class differences were not so simple. In the 1970s :

"Former Midland car workers and Jarrow shipbuilders seemed worn out and despairingly lost, cut off from former workmates. They wept on their last day at work. 'I felt terrible'. 'It seemed as though you were suddenly cut off from life'. They lay in bed in the morning 'puzzled about how to fill me time in'. Yet in a former Durham pit village, although all had either been made redundant or been forced out of work by ill-health, a group of miners was so sustained by the community network of neighbours and relatives that giving up work seemed a positive blessing. 'When a person's been underground for so many years its a new lease of life'. 'It's just a grand feeling.'⁴⁵

Family and community as well as class influenced the experience of retirement.⁴⁶

Social work and psychologist professionals were most likely to encounter the minority of sad retirees and took these to be the norm. But even in the 1950s, some psychological research, pointing out the inadequacy and imprecision of many previous studies of retirement, concluded that many of the problems of retirement came during the first 'transitional' year and were later resolved, as retirees adjusted to their new lives; and that most of the 125 65 year old men studied by one researcher did not experience any problems of adjustment.⁴⁷ Townsend also concluded that "in time, they were more likely to reconcile themselves to the reality of being old age pensioners and were more likely to join old people's clubs."⁴⁸

By the 1970s, retirement ceased to be so widely regarded as a social problem, though not because older people embraced old peoples' clubs as their route to 'reality' in later life. Indeed, many of them rejected these as 'old age ghettos' and preferred mixed-age company. More found it easier to adjust to a situation for which they, unlike many of the retired of the two previous decades, had time and help to prepare.⁴⁹ Yet still many older men, and some older women, experienced retirement as empty and depressing, even while they were physically active. For the first generation of manual workers to experience retirement *en masse* in the 1940s and 1950s, it was a sudden shock for which they were quite unprepared; for later generations it was an expected phase of life for which more of them were better prepared, though it was still harder for many male manual workers and for many poorer women than for better off men.

In the 1960s, governments gave up trying to stem the tide of retirement. Concern about old age went out of fashion in the youth decade of the 'swinging sixties', lar-

gely because the worst predictions of the onset of an ageing, declining population had not been fulfilled. The birth-rate remained above pre-war levels until the later 60s. The post-war 'baby boomers' began to enter the labour market from the end of the 50s. Compulsory National Service came to an end in 1960, releasing younger workers. Female labour, especially older women, came forward in quantities unforeseeable in the 1940s. Even more unforeseen, unwanted by some, Commonwealth immigration grew from the 1950s, encouraged by employers, including the government, short of labour. Older people, it seemed were no longer needed in the work-place.

Also, it was widely believed that technological change, 'automation', would soon render vast areas of labour redundant, creating a 'problem of leisure' rather than of labour shortage, of too little work not too much.⁵⁰ This was over-optimistic but it further diverted attention from older people and retirement. Alarm about the ageing of society died away, only to revive in the 1980s, as the birth-rate fell again, with all this history forgotten.

The later twentieth century – earlier retirement

The average male retirement age in UK fell from 67.2 in 1950 to 64.6 in 1980 and 63.1 in 1990. It then rose to 63.8 in 2004 and 64.5 in 2011. The average female retirement age rose slightly from 61.2 in 2004 to 62 in 2009, despite their state pension age remaining at 60 (though it was rising for younger women). In 1950s and 1960s the key change for men was the falling percentage aged 65–69 in employment, from 48% in 1952 to 30% in 1971. From the mid 1970s to mid 1990s there was a large fall in employment of men aged 50–64, from 88% in 1973 to 63% in 1995. This was concentrated in two phases: the early 1980s which saw a major decline in the male manufacturing workforce, many of whom never re-entered work; and the early 1990s when there were further manufacturing job losses but, more significantly, redundancies and early retirements in financial and other areas of white-collar employment, with older, better-paid managers being laid off with generous retirement packages from pension funds which were then in significant surplus. These, above all, are the source of popular images of prosperous golden retirees on permanent vacation in the sun.

By the early 2000s, early retirement of men aged 55–59 was concentrated in the lowest two and the highest wealth quintiles, with a large percentage of those in the lowest two describing themselves as sick or unemployed, i.e., not reconciled to retirement but forced into it. Most of the richest were content to describe themselves

as 'retired'. The picture for women aged 55–59 was similar but with higher levels of inactivity across all wealth quintiles.⁵¹

There was a turnaround from the mid 1990s due to economic recovery leading to fewer redundancies and some re-entry to employment by people in their 50s. Also, companies were less willing to provide generous pension packages as surpluses in their pension funds dwindled. And some began to recognize that they had lost valuable skills in paying off experienced senior workers; also that the falling birth-rate required them to keep older workers, even to raise retirement ages. Labour governments between 1997 and 2010 followed active policies of encouraging and advising over-50s into work because they thought it desirable given the ageing population, and a means to cut the cost of welfare benefits. The falling birth-rate was assumed to be permanent, until it unexpectedly turned around in 2001, continuing until it reached near-replacement rate by 2010.

Unusually, the economic crisis from 2008 did not, by 2011, increase the numbers of older unemployed people. At the end of January 2011, 900,000 people over 65 were in work, the largest number since 1992. In the previous three months an extra 25,000 men and 31,000 women over 65 were in work.⁵² In 2010 11.7% of men aged 65 or over were in work compared with 10.7% in 2008, and the rate among women of the same age increased over the same period from 12.3–13.5%.⁵³ The rise had much to do with deteriorating private sector pensions and, especially from 2008, falling interest rates on savings, combined with the, very gradual, impact of age discrimination legislation which until April 2011 allowed employers to insist upon retirement at 65 (as many did) even if the worker asked to stay on. A survey in 2010 found that 1 in 3 retirees finished work at the suggestion of their employer or because they reached the normal retirement age in their company. Three-fifths of workers aged over 55 were reducing their hours of work or taking up less stressful jobs, voluntarily or not. Three-fifths did not want to stay at their current job past the state retirement age. 20% retired due to health conditions, 11% because they were made redundant.⁵⁴ Still the best off and most powerful were most independent and could choose when, or not, to retire. Queen Elizabeth II (born 1926) showed little sign of slowing her work or retiring to allow her son and heir, Prince Charles (born 1948) a period of work as sovereign before he reached the conventional retirement age. Rupert Murdoch (born 1931) seemed to have an undiminished appetite for expanding his media empire as he neared his eightieth birthday.

The experience of retirement was of course, as in the past, highly diverse. All too many people, especially women, retired into poverty. The average weekly income of male pensioners over age 75 in 2002–3 was only about £215, of women over 75, £180.⁵⁵ The averages, of course, cover wide variations. Some – we don't know how many – had good pensions and did spend at least part of their time enjoying

travel and leisure, often well-deserved after years of hard work. Others made significant unpaid, unacknowledged contributions to society and the economy. A survey in 2011 revealed that people over 65 were a substantial proportion of volunteers, both formally, through voluntary organizations (about 30% of over 60s) and informally by helping relatives, friends and neighbours, many of them also retired. Growing numbers worked with overseas charities, putting their skills as engineers, doctors, nurses, teachers etc to the service of poorer countries, replacing the less useful young graduates for whom such schemes first developed in the 1960s. 65% of over 65s regularly helped elderly neighbours and were the most likely age group to do so; 30% helped neighbours aged under 65. 49% looked after young children including grandchildren. The value of their formal volunteering was estimated as £10b pa saved to public social services; that of informal social care at £34b. Over 65s were estimated to make a net contribution to the UK economy, after deduction of the costs of pensions, welfare and health care costs, of £40b through tax payments, spending power, donations to charities (£10m pa) and volunteering.⁵⁶

Increasing numbers of grandparents, especially grandmothers, helped the younger generation to work by caring for grandchildren, sometimes 'retiring' themselves in order to do so, as we have seen they long have. 1 in 3 working mothers relied on grandparents for childcare, 1 in 4 of all working families. 43% of children under 5 whose mothers were employed were looked after by grandparents, 42% aged 5-10, after school, when sick and in school holidays. The value of this childcare contribution is estimated at £3.9b. 4 in 10 parents said they were more likely to turn to grandparents for help with childcare during recessions such as that from 2008, to save money and because of the growing costs and falling numbers of nursery places, largely due to government cuts in public spending from 2010. Far from lavishing all their money on their own pleasures, as much rhetoric about 'intergenerational conflict' would have it,⁵⁷ 31% of grandparents saved money to help grandchildren buy a home; 16% in their 60s and one-third in their 70s gave financial support to grandchildren and, increasingly in the recession, to their children.⁵⁸

The experience of retirement remains as diverse as ever. The division within the older generation between those in paid work and those not, between the rich and poor, male and female and those with differing tastes and preferences is as great as ever and at least as great as the divide between generations.

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