

REVIEW ARTICLE

Active aging and alternatives to age-based retirement

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Abstract

For several decades, proposals have been made to redistribute social transfers (mainly pensions) and the time people spend on training and work (paid or otherwise) throughout the life course, in line with an analytical perspective that considers the life course as a whole, not just certain stages or transitions. One recent proposal, known as temporary leave (TL), would provide the opportunity to take temporary periods of voluntary paid exit from work over the life course, in exchange for a proportional delay in the age of retirement. This paper discusses the suitability of TL as a social policy for aging European societies.

Keywords: Caring; Life course; Lifelong learning; Retirement; Temporary leave; Work

1. Introduction

In recent decades, the change in demographic aging and life expectancy patterns, the blurring of boundaries between the life-course stages (education/training, work, and retirement), and the acceptance of egalitarian ideologies in today's European societies have all prompted the defense and development of proposals for redistributing the time spent in paid work throughout the adult life course (Eurofound, 2012, 2016). From a sociological perspective of aging, and bearing in mind the risk of social exclusion that can arise when a paid worker finally retires on the grounds of age, Guillemard (1992) argued that the retirement pension, the transfer designed to cover non-working time, should not necessarily be accumulated at the end of people's lives, but could be redistributed in different stages of the life course. The idea was first put forward by Riley (1979) in more general social and gerontological terms, as she proposed abolishing periods for education, work, and leisure differentiated on the grounds of age to give people the opportunity to combine the three aspects throughout the entire life course. However, these ideas have never been developed in specific or practical ways.

The life-course perspective, fundamental to this study, recognizes the centrality of work and the role of institutions in the definition of an age-based life course, which has led to a three-way division of life into the stages of education, work, and retirement (Henretta, 2003; Settersten, 2006; Guillemard, 2009), and the inherent inertia of these institutions has led to a structural lag which continues to the present day (Moen, 2016).

This paper aims to argue that new life-course policies are needed to replace age-based retirement, and it is structured as follows. Three sets of reasons why the traditional

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structure of the life course can be considered outdated are first discussed in this paper: it is ageist, androcentric, and does not facilitate lifelong learning. Last but not least, the suitability of temporary leave (TL) from work throughout the life course as an alternative to age-based retirement is discussed for illustrative purposes.

2. Retirement, ageism, and active aging

Ideally, retirement would coincide with old age or being older. However, the differentiation of this life stage is contentious. A fixed retirement age cannot be justified because it will always be an ageist simplification of reality. A recent systematic review of empirical research concluded that ageism is manifested in multiple aspects of life, such as in the hiring process, employability, and performance evaluation of older workers (Cebola *et al.*, 2021).

At this point, it seems pertinent to dismantle some of what are probably the most deeply rooted prejudices about older people's capacity and willingness to work. Working until an advanced age helps most people to maintain their levels of general well-being. This should come as no surprise to those who, without going into the retirement debate, advocate "active" aging. This concept needs to be properly understood since it involves creating a wider range of opportunities and facilities that do not exclude people who find themselves in situations of severe fragility or dependency (Walker, 2002; Walker & Maltby, 2012; Boudiny, 2013) and who, therefore, are quite understandably retired, or in the same way, those who are entitled to retire and simply prefer to do so and claim their pension.

On the other hand, the fact that retirement is perceived as a chosen option, as opposed to an obligatory course of action, has a profound influence on people's levels of psychological satisfaction (Radó & Boissonneault, 2020). Issues of gender also arise here, since this perception seems to have a greater effect on men than on women (Nordenmark & Stattin, 2009). However, the relationship between health and retirement is complex and bidirectional, and research in the field is inconclusive (Oksanen & Virtanen, 2012; Silver *et al.*, 2020). The research on older workers suggests that the relationships between attitudes and practices are complex, and identifies the need for employment policies that do not discriminate against older people, and that take account of individual capabilities and not age-based stereotypes (Brooke & Taylor, 2005; Loretto & White, 2006). One good example is the Age Barriers Project, involving various European countries, which showed that good practice is possible in the form of, for example, lifelong training and education policies (Walker, 2002). More recent studies also conclude that providing training to older workers is a fruitful human resource strategy for employers to stimulate

job satisfaction among their older employees and facilitate longer working lives (Visser *et al.*, 2020). In this vein, several studies have concluded that if there is a real will to enable older people to continue working, real opportunities must be provided and more flexible work and retirement regulations and better working conditions must be agreed on (Hofäcker, 2015; Virtanen *et al.*, 2021; Sacco *et al.*, 2021; Böckerman & Ilmakunnas, 2020).

The more radical and perhaps clearer statement regarding the logical extension of anti-ageism policies would be, according to Walker (2002), "... the abolition of mandatory retirement ages (because age barrier retirement is age-discriminatory, and uniform pension ages make no sense in an era of diversity) and to have, instead, minimum pension ages. [...] (a flexible decade of retirement is one possible model)." Walker also advocates a society for all ages through an active aging strategy focused on the life course as a whole.

3. The traditional androcentric structure of the life course

It must be taken into account that the traditional three-stage life course (education, work, and retirement) depends on the centrality of paid work, which, in turn, is based on the sexual division of labor in the broadest sense (paid or otherwise), instituted since the industrialization of societies. This sexual division of labor entails different basic life-course structures for men and women, which is therefore both ageist and sexist (Figure 1).

From both the material and symbolic points of view, the social organization of time and labor undervalues unpaid work, despite it being just as essential as paid work, and those who perform it, most of whom are women (Carrasco *et al.*, 2011). The proven relevance of gender and family circumstances in any analysis of relationships between retirement processes and psychological welfare (Kim & Moen, 2002; Coursolle *et al.*, 2010) is highly illustrative. Gender issues influence retirement processes, although the relationship is complex due to the way they interact with questions of social class, for instance (Radl, 2013). To understand this properly, it is important not to consider the transition to retirement exclusively in terms of typically male career paths (Loretto & Vickerstaff, 2015). For several years, now, there has been evidence of notable differences between women's and men's attitudes to employment and

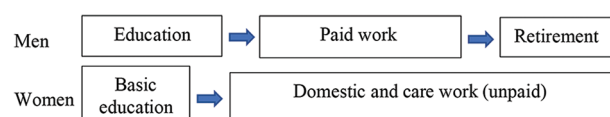


Figure 1. The basic structure of the traditional life course

retirement, differences that, in turn, are relevant when designing employment and pension policies (Ginn & Arber, 1996). In this line, according to one study, men's quality of life at advanced ages is more closely related to a previous regular employment path and late retirement, whereas, in the case of women, it is linked to more diverse employment and domestic work experiences (Wahrendorf, 2014).

The life course perspective is grounded on theoretical bases that usually address both gender policies and aging policies, a relatively infrequent concurrence. Indeed, the gender literature does not generally have in-depth knowledge of studies on aging, nor does it question, for example, the institution of retirement. Similarly, aging studies do not usually examine gender questions in previous life stages.

4. The growing need for lifelong education

In addition to caring for other people, education is another area of activity that is just as essential as paid employment; for them to be carried out effectively and in an egalitarian way, new policies are necessary, preferably designed from the life-course perspective. The need for such policies is better understood and justified if both these spheres of activity are taken into consideration.

As regards the field of education, there is no doubt that the level of formal education achieved in the early stages of life is decisive in most cases and has far-reaching implications for personal and social development opportunities, particularly in the labor market. Indeed, it is highly recommended that lifelong learning research takes into account inequalities in access to formal education among adults. As well as the extent of participation in education, the social profile of participants, and the inequalities generated in adult education are also of interest to academics and policymakers (Rubenson, 2018). The life-course perspective offers a realistic viewpoint that can guide egalitarian policies since it can be applied to identify individuals or groups disadvantaged for reasons related to the life stage in which their disadvantage arises (Crosnoe & Benner, 2016; McDaniel & Bernard, 2012). The individuals and families that most need an income from paid work are those who in practice have fewer opportunities to access formal learning throughout the life course; this, in turn, can be understood as part of the well-known tendency to accumulate advantages and disadvantages over the life course (Dannefer, 2018; Mortimer & Moen, 2016). In the area of education and training, this tendency has been documented in, for example, the United Kingdom (Bukodi, 2017), Catalonia (Miret & Vono, 2015), or more generally, in comparative studies of various Organization for Economic Co-operation and Development countries

(Blossfeld *et al.*, 2014; Lee & Desjardins, 2019). These studies lend support to the demand for equality policies that ensure greater access to education and training for adults (in terms of resources, accessibility, and motivation) in more disadvantaged sectors of society (Kilpi-Jakonen *et al.*, 2015).

The complexity of adult lifelong learning participation is painstakingly examined by Boeren (2017), who points out the need to distinguish between the micro level (differences between adults), the meso level (education and training providers), and the macro level (country variation), with the understanding that these three levels are interrelated and that each one operates as a necessary, but insufficient, condition for adult participation in education. For example, the measures implemented by universities (such as distance education programs, access opportunities for adults, or university programs for older adults) are found at the meso level, whereas more general life-course policies, which affect the spheres of both education and care, correspond to the macro level.

The need for periods away from paid work to undertake other unpaid tasks has been recognized by the European Foundation for the Improvement of Living and Working Conditions (Eurofound), among others: in a context of structural change, in which the stages of education and retirement are becoming longer and the stages of paid work are shrinking, there is a growing recognition of the need to establish parallel periods of work and non-work, whether for family reasons, for training to prepare for a second or third career or other purposes; these changes, in turn, would involve prolonged employment activity at more advanced ages (Naegele *et al.*, 2003). In addition, and bearing in mind the current demographic trends, proposals have also been made to redistribute work throughout the life course, especially in later life; this would be feasible if part-time work was extended both before and after current official retirement ages and would also allow young adults to devote more time to conceiving and raising their children (Vaupel & Loichinger, 2006).

Based on these considerations, it seems clear that aging policies increasingly tend to merge with life-course policies. What Marshall (2001) said a few years ago still make sense today: "... there is a wealth of research knowledge – and also, increasingly, policy development – around issues such as education, the transition from education to initial employment, and problems of youth unemployment; and there is a large literature on retirement itself and on the transition from paid employment to full retirement. But rarely is it recognized that such age- or stage-specific phenomena are linked." At the same time, the gender perspective must be included in every case so

as to take into account situations and processes that are relevant, and often indispensable, for a better and broader understanding of social realities.

5. Temporary paid leave from work in exchange for delayed retirement (TL)

To illustrate new possibilities for developing policies focused on the life course as a whole, a more recent and concrete proposal (TL), that is also consistent with the idea of active aging, is brought up in this study. It consists of giving people the option to take temporary periods of voluntary paid exit from work throughout the life course, in exchange for a proportional delay in the age of retirement, once the person has worked for a certain number of years to accumulate social security contributions (8 – 10 years in paid work, for example, would entitle the worker to a maximum of 2 or 3 years of paid temporary exit). Rather than a “cut,” this should be regarded as an alternative to early retirement, or to retirement when the person still enjoys good health and is capable of living a full life (Alfageme *et al.*, 2019). The more flexible and egalitarian character of this proposal would lead to a new life-course structure (Figure 2), in contrast to the traditional structure (Figure 1).

The disability-free life expectancy in most European countries is approximately 70 – 75 years of age (see website *EurOhex. Advanced research on European health expectancies*: <http://www.ehemu.eu/>). During this stage between retirement and old age, also known as the midcourse stage (Moen, 2006), most people are able to lead an active life in every sense including doing paid work. It seems very reasonable to anticipate working up to the age of 70 – 75 years old given the general state of health and capabilities of most European citizens around those ages.

Individual choices are conditioned by organizational culture and policies (Bobbitt-Zeher, 2011). In this vein, TL differs substantially from other social policy advances in the European Union aimed to improve work-life balance, such as paid maternity leave or benefits for families or carers. These policies provide direct recompense for the work they entail (caring for dependent people, mainly children), whereas TL is conceived as an employment right (symbolically still more closely associated with men), which, thus, facilitates more equal access to work and recognizes the existence of another, equally necessary, and type of work (unpaid domestic and care work).

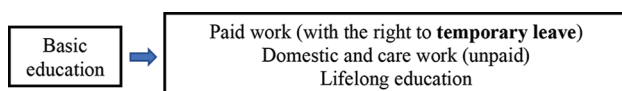


Figure 2. The basic structure of the emerging life course

The TL alternative can be defended as a social policy that focuses on the life course and that is appropriate for our times, on the one hand, because it accommodates the need for lifelong learning (Alfageme, 2014) and on the other, because it confers equal status on the need to do unpaid work, such as domestic or caring tasks, throughout the entire life course (García-Pastor & Viñado, 2013). In summary, TL would give those who have to work to survive (the vast majority of people) more freedom to organize essential aspects of their lives. In this vein, the idea of temporary exit as a partial or total alternative to retirement has been argued on philosophical and sociological grounds (Seguí-Cosme & Alfageme, 2008; Alfageme, 2009) and has been defended as a suitable alternative to tackle the processes of ageism and sexism (Alfageme *et al.*, 2012).

More recently, the TL proposal was evaluated using a variation of the Delphi method, involving a group of Spanish experts from the general social sciences and the sociology of aging in particular (Alfageme *et al.*, 2014). The most widespread opinion among these experts was that entitlement to periods of paid temporary exit from work throughout the life course would be especially justified for caring or training activities – as long as it was voluntarily – and that it should have a moderate effect on retirement. This latter point is particularly pertinent, given that a more radical TL proposal has been mooted based on three points: abolition of retirement, setting temporary exit periods corresponding to periods of paid work (2 or 3 years for every ten worked, for example) throughout the life course, and careful regulation taking into account permanent disability allowances (Alfageme *et al.*, 2012). This proposal, however, appears to be unfeasible due to the deep-rooted cultural and institutional hold that retirement has, even among experts in the sociology of aging who are undoubtedly aware of the arbitrariness of the retirement age and the risk of social exclusion brought on by forced retirement from paid work (Alfageme *et al.*, 2014). For this reason, it could be appropriate to consider a more moderate proposal of, for example, an approximate period of 5 years of temporary exit from work to be taken throughout the years of active employment, with a corresponding delay in retirement.

6. Conclusion

By way of conclusion, it is affirmed that the proposal for TL in exchange for delaying retirement can be considered interesting not so much for what it solves, but for what it opens up. Research should provide the basis for other alternatives or variations that will depend on the characteristics or peculiarities of different societies and welfare state models.

In short, the demise of the traditional three-stage life course (education, work, and retirement) is firmly advocated, and the need for new and truly transformative policies that must be able to challenge the problems of ageism and sexism is defended.

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