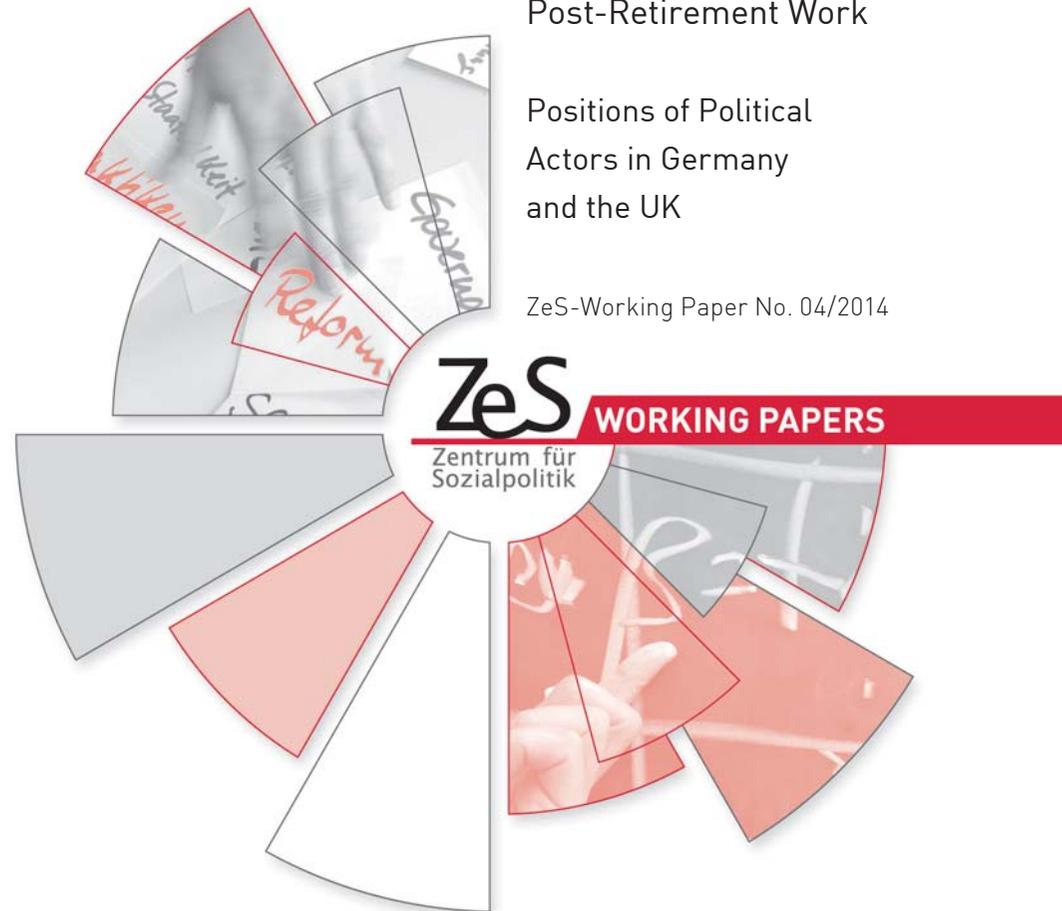


Simone Scherger
Steffen Hagemann

Concepts of Retirement and the Evaluation of Post-Retirement Work

Positions of Political
Actors in Germany
and the UK

ZeS-Working Paper No. 04/2014

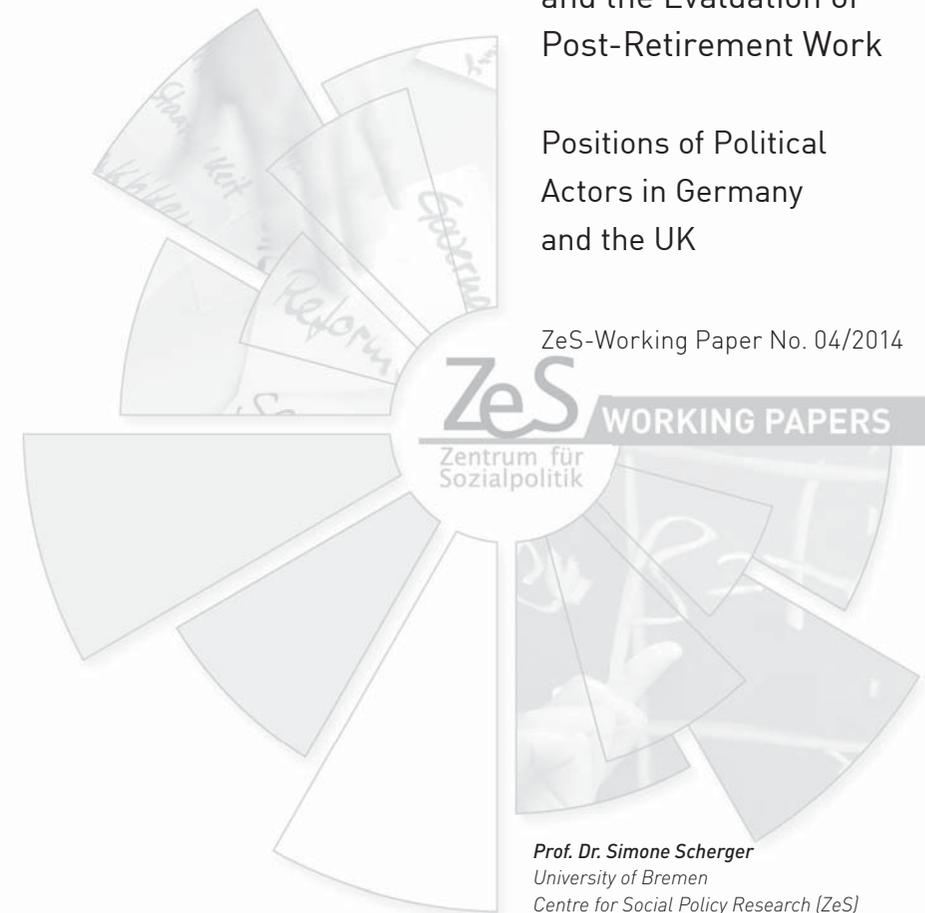


Simone Scherger
Steffen Hagemann

Concepts of Retirement and the Evaluation of Post-Retirement Work

Positions of Political
Actors in Germany
and the UK

ZeS-Working Paper No. 04/2014



Prof. Dr. Simone Scherger
University of Bremen
Centre for Social Policy Research (ZeS)
simone.scherger@uni-bremen.de

Steffen Hagemann
University of Bremen
Centre for Social Policy Research (ZeS)
steffen.hagemann@uni-bremen.de

ZeS WORKING PAPERS

Zentrum für Sozialpolitik
Universität Bremen
Postfach 33 04 40
28334 Bremen
Phone: 0421/218-58501
Fax: 0421/218-58622
E-mail: s.steger@uni-bremen.de
Editor: Kristin Bothur

<http://www.zes.uni-bremen.de>
Design: cappovision, Frau Wild
ZeS-Arbeitspapiere
ISSN 1436-7203

Concepts of retirement and related moral arguments play an important role in debates around pension reform. What retirement is – or should be – varies according to the surrounding welfare culture and an actor's general interests and beliefs. In this paper, we study the meaning that specific collective actors in Germany and the UK attribute to retirement, and their evaluation of post-retirement work, which is an exception to 'normal' retirement. For this purpose, we examine interviews with experts from unions, employer federations and relevant non-profit organisations which have been conducted in the context of a wider comparative project. Additionally, we draw on policy documents by the same actors. Our analysis of the interviews and the documents reveals similar retirement concepts among the same kinds of actors across countries: trade unions and at least some non-profit organisations advocate retirement as a social right and as a distinct (ideally work-free) phase of life. In contrast, employers have a less substantial concept of retirement. At the same time, when morally justifying what retirement should be in their view, the actors refer to ideas that establish a connection to the specific welfare culture surrounding them.

In Debatten um Rentenreformen spielen Vorstellungen darüber, was die Lebensphase des Ruhestands ist oder sein sollte, und darauf bezogene moralische Argumente eine wichtige Rolle. Diese Vorstellungen sind zum einen von der jeweiligen Wohlfahrtskultur geprägt, zum anderen hängen sie eng mit den Interessen und Ansichten der an den Debatten beteiligten Akteure zusammen. In diesem Arbeitspapier untersuchen wir die Bedeutung, die bestimmte kollektive Akteure in Deutschland und Großbritannien dem Ruhestand als Lebensphase zuschreiben, sowie ihre Bewertung von bezahlter Arbeit jenseits der Rentengrenze, die eine Ausnahme vom 'normalen' Ruhestand darstellt. Zu diesem Zweck analysieren wir Interviews mit Experten von Gewerkschaften, Arbeitgeberverbänden und von in diesem Feld relevanten gemeinnützigen Organisationen. Neben den Interviews, die im Rahmen eines größeren vergleichenden Projekts geführt wurden, werden außerdem politische Dokumente (insbesondere Positionspapiere) der gleichen Organisationen einbezogen. Unsere Analyse der Interviews und Dokumente zeigt, dass vergleichbare Akteure in verschiedenen Ländern auch ähnliche Ruhestandskonzepte vertreten: Gewerkschaften und zumindest einige der betrachteten gemeinnützigen Organisationen sprechen sich für Ruhestand als soziales Recht und als eine klar abgegrenzte, idealerweise arbeitsfreie Lebensphase aus. Im Gegensatz dazu vertreten Arbeitgeberverbände ein weniger gehaltvolles Ruhestandskonzept. Gleichzeitig beziehen sich alle Akteure auf Ideen, die Teil der jeweiligen Wohlfahrtskultur sind, wenn sie moralisch rechtfertigen, was der Ruhestand in ihren Augen sein sollte.

1.	Introduction	8	9.	Conclusions	41
2.	The Moral Economy of Retirement in the Context of Different Welfare Cultures	10		Notes	45
3.	The Role of Collective Actors in Welfare Cultures and Welfare Reforms	15		References	47
4.	Country Cases: Germany and the UK (Institutional Background and Reforms)	17		Attachment	51
5.	Methods, Sample Selection and Aim of Analysis	19			
6.	The Unions' View: Retirement as a Social Right under Threat	23			
7.	The Employers' View: (Fixed) Retirement as Outdated and Costly	27			
8.	Non-Profit Interest Organisations: Between the Right to Work-Free Retirement and the Right to Work	32			

1. Introduction

Retirement as a distinct phase of life evolved only recently in history. The related welfare arrangements that, at the end of an extended historical development, allowed broad sectors of the population to fully retire from the toil of work are a historically unique and defining feature of modern and contemporary welfare states. The introduction of these arrangements was based on complex processes of political interest negotiation in which many parties were involved. While retirement and pensions were not introduced for mainly moral reasons in the strict sense of altruism or charity, moral reasoning did play an important role in politically enforcing these institutions and ensuring their continued legitimization.

In this paper, we aim to answer the question as to the role played in the legitimization (or de-legitimation) of current pension reforms by this moral reasoning around retirement as a phase of life, and what forms this takes. In doing so, we assume that the interests of the actors involved are not sufficient to explain these reforms. We posit that moral reasoning plays a particularly important role when established and popular welfare institutions like the pension system are reformed, with their very foundations being challenged in the process. More specifically, we study the meaning and the social relevance that important German and British collective actors – unions, employers, and old-age related non-profit interest groups – attribute to the concept of retirement.¹ For this purpose, we ana-

lyse expert interviews and a selection of documents which deal with reforms in the fields of pensions and work in old age. We pay particular attention to how the actors justify their views morally, or put differently: how they embed their arguments in the “moral economy” of retirement (Kohli 1987), thereby balancing their vested interests and the specific welfare culture they belong to. Their evaluation of post-retirement work can be seen as part of the actors’ moral concepts of retirement. The question of how they interpret this exception from retirement can help us to further unpack their often implicit views on what retirement should be.

Analysing this ideational dimension of retirement connects research on ageing and retirement on the one hand and welfare cultures or ideas in social policy on the other – two strands of research that have not often been explicitly connected to date. Based on this approach, we expect to gain valuable insights into two issues. *First*, the moral ideas incorporated in welfare institutions and negotiated in the political process are inextricably linked to individual life courses and their experience (see Kohli 1986a, b; Leisering 2004): The welfare state co-constitutes individual life courses in modern societies. Individual actors (try to) act according to the norms and values implied in welfare (and other) institutions (for the transition to retirement see Jansen 2013). They evaluate their own lives and those of others according to these ideas, for example the idea of what constitutes a good life and,

more specifically, a ‘good’ retirement (see also Sargent et al. 2013). The idea of what constitutes a ‘good’ retirement varies according to the concrete welfare culture and institutions. This has not often been studied systematically and empirically. *Second*, these ideational dimensions of old age welfare policies are at least one important driver of the related political processes (for examples see van Oorschot et al. 2008; van Oorschot 2007). They help to legitimise existing regulations and related reforms – particular in a situation when a popular institution is fundamentally changed – and they can serve to convince potential voters or potential political allies; nonetheless, their exact impact depends on the contingencies of concrete historical situations.

More specifically, we examine in an exploratory way how the ideational aspect of welfare arrangements affecting retirement and old age is manifest in selected collective actors’ positions in two different welfare regimes. We have to limit our analysis to the question of how retirement is conceptualised and how pensions are bound up in this. We only partly touch upon the complex inequality-related and distributional questions that play a central role in debates about pension reforms. Furthermore, unless they are necessary to understand the actors’ positions, we do not provide a detailed analysis of the related political processes themselves (see for example Kohli/Arza 2011 for a more general overview of pensions in Europe and the political economy of related reforms).

The paper is divided into a shorter, theoretical part and the presentation of the results of our empirical analysis. In

more detail, we proceed as follows: In the next section (2.), we elaborate on the moral dimension of retirement in the context of different welfare cultures. In the subsequent step (3.), we include the role of collective actors in welfare cultures and welfare reforms in our theoretical perspective. To prepare our empirical investigation, we briefly present the relevant institutional background for our country cases (4.) and then (5.) our methods, sample selection, and aim of analysis. In the second, empirical part of our paper, we analyse the concepts of retirement of the actors we selected for this purpose: union confederations (6.), employer organisations (7.), and non-profit interest organisations in the fields of old age and pension (8.). We end with a short conclusion regarding our results and future research on the subject (9.).

2. The Moral Economy of Retirement in the Context of Different Welfare Cultures

Retirement and pension systems are crucial elements of almost every contemporary welfare system. It is on the basis of these welfare arrangements that old age as a separate and not only residual life stage became part of the lives of a majority of people – retirement is part of the modern institutionalised life course as we know it today (Kohli 1986a). Increased life expectancy and the concentration of death in higher ages for large parts of the population were preconditional to this. With regard to the organisation of work in industrial societies, but also applicable in contemporary capitalist market economies, Kohli (1987, see also Kohli 1986a, b) has described a number of “functions” of modern institutionalised life course regimes, in the sense of (contingent) answers to “some of the structural problems that arise with the transition from a household economy to an economy based on free labor” (Kohli 1987: 129). Retirement is a model example of these “functions”: Retiring people at a certain fixed age provides a rational and economical mechanism to organise succession on the labour market and in companies; it helps maintain or increase the productivity of the workforce; and it is at the same time a solution to the problems of the integration of different life domains and of social control in contemporary, more individualised societies in which direct mechanisms of social control have lost significance. In a wider perspective, retirement and the wel-

fare state can even play an important part in nation-building (Kohli/Arza 2011: 252).

In what ways retirement and pensions are related to questions of integration and social control can be understood more clearly if we consider contemporary market economies as “work societies” (Kohli 1987: 128). The concept of work society that has been widely used in German sociology points to the central role that formal paid work² plays in these societies. It is not only a means of producing goods and services, but also a central mechanism of social integration and thus a central norm according to which people align their lives – paid work and working are part of the culture of contemporary societies. This still seems to be valid today, although the organisation, structure and contents of work have been changing rapidly and significantly.³

Against this background of contemporary societies still being centred around formal work, the fundamental problem connected to the ‘rational mechanism’ of retirement becomes evident: In a society where work is a central part of life, where people define who they are (mainly) through their work, how can a prolonged (and growing) period without work be justified? Kohli’s (1987) answer to this question refers to the notion of “moral economy” (Thompson 1971). In Kohli’s view, retirement and pension systems are not purely rational or “utilitarian” (Kohli 1987: 128) forms of organising the ex-

change of work and income in a long-term relationship between the individual and the state. Rather, pension systems

“contain a clear element of reciprocity based on morally bounded claims and expectations, or – as it is usually termed in the German welfare discussion – of solidarity between the generations [...]. They mix instrumental elements in the sense of calculable returns for investments with reciprocal elements in the sense of a normative system of mutual obligations. The decisive point, however, is that the former elements are ‘embedded’ in the latter; therefore, it is feasible to interpret retirement in terms of the moral economy” (Kohli 1987: 128).

Recent economic sociology research has demonstrated convincingly that capitalist markets constitute normative orders in themselves (see for example Fourcade/Healey 2007; Beckert 2009), so that even the strictly “instrumental elements” (Kohli 1987: 128) are in fact part of a specific normative order and thus morally loaded.⁴ So the institution of retirement, like other welfare regulations, always has a symbolic aspect, in addition to its aspect of concrete benefits or payments (Kaufmann 2009, 1997: 301). As this symbolic aspect is closely connected to the integrative function of welfare institutions and to the recognition of individuals and their rights, it is crucial for an adequate understanding of welfare regimes as normative orders.

The exact form, content and mix of different “instrumental” and “reciprocal” elements (Kohli 1987: 128), for example,

vary in different welfare regimes. Welfare regimes and their specific welfare regulations are to some extent the expression of welfare cultures, which comprise “stocks of knowledge, values and ideals” (Pfau-Effinger 2005: 4; see also van Oorschot 2007) and thus also the moral economy of the welfare state.⁵ Historically, the varieties of welfare regimes can be traced back to differences in the political evolution of the (welfare) state, with different political actors shaping these processes to differing degrees, and also to wider cultural mores such as religious traditions and the balance between individualism and collectivism (see for example Esping-Andersen 1990; for more examples see van Oorschot et al. 2008; Manow 2004).

Welfare cultures consist of ideas, and ideas are the basic ‘entities’ of meaning which can form more complex systems of description or belief; they shape (together with other factors) individual or collective action in that they reduce the range of meaningful or appropriate possibilities of action, for example in the area of welfare regulations. We understand ideas as elements of cognitive content, i.e. concepts, statements, assumptions, speculations etc. which are related to how an assumed reality is, was or will be, how it could or should be. In the literature on ideas and welfare states, a plethora of terms is used for (general or specific) ideas and more complex systems of ideas, such as moral economy, knowledge, world views, or paradigms (see Münnich 2011a and b for a further discussion and examples). Descriptive ideas, i.e. statements about how the world is, can be differentiated from normative ideas which refer to an ideal or

desirable world (see for example Nullmeier/Rüb 1993: 45-51), although this differentiation is perhaps not a categorical one as descriptions of reality are often closely linked to normative ideas. The collective actors whose positions are studied below use the ideas that constitute a welfare culture to describe the social reality in a specific and necessarily selective way – to justify their normative position and to derive political claims from them.

Concrete (welfare) institutions always involve an ideational aspect and thus form part of a welfare culture. Welfare institutions basically consist of regulations which govern the actual practice of the distribution of symbolic and material resources – practices which at the same time imply moral ideas about what is good and just, who deserves what etc. Institutions cannot be reduced to this ideational aspect, as they are much more than that (namely concrete practices etc.) and emerge and evolve to some extent independently from ideas. Despite their ideational dimension, it is, therefore, useful for analytical purposes to differentiate between institutions (i.e. the concrete regulations and practices mentioned) on the one hand, and on the other hand the stocks of ideas of a welfare culture. These stocks of ideas comprise, in turn, much more than those that are materialised in institutions alone; they also comprise, for example, other ideas that are aired in welfare-related reform discourses. Some of these ideas will be more, some less central to the specific welfare culture in question. This does not imply that these ideas form a consistent and interrelated system that is free from contradiction and

can be easily determined (Pfau-Effinger 2005: 6). The relationship of these ideas to the dominating welfare culture will be more of a relative nature.⁶ In comparison to the concrete institutions, the moral ideas that are central to a welfare culture can change (more) quickly and are more flexible to (re-)interpretation by different actors.⁷ Institutions are, to put it differently, fixed versions of certain parts of these stocks of ideas, more specifically those parts that prevailed and have been legally institutionalised at some historical point in the past. Consequently, asynchronicities between institutions and other parts of a welfare culture may occur and these are likely to lead eventually to institutional change.

The following short remarks aim at systematising the variety of retirement-related concrete institutions on the one hand and stocks of particularly normative (but also descriptive) ideas on the other; they are necessarily selective and can only touch upon questions of welfare distribution and inequalities. From a very general perspective, concrete welfare regulations vary with the nature of the role assumed by the state with regard to important life course risks and to the extent to which certain life phases are decommodified. Where the state plays a strong role in protecting against individual (life course) risks, individuals have to rely less on (labour) markets to secure their living (see for example Esping-Andersen 1990). Applied to old age, retirement, and pensions, this implies that public elements of the pension system ('first pillar') can be more or less important in different welfare regimes. Here, relying on markets refers

not only to the necessity to sell one's labour on the labour market, but also to having to rely on private (pension) insurance, or more generally financial markets to secure one's living in old age. This can be exemplified by the OECD's differentiation between public pension systems that focus on maintaining a living standard at least for those with continuous employment biographies (which implies a higher degree of decommodification), on the one hand, and systems that aim predominantly at poverty prevention, on the other (OECD 2009: 55).

In line with the concrete regulations, the specific concept of retirement also varies, i.e. the ideas and perceptions of what retirement and pensioners are or rather what they should be. Here, our considerations partly build on the literature, partly they have the nature of heuristic assumptions. Several aspects of welfare cultures come together in the concept of retirement, ideas about "how social security and employment should be connected", about social inclusion and exclusion, about the relationship between state and market as well as ideas about the welfare mix and the family (Pfau-Effinger 2005: 8). The higher the degree of decommodification of old age is, in other words the more the pension system is directed at⁸ maintaining a certain living standard, the more retirement becomes a distinct phase of life in its own right. This very often coincides with a strong public pension system. As such a form of retirement is more decoupled from the core of a work society and the laws of the labour market, the need to justify retirement as a period which is free of work is more pressing, i.e. the need for

a normative underpinning of retirement. This does not imply that the regulations regarding retirement determine the ideas that surround it – rather, they both came into existence through a complex interplay with each other (and with other influences, see above), they cannot be deduced from each other, and they constantly continue to evolve in this form.

Which form can this moral underpinning of retirement as a phase free from formal paid work take? We assume that there are a number of different and variable arguments which can serve to morally justify the existence of retirement as a distinct phase of life.⁹ They all adopt the notion of work-free retirement, although not necessarily to the same degree. A *first* argument that justifies work-free retirement directly relates to the function of generational succession. The relevance of succession can be very generally associated with retirement as a 'functional' life course institution; yet it can also be applied more specifically and especially in times of high unemployment by arguing that retiring from the labour market is good for society because in this way, jobs are freed-up that can be filled by younger workers. This line of reasoning was used, for example, in order to justify generous arrangements for early retirement (Kohli/Rein 1991: 13; for Germany: Jacobs et al. 1991; for the UK: Laczko/Phillipson 1991). At least on a macro level, it has been refuted by economists as the 'lump of labour fallacy'.

Second, the justification can of course be related to the work society itself in positing retirement as "a just reward for a life's toil" (Leisering 2004: 209). This makes

more sense in systems where public pension payments are based on collectively organised contributions and higher contributions are connected to higher pension payments – as is typically the case in Bismarckian systems. In Beveridgian systems, by contrast, the state only furnishes a very basic provision in old age and means-tested benefits are (relatively) more important. Here, the reference to a vulnerable subgroup of (current or future) pensioners should be stronger, assuming at the same time that the larger non-vulnerable subgroup (which includes most current employees) is able to provide for itself by means of predominantly individually organised forms of old age provision. In this case, poor or frail pensioners are like other poor and vulnerable groups for whom the state provides the basic security net based only on their needs. Occupational pensions complicate the picture as they are organised very differently and regulated to differing degrees in different countries. In some countries they are mandatory and/or form a substantial part of old age incomes. Generally, their underlying moral logic is also related to what has been achieved during a person's working life, and in some systems this also applies to the question of who benefits from an occupational pension and who does not. However, occupational pensions are usually organised according to some kind of funding principle and thus are closer to the principles of a more 'rational' individual investment, in (smaller or larger) contrast to public pensions.

The normative and regulative link between 'well-deserved' retirement and a

hard and long working life can be more or less strong. In an extreme case and as a *third* kind of argument, the right to a work-free retirement can be claimed more or less regardless of any links to paid work: In this case, everyone has a right to retirement in which they can do whatever suits them. The difference between this justification and a retirement which is well-deserved because of a working career is of course more relative than categorical: There might be wider or narrower definitions of who has deserved retirement through which kind of work, and unpaid social contributions like caring for children¹⁰ can be included to differing degrees in the definition of what constitutes work and deserved claims to retirement.

This kind of concept of retirement based on a right to a work-free phase of life comes closest to the idea of retirement "as a matter of social and political rights" (Leisering 2004: 221). Leisering contrasts this idea, which he sees as typical for Bismarckian regimes, to a view on retirement "as a matter of civil rights". The latter implies that there is no, or a less positively defined concept of retirement which contains substantial assumptions on what people should or can do in this period of life. Therefore, retirement is seen rather in the context of the right to work and not to be excluded from the work society, as it is, for instance, defended in old age discrimination debates. According to Leisering, this view is more important in the US than in continental Europe. The UK, as a relatively liberal welfare state, can be regarded as being between these two extremes (see below).

These lines of moral reasoning about why retirement is well deserved or justified are certainly only the most important examples. Although they do imply different foci, they could in principle complement each other or be complemented by additional arguments; and they can be differentiated and applied in flexible ways and combinations. In any case, according to the above, all of these moral underpinnings should be more important and widespread in pension systems with a higher degree of public organisation, which provide a higher degree of decommodification in old age and aim at securing pensioners' previous living standard and not only at preventing poverty. Of course, this implies a continuum of pension systems with more or less strong public pillars and degrees of decommodification (rather than a dichotomy), and correspondingly the structural need to justify retirement differs in relative and not in absolute terms.

The absence of a substantial, elaborate and comprehensive concept of retirement in a welfare culture does of course not imply that individual life courses are necessarily shaped less by welfare regulations and related ideas. Rather, such life course policies – which Leisering (2004: 210, original italics left out) calls "negative life course policies" – influence individual lives and individual perceptions indirectly, for example by leaving the responsibility for old age to the individual, families and markets. In the following, we touch upon these moral ideas which are directly or explicitly related to the life course when they arise, but they are not in the focus of our analysis. Furthermore, even 'positive' life course policies such as substantial normative concepts of retirement, may have less explicit or "tacit" dimensions (Leisering 2004: 210), i.e. normative assumptions and rules which are not directly obvious, or might even contradict the official ones.

3. The Role of Collective Actors in Welfare Cultures and Welfare Reforms

Welfare cultures, i.e. the "stocks of knowledge, values and ideals" about welfare provision (Pfau-Effinger 2005: 4) are, like welfare regulations (in a strict sense), not necessarily consistent and homogeneous, and they continuously change. While

there is a dominating or hegemonic welfare culture to be found in every welfare system, i.e. a culture that is closely interlinked with the existing regulations and built on longstanding historical traditions, the welfare culture at large encompasses

a broader stock of ideas and values. The existing welfare regulations are the temporary and preliminary result of compromises between many different actors who each have their own vested interests, values and beliefs. In the struggles about which beliefs should be 'fixed' in the form of concrete regulations (i.e. institutions), some actors strive for reconfigurations of welfare institutions and the dominating moral economy. Thus only the positions of some actors closely correspond to the ideas at the centre of the dominating (and institutionalised) welfare culture, whereas other, more marginal positions potentially aim to change the dominating welfare culture. Furthermore, welfare cultures (in contemporary Western societies) are not only open to change from within, but also to influences from outside, be it other policy areas or inter- or supranational politics and policies (such as those from the EU).

Accordingly, reform debates encompass a multiplicity of voices and arguments. Collective actors, when morally justifying their (reform) goals, have to connect different tasks when putting forward and deploying their arguments: *First*, they have to represent the interests of their members which form the core of their identity as a collective actor.¹¹ These interests and their formulation are at the same time closely linked to specific types of moral arguments. *Second*, even actors in favour of radical reforms have to embed their arguments in the dominating moral economy of retirement, at least to a certain degree. If propositions are meaningfully linked to the existing system and legitimated with reference to already established ideas and values, they are more

likely to be understood and accepted. Both the second and the first task point to the ideational dimension of interests and their formulation, which makes it implausible to conceptualise ideas and interests as absolute contrasts and mutually exclusive (see also Münnich 2011a). *Third*, specific arguments in concrete contexts also have to follow situational dynamics which arise from the interaction with other actors on specific occasions. For example, most of the position papers which are used below were published when new welfare laws came into effect or reform propositions were brought forward by other actors.

In brief, when arguing their case, collective actors have to balance their vested interests, the welfare culture they live in and situational aspects.¹² In this sense, the ideas constituting a welfare culture are similar to a stock of building blocks of different shapes and sizes. This variety of building blocks can be used flexibly to construct buildings, as ideas can be applied flexibly to justify, but also do de-legitimise welfare arrangements and reforms. However, the stock of building blocks that are available in a specific welfare culture is neither indefinite nor arbitrary with regard to the buildings that can be constructed – i.e. with regard to the policies that can be justified through certain ideas: “The cultural values and ideals which predominate in the welfare culture restrict the spectrum of possible policies of a welfare state” (Pfau-Effinger 2005: 4). Thus the policies pursued (or the buildings constructed) differ between countries, while some of their components might be similar or even identical. Furthermore, these sets of ideas are not

necessarily free from contradictions and will be ordered around the centre of ideas that constitutes the dominating welfare culture – which might also (slowly) shift. Different actors in one and the same welfare culture will in general prefer or em-

phasise different ideas from this stock of ideas, or they will refer to the same or very similar ideas, but interpret or accentuate them differently. Further below, we will illustrate this with regard to the justification of retirement in Germany and the UK.

4. Country Cases: Germany and the UK (Institutional Background and Reforms)

Although change in the area of pension policies is not exactly rapid, many countries have undertaken significant reforms in the fields of pension policies in the recent two decades, usually as a reaction to long-term demographic shifts and economic stagnation or crisis. As far as the policy area in question is concerned, the structure and the roots of the pension system, our two cases can be seen as most – or at least very – dissimilar cases; they should thus provide a strong contrast when it comes to their moral justification. Germany has traditionally been an exemplary case of a Bismarckian welfare regime with a higher degree of old-age decommodification and a focus by the strong state pension on maintaining the living standard of pensioners (see for example Schulze/Jochem 2007; also Kohli 1987; Meyer/Bridgen 2011). The public social insurance covers most employees (with contributions being shared equally between employers and employees), but not the self-employed and civil servants,

to name only the two most important exceptions in the relatively fragmented system. This first pillar of the pension system provides the bulk of current pensioners' incomes. It is characterised by a strong relationship to earnings before retirement and is thus 'equivalence-related' – with the explicit aim that differences in pension income should reflect differences in lifetime income. The second pillar of occupational pensions only plays a minor role for some current pensioners (in particular the male core employees of traditional industries or employees in the public sector), whilst the third pillar is negligible except for the self-employed.

However, the pension reforms since the beginning of the 1990s have weakened the role of the traditionally strong first pillar in the German system (see Meyer/Bridgen 2011; Ginn et al. 2009; Schulze/Jochem 2007; Schmähl 2007). As a first step, most early retirement routes were closed or are still only possible with considerable reductions in pension pay-

ments. These early retirement regulations had been introduced to alleviate labour market problems and were widespread in the 1980s and 1990s (see for example Jacobs et al. 1991). Furthermore, the gradual rise of the state retirement age to 67 has started (after the increase in women's retirement age was recently concluded) and the level of future pension payments has been lowered. This was complemented by the introduction of subsidized private pensions which are supposed to compensate for the losses in public pensions for future pensioners. All these changes – and these are only the most important ones – have led to fierce debates among the relevant political actors.¹³ Together with labour market related reforms and their consequences (see Hinrichs 2012), the pension reforms have partly moved the German welfare system into a more 'liberal' direction in terms of welfare regimes, although not every single reform fits that description. Most of the reforms will only be fully implemented in the future, which is why the related debates are ongoing, as can be seen below.

The UK pension system (for its history see Harris 2006; Pemberton 2006), by contrast, is characterised by a greater emphasis on private pension provision and a weak first pillar (see Meyer/Bridgen 2011; Schulze/Moran 2007; Bridgen/Meyer 2007): the basic State Pension provides a flatrate benefit based purely on the number of years of contribution, and covers all employed and self-employed. The State Second Pension (S2P) is an earnings-related second layer in the first pension pillar; however, until recently opting out of this pension scheme and replacing it

by an occupational pension was possible. As decided in the Pensions Act 2014, S2P will be phased out from 2016 onwards, while the rate of the State Pension will simultaneously increase considerably.

In particular occupational pensions, the second pillar, but also private pension schemes in the third pillar are much more important in the UK than in Germany, although they still do not cover the majority of the population. This is also the reason why many more pensioners have to claim means-tested old age benefits, pensioner poverty is much more widespread, and old age incomes are much more unequally distributed in the UK than in Germany (Zaidi 2010). Very recently, however, UK pensioner poverty rates seem to have dropped and are now below the German level (OECD 2013: 165, using the 50 per cent of the median income as poverty threshold). Although these problems in the UK are not new, they have been aggravated by other changes: for some time now, generous defined benefit pensions in the second pillar have been replaced by less generous defined contribution pension plans, whose outcomes are less secure and difficult to project. Over and above that, mismanagement of private pensions and the recent financial crisis have made private and occupational pension plans much less reliable and secure.

Recent reforms (for overviews see Ginn et al. 2009; Schulze/Moran 2007; Taylor-Gooby 2005) have introduced obligatory pension provision in the second pillar. In the cases where employers cannot provide an occupational pension, a scheme organised by the state (National Employment Savings Trust) will gradually

become obligatory for different groups of workers. Further regulation aims at protecting people better from pension mismanagement through the Pension Protection Fund. Opting out of the State Second Pension has become more difficult and will become impossible in the future.¹⁴ With regard to the state pension, the 'triple lock' introduced in 2011 is supposed to stabilise the level of the basic State Pension by raising it each year in line with prices, earnings, or 2.5 per cent, whichever is the highest. Finally, as in Germany, the state pension age was also the object of recent reforms: the state pension age has increased to 65 for women, something which will be concluded in 2018, and will then be raised to an age of 68 for the whole population.¹⁵ These reforms are not less debated than in Germany, and in the face of persistently high rates of pen-

sioner poverty many actors are in favour of a more generous state pension system.

Finally, a related and also much debated reform was the abolition of the default retirement age (DRA) in 2011 which had become necessary because the law did not conform to European equality regulations. The default retirement age had been only introduced in 2006 and allowed employers to dismiss older workers on the sole grounds that they had reached state retirement age, with the latter having the right to request working longer. In Germany, no such general (federal) law ever existed. However, retirement ages are often fixed on the level of specific occupations, in collective labour agreements and on company level, and constitute a strong norm (see for example Mahlmann 2011: 82-86; O'Dempsey et al. 2011: 68, 75).

5. Methods, Sample Selection and Aim of Analysis

The empirical basis of our analysis are transcripts of semi-structured expert interviews and selected documents of the interviewed actors. The latter are mostly position papers (in various forms, including consultation responses and briefings), but also press releases and, on one occasion, a report on a member survey. The expert interviews were conducted between 2011 and 2012 in Germany and the UK, as part of a wider research project on paid work beyond retirement age comparing these two most or very dis-

similar country cases. We define experts as individuals who work for and represent socio-political actors (here: trade unions, employer confederations, non-profit interest organisations) and have considerable expertise in pension and/or labour market policies. This expertise not only comprises specific substantive knowledge of policy and reform contents, but also interpretative knowledge on how to deploy ideas and values in such a way that the three tasks mentioned above are balanced. This relates, for example, to the ways in which

different values and ideas are prioritised (or put forward at all), how they are 'translated' into concrete examples (of what is good and thus a valid policy target, and what is not), how change is described and how opposing positions are specified and delegitimised. Although the experts are trained to use this interpretative knowledge strategically and to balance the tasks mentioned above (to communicate and legitimize their interests, embed their arguments in the welfare culture and account for situational aspects), this does not necessarily happen in a completely conscious and planned way, especially not in the interviews.

The expert interviews were semi-structured. This characteristic provided the interviewer with enough flexibility to adapt the predefined questions in the interview guide to the specific interview situation. For instance, the interviewer was free to adjust questions, ask spontaneous ones or to adapt the interview to time constraints. For parts of the interviews, we adopted a discursive interview technique (Ullrich 1999). This means that, while the expert was given space to elaborate on the organisation's position, the interviewer carefully presented counter opinions to him. The aim of this approach was to bring the interview closer to a natural discussion about the issues. In this way, the experts were encouraged to reflect on other actors' evaluations of specific policies, reforms and their consequences, and thus to more explicitly legitimise the policy preferences of the actor they represent.

The main themes of the interviews were the organisation's evaluation of re-

cent pension reforms and labour market policies for older workers as well as the general value orientations of the collective actor. This also included a question on people working beyond retirement age and the evaluation of post-retirement work by the actor. The interviews started out with a broad question on the social significance of retirement.¹⁶ This rather unusual question was aimed at inducing the expert to elaborate on what retirement means to the organisation he represents.

The complementary inclusion of documents in our analysis serves to put our material on a firm basis: we make sure that the experts' positions are not overly contingent on the dynamics of the concrete interview and accurately represent the organisations' views. In this respect and with only one minor exception, the interviews proved to be 'robust', because the arguments presented were very similar to those written down in the documents. In some cases this even included the exact choice of words, which is not surprising because some of the experts had written the documents themselves. Conversely, the interviews allowed us to cover themes that were not well covered in the documents, including those that are not necessarily in the focus of the specific actor – thus creating a broader basis for comparison. At the same time, in comparison to the documents, the interviews turned out to contain more explicit evaluations and references to moral values. Since we probed for these more abstract moral references, the experts were forced to elaborate on ideas that are self-evident to them and to justify their positions more clearly.

For this paper, we selected a specific group of actors from our overall sample of 24 sociopolitical actors: The German *Bundesvereinigung Deutscher Arbeitgeberverbände* (BDA – Confederation of German Employers' Associations) and the UK's Confederation of British Industry (CBI) represent the employers' side. Correspondingly, the German *Deutscher Gewerkschaftsbund* (DGB – Confederation of German Trade Unions) and its British equivalent Trades Union Congress (TUC) speak for the unions. We also selected the *Sozialverband Deutschland* (SoVD – approximately 'social association Germany') and the *Bundesarbeitsgemeinschaft der Seniorenorganisationen* (BAGSO – approximately 'federal consortium of seniors' organisations') for the German non-profit side. For the UK, exemplary non-profit actors are the National Pensioners Convention (NPC) and the charity Age UK. Whilst the 'classical' cases of the employer confederations and trade unions represent strongly competing interests in the reform fields of pensions and labour markets (Ebbinghaus 2006), the organisations chosen in the non-profit sector represent the interests of pensioners, older people or (as in the case of the German SoVD) more broadly those of pensioners, disabled people, patients or those in need of care. For various reasons, including the consideration that they have less power, we expect these organisations from the third sector to relate very explicitly to moral values and justifications with regard to pensions, retirement and old age in general and be less confined by strategic-political constraints.

All of these actors have in common the fact that they are interest groups and none of them is directly included in the political or even legislative process, as would be the case with parties. Nonetheless, they are frequently involved in consultation processes which are part of the broader political processes of decision making. Despite this general similarity, their importance and position in the two countries are not the same, because the political systems differ considerably, for example in the number of veto points or corporative traditions (see also Schulze/Moran 2007; Schulze/Jochem 2007). The unions' veto power is traditionally stronger in regimes like Germany, and still today the power of the German unions and the unions' confederation is, despite their relative decline, much wider than that of their more fragmented and less centralized counterparts in the UK (see Flynn et al. 2013; Ebbinghaus 2006: 773-774), with collective labour agreements playing a major role at least for large German industries, and consensus orientation being generally more relevant in Germany. Furthermore, the non-profit interest organisations traditionally also have a stronger position in the German corporatist state (Zimmer et al. 2009; for the UK compare Kendall 2009), although this is not necessarily the case for the actors chosen here (especially not for the BAGSO). In Germany, however, there are no strong organisations comparable to the British NPC or Age UK, exclusively representing older people or pensioners. The German corporatist landscape of actors still cuts across generational or age-related divides, although within organisations, subgroups

of older people sometimes organise themselves (for example in parties) and are growing stronger.¹⁷

The documents were selected on the basis of their thematic relevance to our research question (for a list of the documents see *attachment 1*). The most important themes they cover are pension reforms which are planned or have come into effect, labour market inclusion and (less often) social participation of older people and retirees, age discrimination in general and the (abolition of) the default retirement age (in the UK). As a few actors only publish documents infrequently and only on specific occasions, the documents cover the time span 2005 to 2013. The large majority of the documents is from 2010 and 2011, thus close to the time when the interviews were conducted. Nonetheless, even some aspects of these relatively recent documents and the interviews have already been overtaken by new decisions especially in the field of pensions which will be mentioned where necessary, or have already been mentioned above. In our view, however, this does not undermine our basic results, because the moral reasoning around these policies does not depend on single policy measures and should only change slowly.

Starting from the preliminary considerations outlined so far, the interviews and the documents were examined systematically and in a team in order to map the actors' positions with regard to the central questions we ask. The exploratory analysis of the interviews and the documents is necessarily selective, as it focuses on a very specific aspect of the interviews and the documents, namely the interpreta-

tive knowledge of the actors with regard to the moral justification of retirement – knowledge that becomes manifest inter alia when policies related to pensions and work in old age are discussed and evaluated. This selectiveness of our analysis not only applies to the substance of the positions, but also to the more 'technical' details of the actors' arguments (for example the specifics of regulations and their application), which are often elaborated on meticulously, especially in the documents.

The beginning of the interviews, with the question about the social significance of retirement, was pre-defined as containing hints at the moral underpinnings of retirement. Later in the interview, the expert's evaluation of work post retirement – which can be seen as an exception to the norm of retirement – helps us to understand what retirement means to the specific actor and how they 'defend' retirement against this anomaly. Other aspects touching on our main questions were widely scattered across the interviews and the documents; the increase in retirement age, older people's ability to work and other aspects of pension reforms such as the costs and the level of pensions and the abolition of the default retirement age (DRA, in the UK) emerged as the most important (additional) themes in the context of our main question.

How the experts answer the question on the social significance of retirement and how they justify their policy preferences directly and indirectly tells us what retirement should be in their eyes, and with which values and beliefs it is connected. Additionally, descriptive ideas

will be used to underpin these normative claims. A strong and affirmative concept of retirement as mentioned above should go hand in hand with strong moral justifications of retirement. While we do not assume that there are actors in favour of the 'abolition' of retirement as a distinct phase of life since it is a deeply ingrained feature of the modern welfare state, some will have a less comprehensive and elabo-

rate understanding of the latter; in this case, explicit justifications of retirement should be absent or relativised by competing values and beliefs. Whichever form references to values and beliefs take, they have to refer to the stock of ideas that constitutes the related welfare culture; and of course, the actors' arguments necessarily need to relate to the existing structure of the pension system.

6. The Unions' View: Retirement as a Social Right under Threat

Both the German *Deutscher Gewerkschaftsbund* (DGB) and the British Trades Union Congress (TUC) represent member unions from different sectors which organise the interests of individual union members. They not only share a similar collective identity as union confederations, i.e. representatives of unions. They both also pursue a relatively inclusive policy approach guided by the value of solidarity and claim to represent all employees (and not just members of unions), or even the "common good" ("Allgemeinwohl", see for example DGB interview, l. 772-773).

When asked in the interview about the significance of retirement, the expert from the DGB elaborates on the statutory retirement age as a social norm; he underlines the role of retirement as a phase towards which people orientate themselves and which people expect and look forward

to from their fifties onwards. This phase of life is supposed to be free of duties of any kind, it is "the phase when you are free to decide what to do and perhaps even free to decide to do nothing"¹⁸ ("die Phase, wo man frei entscheiden kann was man tut und vielleicht auch frei entscheiden kann, dass man nichts tut", l. 19-20).¹⁹ The expert considers retirement as being under threat in several ways. One is the emerging and highly morally charged discourse of obliging older people to be active longer – which seems to imply both volunteering and working. He names several conservative politicians, one social-democrat and one academic he sees as proponents of such a discourse, and criticises their attempts to "re-define" "this free phase of life" ("die den Ruhestand und diese freie Phase des Lebens neu definieren wollen", l. 42). The expert strongly assumes that not even younger people support these

attempts, because amongst other things they have to worry too much about getting or staying in work before retirement age, about unemployment and individual competition in the labour market (l. 45-49). So although the DGB welcomes any kind of participation in old age and is generally against old age discrimination, the expert tends to emphasise the constraints that older people are subject to. The call for more engagement is seen as inappropriate because, implicitly, any engagement in old age should be voluntary and based on the freedom to do whatever one wants in retirement (l. 50) – a freedom many older people do not have, according to this view.

Although neither the expert nor the documents mention the succession of generations on the labour market explicitly, the related argument that many older people working make the labour market situation more difficult, especially for younger people, still lingers in some side notes in the DGB's documents: Whereas in 2006 the DGB claims that the increase in retirement age raises the labour market pressure for new entrants and younger employees (DGB 2006: 8), in 2011 this point is toned down to growing pressure on the labour market generally (DGB 2011: 6) – a reason for this might be the improved situation of the German labour market. However, in this document the DGB still claims more specifically that subsidised partial retirement ("Altersteilzeit", DGB 2011: 24) makes it easier for young people to access the labour market and that the increase of retirement age "artificially" ("künstlich") keeps up numbers of older workers (DGB

2011: 7) – implying that there is a natural process of succession.

With the emphasis on the constraints that older people face when approaching retirement age, an important argument is already hinted at, namely that of many older people not being able to work. The expert discusses this when criticising the increase in retirement age and related labour market reforms which in his eyes pressure people into working longer (l. 64): Most people, in the DGB's view, are not able to work up to the age of 67 and many not even up to 65, because they are not in good health or only have poor labour market chances. This especially applies to the low-skilled (l. 128-129; DGB 2011: 14). The resulting widening gap between the actual end of work and the beginning of pension payments poses another threat to retirement as a phase free of duties because such a gap coincides with reduced pension payments due to deductions in the case of retirement before statutory retirement age. Consequently, the expert states, people have to worry about old age poverty and a decent standard of living in old age (see also DGB 2011: 3), which will be aggravated by future cuts in the level of social insurance pensions following the recent reforms. Correspondingly, the DGB position on pensions, in particular as recorded in its official statements, focuses on the level of pensions (DGB 2011, 2006: 2). It explicitly disapproves of the reform aim of stabilising contribution rates, which, according to the DGB, has been given too much importance and threatens to destabilise social insurance pensions. The latter constitute a reliable system "on which people can count" ("etwas womit

die Menschen rechnen können", l. 182-183). This output-orientation with regard to public pensions underlines the importance of retirement as a secure phase of life which allows people the freedom to do as they please.

The expert's position on work beyond retirement age mirrors his view on retirement in general. Asked about why some people work in old age, he summarises that "some want to, the others have to" ("die einen wollen, die anderen müssen", l. 409) and states that there is little evidence on the subject. He elaborates on possible reasons, includes social reasons (such as social contacts) and the potential mix of financial and non-material reasons. Despite this conscientious and balanced view, he stresses that the cases of working pensioners he personally knows all work because of "damn low" pensions ("dass die Renten verdammt niedrig sind", l. 432). Here, he even refers to examples from his own family (l. 430-438) and reiterates knowing nobody who continues to work voluntarily while having a good pension. Evaluating the trend of increased work beyond retirement age, the expert states that in his opinion it is very risky and missing the point ("verfehlt") to think that employment in old age could help tackle old age poverty (l. 423-430, again 438-439).

For the UK, the expert from the British Trades Union Congress (TUC) underlines that there is "a long standing trade union commitment to a poverty free retirement as a right for everyone" (l. 33); entering retirement is something people expect to do at some point, "a goal" (l. 43). His main concern is that this right is not available

for everyone – so like the DGB, the TUC sees retirement under threat. In this context, the TUC also opposes the increase of retirement age (to 68 in the long run), based on a similar argument as the DGB: In order to differentiate between groups in the population who can work until 67 and those who cannot, he emphasises the unequal distribution of healthy life expectancy (l. 36-38). This is also an issue in the TUC documents we studied. According to this view, healthy life expectancy in particular has not improved a lot (if at all) for many members of the working class. This underlines, on the one hand, the injustice of raising the state pension age. On the other hand, it ties in with the claim that many older people are not able to work longer. As most leave the workforce earlier than state pension age and "involuntarily" (l. 203) because of their health or age discrimination, the gap between the actual end of paid employment and the start of pension payments is growing. Thus the TUC is in favour of measures that combat old age discrimination and supports age management policies which are aimed at enabling people or making it easier for them to work up to state pension age (l. 200-219).

This is complemented by a perspective on pensions which focuses more on the provision level and less on the stabilisation or reduction of contribution rates and costs. In the UK, this 'output-orientation' in pensions relates to both a rise and other improvements in the state pension (see also TUC 2008: 2) and improvements in occupational pension schemes, especially their stricter regulation. Here, the TUC supports the establishment of a

default occupational pension scheme and automatic enrolment for workplace pensions (l. 60-62). These measures are all seen in the context of high old age poverty in the UK – to combat this poverty is one of the central goals of the TUC’s pension policies, as demonstrated in the above quote.

The TUC generally welcomes the abolition of the default retirement age and the right to continue working and has recorded this in several press releases (TUC 2011a, d). However, the expert underlines that this decision has to be a “genuine voluntary choice” (l. 119), and implicitly doubts that most people who work do it because it is their free choice (see also TUC 2011d). Therefore, it is not the TUC’s main worry that people who desire to work beyond retirement age are not given this opportunity (by their employer, for example), although the TUC is of course in favour of allowing them to do so. In their view, however, “it’s far more important to ensure that people have got a right to retire at 65, there’s far more people in need who are affected by not having that right than are affected by being forced to retire early” (l. 115-117). This perspective also shapes the TUC’s evaluation of post retirement work which the expert identifies as “one of the ways of dealing with old age poverty” on the individual level (l. 418). Accordingly, he cites inadequate pensions as the most common reason to continue working, and refers to women in particular. Turning to motivation that does not involve money, the expert points out that there is a group of people who “love their jobs and don’t want to leave them” (l. 398), and going on tongue-in-

cheek he states that “mostly they’re journalists writing articles for the newspapers and magazines about pensions” (l. 401-402). Asked about the journals they write for, he mentions the Financial Times and The Daily Telegraph, and although this is not a completely serious part of the conversation, he implies that the trend where people desire to work longer for other than financial reasons is exaggerated by the conservative and market-liberal press.

All in all, the British and the German union confederations have a very similar view on retirement in that they stress the social right to this phase of life, which is threatened by recent policies regarding pensions and statutory pension age. Their positions do not include an explicit reference to ‘deserving’ this right after a long working career (and corresponding pension contributions) – which is somewhat surprising in the German case.²⁰ If at all, this argument can only be found in undertones. Both actors stress that many older people cannot work longer, thus underlining the protective function of retirement. Whereas the DGB still (at least implicitly) establishes a link between longer careers of older people and the labour market chances of younger people, the TUC explicitly rejects this argument in one of its press releases (TUC 2011c). Minor differences in the argument made by the two confederations relate to their take on what exactly jeopardises retirement as a social right, apart from their shared perception that most people cannot and should not be obliged or pushed to work longer: Whereas the British TUC’s position focuses more strongly on old age poverty, including in a work beyond retirement

age context, for the DGB expert poverty is only one among several points. Additionally, he mentions the discourse aimed at obliging retired people to volunteer and contribute in further ways to society. Whereas the British expert calls for a poverty-free retirement, the German expert goes further in his demands: retirement should not only be poverty-free but also free of any duties, if the retiree so wishes. His rejection of the discourse of obligation suggests that he has a somewhat stronger view on what retirement should be – a view that corresponds to what is incorpo-

rated more in the German welfare culture than in its British counterpart. This tendency towards a more modest definition of retirement in the UK of course also mirrors the more pressing problems of old age poverty. Among the constraints that both organisations mention as restricting older people’s individual choices and their scope of action and as areas calling for responsible action by employers and governments, both refer to health and difficult conditions for older workers within companies and on the labour market, including old age discrimination.

7. The Employers’ View: (Fixed) Retirement as Outdated and Costly

The German *Bundesvereinigung der Deutschen Arbeitgeberverbände* (BDA – Confederation of German Employers’ Associations) and the Confederation of British Industry (CBI) represent the interests of the employers, the BDA as umbrella organisation of the employer organisations of different industries, the CBI as a member organisation. Both experts refer to the interests of their members; at the same time, both underline that what is good for the employers is good for economic growth which ultimately benefits society as a whole, for example in the form of low unemployment rates. Put otherwise, ‘good’ (i.e. employer-friendly) economic and labour market policies, such as low labour costs, deregulation etc. constitute

the best social policy and are key to the population’s welfare, including that of older and retired people (see for example BDA interview l. 475-481; BDA 2009, 2010; CBI interview l. 738-747, 784-803).

Asked about the social significance of retirement, the expert from the German BDA, after a longer moment of reflection, seems to talk less about the phase of retirement itself than about the transition into retirement. Underlining that this is a spontaneous and not thought-through statement, he defines retirement as

“a very *classical concept* [...] which basically draws a dividing line between employment and retirement, a concept which is basically very out-

dated, I would say, so the idea that one eventually, from a certain age onwards, which is even defined by the legislator and not by oneself, virtually withdraws from one's occupational activity, or *must* withdraw and then suddenly ceases doing anything at all, this is actually not the concept which we as BDA have at the back of our minds [continues and talks about improved health of people in pension age today], and in this respect of course the question arises, also given the demographic changes with qualified employees becoming scarce, whether such a *stubborn* age limit or [...] such an abrupt exit from working, whether this is still appropriate today." (l. 41-52).²¹

As can be seen from the citation, the BDA's 'concept' of retirement does not contain a substantive idea on what retirement as a distinct life phase is, but is shaped by labour market-related reflections. Although he has been asked about the social significance of the phase of retirement (which is clearer with the German word "Ruhestand" used here, which literally means 'status of rest'), the expert's statement that retirement is outdated is probably predominantly related to the process of retirement, as the rest of the citation suggests. Additionally to this critique of age limits as inflexible and "stubborn" (the original German word usually being used to describe a personal characteristic), he later mentions the BDA's general disapproval of age limits, as these are opposed to the organisation's

"liberal view on society" ("freiheitliches Gesellschaftsbild", l. 578).

Correspondingly, the BDA welcomes the emerging shift to a system in which the funding principle becomes relatively more important for pensions (compared to the still dominating pay-as-you-go principle) and in which individuals themselves are primarily responsible for their livelihood after pension age (l. 776-779). This matches policy preferences in which a stable or decreased level of pension contribution rates takes priority over the level of pension provision. Therefore, the BDA clearly favours increasing the pension age and the recent policies to cut the (future) level of pension provision, and would also prefer a system which concentrates on basic income security in old age (l. 671, 779-781; BDA 2005: 3, 11). Asked about old age poverty in Germany, the expert sees this as a minor problem, now and in the future, provided that policies to reduce pension levels and increase the state pension age are sustained in order to make the pension system more viable (l. 438-481, BDA 2010). At the same time, both the expert and the BDA documents adhere to and would even like to strengthen the 'equivalence principle' in the German social insurance pension. This principle implies that people whose pension contributions were higher and more continuous also receive higher pension payments. This is justified with reference to individually acquired rights and to merit-based justice (see for example l. 669-679; BDA 2005: 3), and goes hand in hand with disapproval of most re-distributive pension components which are not based on contributions.

This line of reasoning is furthermore embedded in a very positive view on older people's capabilities. Already when asked about the significance of retirement at the beginning of the interview, the expert refers to the improved health of older people today in comparison to the past (l. 47-50; BDA 2011: 2) which is also why the increase in the state pension age is not seen as a problem: Most older people, in the view of the BDA, are able to work longer, and very many also want to work longer. So, according to this view, the prolongation of working lives should not be a problem at all for most people and occupations, provided a number of measures and changes are realised, such as changed attitudes of all involved parties, the flexibilisation of age limits including the flexible combination of pension receipt and employment earnings, continued education and learning, and the adaptation of workplaces to the ageing of the labour force (BDA 2009, 2010). Rejecting too strict and inflexible regulations by the state in these areas (BDA 2009), the BDA sees many of these measures as the shared responsibility of employers and unions (l. 215-222), but also as requiring the active participation of (older) employees. Individual responsibility is also stressed with regard to health, which "is an indispensable foundation for working up to legal retirement age, and beyond that where applicable" ("eine unverzichtbare Grundlage für Erwerbstätigkeit bis zum gesetzlichen Rentenalter und gegebenenfalls auch darüber hinaus", BDA 2009: 5).

These perceptions also determine the evaluation of post-retirement work by the expert. Asked why people might still work

beyond retirement age, he first refers to his father who still works despite being of retirement age, because he enjoys his work and the feeling of being needed (l. 531-534), very much in contrast to the example cited by the expert from the German union. He then mentions a number of non-financial reasons why people generally stay in or go back to employment: fun, not wanting to feel useless and old, the meaning of their work or work as a purpose in life, social contacts, the difficulty of stopping work from one day to another, and social recognition (l. 539-543). Only after all these reasons does he touch on potential financial reasons and at the same time distances himself from the "advocates of the thesis of old age poverty" ("Verfechter der Altersarmutsthese") who "probably say that people will go working in droves because they simply cannot afford this anymore"²² ("werden wahrscheinlich sagen, die Leute werden scharenweise arbeiten gehen, weil sie sich das sonst schlichtweg nicht mehr leisten können", l. 543-545); only at the end, he briefly relativises his statement and says that earning extra might play a role for "one or the other" ("den einen oder andern", l. 545-546).

The general position of the British Confederation of British Industry (CBI) is similar to that of the BDA. One important point of difference is the CBI's great concern about the abolition of the DRA in the UK (CBI 2010). Even more clearly than the German expert, the CBI representative relates the question about the social significance of retirement mainly to the transition to retirement (with the word 'retirement' meaning both the process of

retiring and the resultant state). He states that the CBI does not “necessarily like to talk about retirement as a sort of black and white situation. We think that there is some moment in time where obviously people are living longer and therefore it is natural that people will *work longer*” (l. 28-30) – although this does not necessarily mean that a 65-year old has to work like a 30-year old, for example with regard to the hours worked. Whilst the CBI is in favour of increasing the state pension age, extending working lives and flexibilising the transition into retirement, the organisation regards the abolition of the DRA as problematic. According to this view, the DRA, which had only been implemented in 2006 (and was being phased out at the time of the interview in 2011), facilitated succession planning for the companies because it enabled them to dismiss people reaching state pension age if they did not perform well enough to continue working, for example. The expert clarifies that the majority of people who wanted to continue working under the old DRA framework were actually allowed to do so by their employers. By contrast, under the new, completely individualised retirement regulations, the employers have to give a reason if they want to dismiss older people reaching retirement age, a process which the employers perceive as difficult and (too) complicated (l. 143-151), the expert reports; also, potential tribunal claims interfere with good employer-employee relationships (CBI 2010: 8). Furthermore, the old regulations also benefited employees because they enabled them to “retire with dignity” and without a “long and arduous” performance man-

agement process (CBI 2010: 8). So although the CBI sees older workers as capable of working longer, they at the same time link “age and performance”, and feel that the fact that some older workers do not perform well anymore should be acknowledged (CBI 2010: 3). Because of the link between old age and performance and the practical difficulties of succession management without the DRA, they try to defend the employers’ power to dismiss poor-performing people at retirement age (CBI 2010: 10). In the interview this argument takes an interesting twist: The expert regards this link between age and performance as stronger in the cohort currently reaching retirement age, as they are less well educated and capable of learning, in contrast to future retirees who will be much better educated. In this way, he can insist on the benefits of the (abolished) DRA and still reconcile this with his stance that the increased state pension age will not pose a problem in the future (l. 261-273).

Like the BDA, the CBI is more concerned about the contributions to and the costs of pensions than about the level of provision. The CBI generally underlines that people “should take responsibility for their retirement and take ownership of the tools that would allow them to save adequately for a pension” (CBI 2011: 1). Among these tools, occupational pensions play an important role, and the CBI acknowledges the employers’ shared responsibility for this tool, while at the same time expressing their worries about too much regulation in this area (CBI 2009). The ultimate responsibility for pensions is nonetheless seen as lying with the indi-

vidual. When elaborating on this highly individualised notion of retirement, he stipulates that the individual has to prepare financially for retirement – a task that everybody wanting to retire has to fulfil: “ultimately the employee is the one who has to think retirement is important” (l. 701).

Nevertheless, the expert recognises that the UK has a problem with old age poverty. The CBI therefore welcomes the (planned) reforms of the state pension²³ which would simplify the system, make it more transparent, and increase the level of provision. Based on this stable foundation, individuals would then be able to effectively plan their occupational and private pension provision (l. 553-563). However, the expert also admits that pensioner poverty is not a policy area which the CBI deals with a lot, and states that these problems should be addressed by improving pension build-up during working lives (l. 586-588).

Asked about why some people work beyond retirement age, the expert first refers to the social interaction that work offers and the fact that for some people it is difficult to stop working from one day to another. Second, he elaborates on the economic reasons which he sees as closely connected to the financial crisis in which many people lost parts of their retirement savings (l. 501-502). He does not claim that one of these two kinds of reasons is more important than the other. Nonetheless, he sees work beyond retirement mostly as a matter of individual choice, welcomes people’s wish and ability to work longer and considers this as part of flexible retirement arrangements which are already in operation and should

be further supported (l. 507-513; CBI 2009: 36).

At first glance, the positions of the CBI and BDA seem to differ significantly. However, many of these differences are due to structural and institutional differences which the actors take account of in their positions: Negating the existence of old age poverty would potentially discredit the CBI’s position, as there is strong agreement among other British actors and the population that old age poverty is a serious problem. Similarly, being in favour of a slightly improved state pension is only possible for the CBI because provision is very low and the existing costly system of means-tested benefits is not seen as a good alternative, because it is not effective and non-take-up is high. By contrast, the German situation is characterised by cuts in a more generous pension system which are clearly supported by the BDA, whilst emphasising the role of individual performance and contributions.

Both actors tend to see work beyond retirement age as a matter of choice, and older people as capable of working longer, with those who are not being an exception. At the same time, the CBI is faced with a situation in which many already work longer, which is not the case in Germany. While working in old age for financial reasons is perceived as common only by the British CBI, both experts regard working as a valid possibility of taking on individual responsibility for the retirement phase, although this is somewhat implicit and tentative in the German case. However, British employers are caught between a rock and a hard place in this respect because at the same time they would have

liked to retain their power to dismiss people by means of the (abolished) default retirement age. To justify this they have to create a link between old age and performance, a link which is avoided by the German BDA. The CBI also justifies the option of dismissing older people with reference to arguments of generational succession. Although this relates to the practical side of human resource management within companies, in one instance (CBI 2010: 7) difficulties "to plan graduate recruitment and apprenticeship numbers" at least on the company level are mentioned in connection with many older employees who want to continue working. This is a 'soft' and meso-level version of a succession argument, which is based on the perceived need for "a balance between experience and fresh ideas" (CBI 2010: 7). Yet at the same time, the expert also acknowledges that the argument that older people staying in work longer prevent younger people from entering the labour market has been proven wrong by academic research (l. 152-153).

On the whole, however, similarities between the two positions with regard to the concept of retirement prevail. They do not really feel responsible for questions of retirement, and neither of them has a strong concept of retirement as a work-free phase of life which should be a social right. On the contrary, retirement is mostly seen in its function for the labour market: people beyond retirement age are a potentially useful employment reserve, in particular in the light of future skills shortages due to demographic changes. Furthermore, costly pension systems are potential barriers to economic growth. Even the CBI's argument on succession planning is not morally loaded in the above mentioned way (as the 'reciprocal' act of freeing up jobs for younger people), it is more of a practical argument against letting people continue working by any means and automatically. Retirement is above all and especially in the UK an individual (in Kohli's sense mostly instrumental) arrangement for a work-free phase at the end of one's life, but not a value or aim as such, or if at all, a rather out-dated one.

8. Non-Profit Interest Organisations: Between the Right to Work-Free Retirement and the Right to Work

In Germany, we interviewed the *Bundesarbeitsgemeinschaft der Senioren-Organisationen* (BAGSO, approximately 'federal

consortium of seniors' organisations') and the *Sozialverband Deutschland* (SoVD, approximately 'social association Germa-

ny'). While the BAGSO is the (federal) umbrella for senior organisations in general and within political parties, unions, non-profit organisations etc., the SoVD does not explicitly or solely represent older people, but – according to its own mission statement – the interests of pensioners, patients, members of the statutory health insurance, those in need of care and disabled people. De facto it is an advocate of poorer and disadvantaged people, with one, but not the sole focus on (poor) pensioners. Many among the growing number of SoVD members belong to one of these groups.²⁴ The BAGSO, by contrast, is a 'weak' and cross-party umbrella organisation with only a small office and very few staff. As they represent sub-organisations with very different (and in part conflicting) views, their positions tend to constitute a minimal and often very general consensus (Schroeder et al. 2008: 226). The BAGSO is also special in that it is the only case in our sample in which the comparison of the interview and the position papers has revealed some differences, probably because the interviewee from the BAGSO is not a professional expert in a strict sense but an older person fulfilling a (high) honorary position, very much like an honorary position in politics. Correspondingly, the interview had a personal tone to it and the interviewee in part communicated her personal views on the themes discussed. For these reasons we only briefly touch on the position of the BAGSO.

On the British side, we interviewed experts from the National Pensioners Convention (NPC) and Age UK. Both advocate the interests of old people, although in very different ways. NPC, which is rooted

in the trade union movement, represents British pensioners ("run by pensioners for pensioners", l. 1320). Still today, its position is close to that of the unions. Age UK is the largest charity for older people in the UK and arose from the merger of the charities Help the Aged and Age Concern in 2009. It addresses all kinds of issues connected with old age (such as health and care, pensions, old age poverty and volunteering), has a tight network of local agencies and charity shops and also a commercial arm selling products and services related to old age. All in all, the differences between the non-profit organisations in the two countries we have chosen for our analysis are quite considerable. This was unavoidable because their specific 'landscape' of actors differs a lot, with Germany having only very few large organisations representing mainly or explicitly older people.

In his first reaction to the question about the social significance of retirement, the expert from the *Sozialverband Deutschland* (SoVD) elaborates on the historical importance of retirement for the organisation (which was founded in 1917) whose central clientele are pensioners as well as the disabled. Only at the end of this answer does he state that, for the SoVD, "retirement is an important theme, if only because many people, after a fulfilled working life, simply have an entitlement to enjoy the phase of retirement" ("wichtiges Thema, allein deshalb weil viele Menschen nach einem erfüllten Erwerbsleben schlicht einen Anspruch eben darauf haben, die Ruhestandsphase zu genießen" l. 38-40). He goes on to say that the (BDA 2009) "intergenerational

contract" ("Generationenvertrag", l. 54) of the public pension system is still working and being accepted by the younger generation: according to this view, younger people are, on the one hand, happy to contribute to pensions currently being paid because they know that, in doing so, they acquire entitlements. Current pensioners, on the other hand, have earned what is being paid to them now by financing the pensions of earlier generations (l. 47-53).

Based on this strong definition of what retirement should be, the SoVD is opposed to raising the statutory retirement age and the associated reforms regarding pensions, such as the current and planned cuts in the level of provision (SoVD 2007a, 2012a). Its focus is very clearly on the aim that public pensions secure the living standard people had before retirement, thus on the level of provision and not contribution rates (SoVD 2012a: 14-15). The SoVD is in favour of more generous arrangements within the social insurance pension regarding incapacity pensions, times of low-wage employment, and credits for times without paid work but spent in unemployment, with raising children or with providing care (SoVD 2012a). Nonetheless, the SoVD emphasises that pensions in the social insurance should be based on contributions and thus on "lifetime achievements" ("Lebensleistung", SoVD 2012a: 7, 15 – see the quote above). In the eyes of the SoVD, further reducing this relation of pensions to contributions is therefore not an appropriate instrument against rising old age poverty, which is seen as a serious problem, especially for the future. Hence over and above the more

generous arrangements within the social insurance pensions system and measures to improve contributions during people's working careers (such as minimum wages and more state support for rehabilitation after long-term illness) (SoVD 2012a), the SoVD calls for improvements in the means-tested (and tax-financed) old age benefits which are not at odds with the basic principles of social insurance (SoVD 2012b).

The SoVD is also against more flexible rules for combining pension receipt and working. Currently, earning extra is subject to strict limits if a pension is drawn before state pension age, and many other actors are in favour of making these rules more flexible or abolishing them altogether. According to the expert's view, flexibilising these limits and thus facilitating the combination of (early) pensions and working income undermines the state pension's role of securing a distinct phase after working life (l. 371-392); instead the SoVD proposes a more flexible transition to retirement and recommends part-pensions for this purpose (SoVD 2012a: 9-10), which are conditional upon reductions in the hours worked and less prone to exploitation by employers.

Both the documents and the expert thus imply that people of pension age in the main are not able to continue working and that they should not be obliged to do so; whilst at the same time stipulating that work should not be denied those who genuinely wish to work (l. 444-447). This is exemplified by many references to ill health and disablement which affect many older people, especially those who have worked in manual jobs or are otherwise

disadvantaged. Correspondingly, the expert assumes that many people are forced to work beyond retirement age because they need the extra money. In this context, he draws a connection to discontinuous work biographies, recent decreases in the level of pension provision or reductions because of early pension receipt (l. 346-350). Despite this focus on financial reasons for working, he also acknowledges other motives such as wanting to stay active (l. 351-352) and believes that people's motivations to continue working are diverse (l. 360-363).

The other German actor, the *Bundesarbeitsgemeinschaft der Senioren-Organisationen* (BAGSO) has, in comparison to the SoVD, less strong views regarding the re-distributive and protective functions of retirement and pensions. In reaction to the question about the social significance of retirement, the expert very generally refers to social succession – in a fast changing society, the replacement of older generations by younger ones is vital and necessary (l. 151-158). However, this point does not appear in the official position of the BAGSO, as recorded in our selection of documents by the organisation. While in the interview, the increase in state pension age is accepted as inevitable because of demographic ageing, the theme is not mentioned at all in the documents we studied; this might indicate that the various sub-organisations of the BAGSO have not succeeded in agreeing on a position here. This also corresponds to what the expert says about how decisions come about in the organisation (l. 1116-1119).

Apart from the question of state pension age, pensions seem to be the only stronger point on which the different members of the BAGSO were able to agree. They defend the 'old' pension system with its focus on maintaining the living standard enjoyed by an individual during their working life and underline the performance-related dimension of the state pension system, i.e. that higher contributions (thus higher occupational positions) are rewarded by higher pension payments in old age ('equivalence principle'): lifetime achievements should be acknowledged in the first pillar of the pension system ("Lebensleistung anerkennen" – BAGSO 2011b). Therefore, the BAGSO stipulates that the level of the state pension should not decrease further and that the expansion of the second and third pillars, which they in general accept as complements to the first pillar, should not be at the cost of the latter (BAGSO 2011b: 5). All these measures are also seen as the best way to prevent old age poverty and combat growing income inequalities which are considered as imminent in the future. The BAGSO has a very positive view on the capabilities of older people, be it as workers, volunteers or as contributing through other unpaid activities. This is stressed in a document which calls for a more positive image of older people in general and for "overcoming" old age discrimination ("...überwinden") (BAGSO 2011a). In this context, the BAGSO also generally disapproves of age limits which contravene the realisation of (literally: using) "the potentials of old age" ("Potenziale des Alters nutzen") (BAGSO 2011a).

When asked about possible reasons why people work beyond state pension age, the interviewee answers that some people probably have to work to make ends meet (l. 807-811) – this corresponds with the BAGSO’s worries about increasing old age poverty. Although the expert concedes that individual motives for working are diverse and some people continue working because they love their jobs, she assumes that financial needs are crucial here and will become an even more important reason for working in the future (l. 812-822).

In the UK case, the expert from the NPC replies to the question about the social significance of retirement with the statement that “there has to be, in [...] a civilised society, a *reasonable* decent period of retirement after a period of work” (l. 33). In his view, the UK has “lost sight” of this “important need for *everybody*” (l. 40). He sees this period as being threatened by recent UK pension policies, most of all by the increase in pension age and its overall justification on the grounds of increasing longevity. According to his view, these developments are further aggravated by the decreasing (real) levels of provision in all three occupational, private and also public pensions (l. 567-577). Referring (as does the TUC) to the stark regional and class-related differences in longevity, he deplores that a “reasonable and decent” retirement is not the case when people stop working at 65 and then die a few years later. Because of this injustice and as many people are not able to do so, working longer is “not acceptable” (l. 41-42). Linked to this, the NPC asserts that “life expectancy projections and the

capability to continue working well beyond 65 have [...] been grossly over exaggerated [sic]” (NPC 2011: 3).

In further justifying the importance of retirement, the expert cites the “contribution older people make to society after they’ve finished working” (l. 48-49), through volunteering, looking after children, providing care to other people and other unpaid activities. Adding the taxes paid by older people and offsetting this with what is spent for pensioners (for example in health care) the net contribution of pensioners is at £ 40 billion every year, he argues (l. 57, also NPC 2013: 16). So while the NPC uses a strong definition of retirement as a distinct phase of life, they substantiate this concept using a genuinely economic argument.

Policies related to pensions and benefits for older people are key to the NPC’s position because “the right to retire can only really be exercised when individuals have financial security as well” (NPC 2013: 18). So the NPC’s position is clearly ‘output-oriented’ in that they favour a strong and (even more) universal public pension system which should be based on residency (of, for instance, 30 years) and not on contributions. Furthermore, pension payments should be above the poverty-threshold. Correspondingly, the “over-reliance on occupational schemes” in the British system is criticised (l. 625), since these are seen as deficient in many ways.

The NPC’s focus on bettering the situation of poor pensioners also reflects the expert’s take on work beyond retirement age. The latter is a re-occurring theme in the interview even when the interviewer has not asked about it, probably because

the expert is aware of the focus of the research project. When discussing pension reforms, the expert states that “we *are* seeing more people because of the low pensions they have needing more than wanting to remain in the workplace” (l. 93-94). However, here and later in the interview, he also discusses non-financial reasons for working, such as social contacts, work satisfaction and recognition (l. 95-99). He very elaborately describes that it is probably mostly two kinds of people who want to work beyond retirement age: those “at the very bottom” who “might want to keep working because their pensions are so low”, and “those at the very top who have very nice jobs in academia or, you know, judges or whatever, politicians”; however, the “bulk in the middle” would prefer to stop work early, he assumes (l. 121-123). The examples of working beyond retirement age the expert gives illustrate this polarised view – on the one hand there are the “school cleaner”, the “dinner lady” (l. 395), the “guy who’s digging up the road or driving the bus” (l. 363), on the other hand “the professional, the journalist, bank manager, doctor” (l. 364), and at other points in the interview prominent people like Richard Branson, Rupert Murdoch and the members of the House of Lords are mentioned. Whereas the latter groups like to work longer, the former are seen as being forced to work because they cannot afford work-free retirement, and in addition to that they often work in not very pleasant low service jobs (l. 838-845).

So although the expert does not oppose the abolition of the DRA and concurs that people should be allowed to work

longer if they wish to, he sees its abolition as a potentially “hollow victory” (l. 360) because it is not accompanied by policies for financial security in old age, most of all a better state pension provision. According to the expert, a “real choice about when you retire has to be linked to financial security” (l. 285-286) and the abolition of the DRA alone does not provide such a real choice. This is linked to a critique of the “equality campaigners” (l. 353), amongst others Age UK, whose views on this are seen as incomplete. The expert thinks that the abolition of the DRA did not benefit poorer pensioners at all, and further argues that most people among the middle and upper classes who had been in favour of the abolition were (and still are) able and allowed to work longer anyway. It is also in this context that the prominent examples of older workers are mentioned.

Finally, the expert also touches upon the need of generational succession in the context of working longer and beyond retirement age: he believes “that younger people have a right to get into the workplace” which is why the NPC is “not prepared to say ‘well pensioners should just go on working’” (l. 115-117, also NPC 2011: 13). More generally referring to the connection between social progress and generational succession, he continues “if our society is gonna develop, young people have to have an opportunity to get into the workplace and that’s important” (l. 119-120).

All in all, the NPC clearly conceives of retirement as a social right and sees it as both a value in itself and a necessity because many people cannot work longer. While also justifying retirement economi-

cally in actual amounts of money and attributing this to “a positive view on older people” (l. 976-977), he at the same time criticises that in the UK paid work is perceived as the most valuable contribution to society, even in retirement (l. 714-734; also NPC 2011: 13). He acknowledges that this line of reasoning is somewhat contradictory (l. 976-1001).

The position represented by Age UK differs clearly from that of the NPC, as Age UK’s focus is more on work-related policies for older people than on pensions. Asked about the significance of retirement, the expert describes it as a “huge phase of one’s life” that is “going to be relevant for the vast majority of people”. This is the reason why “getting it *right*, providing people with the right opportunities is of great social importance, and increasingly economic importance as more people combine work with retirement” (l. 24-27). Although the interviewer does not ask what this rather open description might mean, this becomes clearer in the course of the interview. Generally, the expert sees the British government’s policy of “getting people to work longer” as a “good thing” (l. 45-46), and Age UK generally accepts the need to raise the state pension age because of increasing longevity (Age UK 2011a: 3). However, this acceptance sounds somewhat more reluctant (“it is reasonable to consider increases to State Pension age and longer working lives”, Age UK 2011f: 1) in contexts where the speeding up of the age increase for women (Age UK 2011a) or the later general increase to 67 is criticised (Age UK 2011f).

More generally and in the light of “health inequalities and inequalities of life expectancy” (l. 46-47), the expert sees the government charged with providing the right circumstances for working longer. This implies policies promoting workplace adaptations and training possibilities for older workers, health-related measures in the workplace, and addressing the inequalities mentioned. So on the one hand, government should be “empowering people to work longer” whilst on the other hand “providing safeguards for those that can’t” (l. 618-619), such as those on low incomes and in manual jobs. The expert deplores the fact that these safeguards have been weakened, as for example employment support allowance and subsidised possibilities to retrain older people. Furthermore, Age UK is in favour of a higher level of payments in the basic State Pension (Age UK 2012). This should “provide a secure platform on which to build private saving”, whose general importance is accepted here. Thus both improvements in the regulation of private and occupational pensions as well as in the state pension are seen as crucial to tackle old age poverty (Age UK 2011f). Moreover, Age UK stresses the importance of striking “the right balance between supporting lower income groups and rewarding contributions”, thus mentioning the relation of pension claims to contributions more explicitly than the NPC (Age UK 2012).

In general, Age UK underlines that (most) older people are capable of working and there should therefore be a more positive view of them in society. The ex-

pert is proud of Age UK’s successful campaign for the abolition of the DRA, as the latter contravened the “notions of choice and economic independence [...] which are really important in a modern liberal democracy”, and “now people can choose when they retire rather than being told that they’re gonna retire” (l. 233-235). So the idea of any fixed retirement age, i.e. “the notion of protecting older people by stopping them from working it doesn’t matter what age it’s at, 65 or 70, it’s a flawed idea” in the eyes of the expert (l. 342-343). When the interviewer uses the term “retirement age”, the expert even corrects him, in order to emphasise that there is no legal or normative obligation to stop working, and any regulation based on a fixed age can only refer to (state) pension receipt (l. 513-515; also Age UK 2010: 7).

With regard to work beyond retirement age, the expert is at pains to state that there is “conflicting evidence”. He reckons that most people work because of finances, but also mentions “social reasons” as the other “common reason” (l. 520-525). The latter, according to his assessment, is more important for men than women, because men define themselves more strongly by their work identity. Although the expert acknowledges that many people work beyond retirement age for financial reasons, he does not see this as worrying. Work is seen more in terms of “empowerment” (l. 594). Accordingly, he bemoans the fact that people “are self-stereotyping and feeling guilty about working longer” (l. 580) and underlines that they simply “have a right to work” (l.

595). Age UK also clearly rejects any arguments related to the importance of generational succession and freeing up jobs for the younger. For this purpose, the expert (l. 350-352, see also Age UK 2011b) refers to evidence from macroeconomic research, the “lump of labour fallacy”, which proves that there is not a defined amount of jobs in which older workers simply replace the younger ones, or vice versa – so older workers do not generally block the jobs of the younger.

All in all, all four non-profit organisations represent the interests of pensioners; however they do so in very different ways and with very different foci: The German SoVD and the British NPC oppose most of the recent reforms, defend a strong and meaningful concept of retirement and also underline that very many people approaching state pension age are not able to continue working, either up to the (new) state pension age or beyond. Accordingly, working beyond retirement age should not become normality. SoVD and NPC see themselves as advocates of disadvantaged and poor pensioners, and working pensioners who work solely for non-financial reasons do not belong to this core clientele. However, over and above many arguments that are also used by the SoVD (for example regarding inequalities and imminent pensioner poverty), the NPC also refers to the real economic value of retirement, generated through unpaid activities, paid taxes etc. This line of reasoning can be interpreted as a concession to a more liberal welfare regime in which justifying retirement purely as a social right is not sufficient to

legitimate it as a work-free phase of life. Whereas the German BAGSO stresses retirement as a reward for a working life which is institutionally incorporated in the traditional German pension regime, Age UK sees the 'empowering' right to work as key to the wellbeing of many pensioners. This is combined with demands to better protect those who cannot work beyond retirement age and those who are prone to poverty in old age. The positions of Age UK and the NPC both exemplify the conflict that arises between the task of advocating the interests of their members and at the same time linking the argument to the dominating welfare culture and moral economy of retirement. The NPC in particular spells out a comprehensive concept of retirement as a distinct phase of life which should be a social right for everyone. However, the expert at the same time embeds this in a (more) liberal welfare culture in which individual responsibility takes priority over collective regulation and in which retirement is above all a question of costs. He does this by referring to the economic value of the contributions that retirees make, an argument which potentially undermines the

idea of retirement as a social right. The view of Age UK is, in comparison, closer to seeing retirement in the context of work as a (civil) right, while at the same time containing elements of a stronger concept of retirement, such as a more generous old age provision.

In the German social insurance system, collective regulation still plays a stronger role – though less than it used to. For the German non-profit actors it is thus easier to substantiate a strong concept of a social right to work-free retirement because such a concept is part of the traditional set-up of the German pension system. At the same time, both the BAGSO and, in a more general and loose way, the SoVD connect their comparably inclusive approach to the emphasis on contributions and the equivalence principle that is ingrained in the German system. If this point was spelled out (which it is not), it would actually make the SoVD's approach less inclusive, in particular in comparison to the ambitious concept of retirement that it pursues. The (civil) right to continue working only plays a negligible role for the German actors.

9. Conclusions

This exploratory study was aimed at reconstructing the concepts of retirement important actors refer to, explicitly or implicitly, when arguing their position with regard to pensions and labour market pol-

icies for older people. Our starting point was the heuristic assumption that retirement as a distinct, work-free phase of life needs to be justified morally in societies where people's lives are organised around

paid employment. Furthermore, we assumed that form and content of these moral justifications of retirement will vary according to the specific actor's interest and the welfare culture they belong to. Our analysis necessarily had to be selective with regard to the range of actors included and the details of their positions. In particular, we did not take account of the internal differentiation of (subsets of) actors, for example the unions whose positions are more heterogeneous than shown here (see for example Flynn et al. 2013). Moreover, the comparability of the selected actors is limited at least in the case of the non-profit interest organisations, which is due to country differences in the 'landscape' of actors. We have also concentrated on moral ideas connected to the life phase of retirement and thus the moral economy of retirement; more general moral ideas related to pensions or the broader moral economy could not be discussed in great detail. Nonetheless, these more general ideas are important in indirectly shaping concepts of individual life courses and related policy outcomes and are worth further detailed investigation.

Our analysis has demonstrated how justifications of retirement are in fact applied, exemplified, weighed and connected to each other by different actors in the two welfare cultures of Germany and the UK, and thus how competing beliefs and values are negotiated in the field of old age policies. Not all actors have a strong and substantive concept of retirement. In particular, retirement as a distinct phase of life does not mean a lot to the employers. Although they are far from opposing the still accepted idea of a work-free life

phase in old age, they subordinate their reasoning about it to what is beneficial in terms of macroeconomic functioning. Consequently, they call for reforms which make the transition to retirement more flexible and reduce its costs for the employers. The other actors all use a mix of the arguments mentioned in the first part of the paper in order to justify retirement. Retirement as a social right is strongly advocated by the unions, who see this particular right under threat by recent reforms (in the case of Germany) or by a deplorable state of the pension system which calls for reforms (in the case of the UK). This coincides with a focus on the 'output' side of pensions, i.e. on their level and distribution. Similar views are shared by most non-profit actors, although the German BAGSO and Age UK have a somewhat more moderate take on retirement. In many cases, these actors at the same time refer to retirement as 'deserved' after a long working career. Most of these references, which occur more frequently in the German system of social insurance, are nonetheless short and formulaic (such as the German reference to "lifetime achievements" – "Lebensleistung"), and never substantiated with regard to who should be excluded on these grounds.

References to arguments of succession never take centre stage in the arguments of the actors, except perhaps for Age UK who takes a decisive stance against the labour market-related argument that older people block jobs of younger people. The German DGB, the British CBI, the German seniors' organisation BAGSO and the British NPC all mention succession arguments in passing, either in a very general

way or with regard to practical aspects, or by insinuating that older workers should free-up jobs for younger ones at least when (youth) unemployment is high.

The evaluation of post-retirement work by the experts in all cases corresponds to their take on retirement. While all experts acknowledge the variety of reasons that exist for working in retirement, most of them accentuate those reasons that suit their (weak or strong) take on retirement, i.e. either the non-financial or the financial ones. For example, the unions particularly refer to financial reasons, and the employers concentrate on non-financial reasons. This also applies to the examples the experts cite to prove their point and to make their argument more concrete. None of the experts is in favour of legal age limits for working²⁵ or is opposed to letting people work who would like to do so. However, for many of those

stressors the social right to work-free retirement, this question of being 'allowed' to continue working is more of a side issue which they do not see as a pressing problem.

Table 1 summarises how the concept of retirement is systematically associated with the most important related (varieties of) ideas that we have reconstructed. The latter include both normative ideas of what should be (done) – which are at the centre of the actors' positions – as well as descriptive ideas of what is assumed to be true or real. It is important to understand this 'alignment' or specific clustering of the concept of retirement and related ideas as changeable, though not arbitrary; furthermore, the layout of the table conveys the fact that the contrasting ideas and arguments should be understood as part of a continuous range, not as exclusive categories. Less important ideas that

are not used in a systematic way (in particular what we have described as succession arguments) are not included.

Our analysis was also aimed at exploring the relationship between the actors' positions and interests on the one hand, and the welfare cultures they belong to on the other. By and large, the differences in how retirement is justified are stronger between the actors than between welfare cultures; in other words: the moral arguments of the same kind of actor (especially employers and unions) from different countries are more similar to each other than the positions of different actors within one country. However, the actors have to refer to the institutions and ideas that characterise the German or British welfare culture. Yet these differences rarely appear as consistent chains of reasoning, but only as partly diverging blocks in the 'building' of the specific argument – such as the stronger reference to retirement being deserved by a long working career in Germany or the more individualised responsibility for a secure old age in the UK. In line with this more 'individualised' reasoning in the UK, some actors (such as the TUC and the NPC) refer to unequal individual life expectancies which make the increase in retirement age unfair. This argument is uncommon among German actors who instead refer to differences in the ability to work until retirement age between different occupations. This country difference is also due to different situational contexts, as linking retirement age to life expectancy is being discussed as a policy option in the UK, but not in Germany.

Another example which illustrates differing welfare-cultural references is the economic justification of retirement used by the British NPC. German actors also mention voluntary productive activities by older people, but with different underlying arguments: The BAGSO, not completely dissimilar to the NPC at first glance, conveys a positive image of older people by stressing in how many ways they contribute socially, but without quantifying these contributions and combined with a traditional take on retirement. The German DGB, by contrast, criticises the discourse of 'active ageing' which tends to morally oblige older people to continue to be active. A further example which reflects British welfare culture can be seen in the emphasis placed by Age UK on there being no such thing as a retirement age, just a state pension age, which exemplifies a weaker concept of retirement. This is also based on a less standardised notion of the transition to retirement in the UK, in which withdrawing from work and starting to receive a pension are seen as two different transitions – which is also factually more often true in the UK. The right to continue working is generally stressed more clearly in the UK, with this being mainly driven by Age UK and the debate around the abolition of the DRA.

All these differences, however, constitute diverging tendencies in the moral justification of retirement rather than different lines of reasoning altogether, also because the actors' positions cut right across the country differences. The commonalities may also indicate that the German and the British welfare regimes

Table 1: Concepts of retirement and associated ideas (own compilation)

concept of retirement		
weak ←		→ strong
retirement sub-ordinated to other principles, such as economic functioning (or to work as a civil right)	justification: retirement deserved by a (long) working life	justification: retirement as a social right for all
associated ideas		
pension policy preferences		
input orientation (costs)		output orientation (level of pensions)
posited responsibility for old age provision		
individual		collective
perception of older people		
predominantly healthy and capable		frequently incapable of working due to poor health, potentially vulnerable
view on post-retirement work		
mostly non-financial reasons – not a problem, potentially trendsetting		financial reasons dominate – deplorable exception

overlap in their stock of ideas because, ultimately, they are both modern Western welfare states, belong to an increasingly interconnected Europe and both have to adapt to ageing populations. Additionally, recent reforms in Germany have moved its welfare system into a more liberal direction. How the moral ideas on specific life phases which we have described here using the example of retirement will impact the political process and its outcomes is an open question for further research. Our results indicate that the interpretation of moral principles and the justification of substantial life-course related norms are relatively flexible and open. Thus groundbreaking reforms (in particular resulting in retrenchment) can at least be successfully backed or even actively promoted with the help of these moral arguments.

As modern welfare regimes, both the German and the British welfare state govern individual life courses temporally, normatively and with regard to the distribution of resources. Thus the arguments analysed above also comprise, often implicitly, judgements about what retirees or more generally older people are capable of doing or should do. Connected to the concept of retirement and its moral justification, images emerge of older people as either capable and healthy, or vulnerable and in need of protection, with these perceptions being the two extremes of a broad spectrum of images conveyed. In most cases, the actor's position with regard to prolonged working lives is closely related to the question of what side of this spectrum of images the actor emphasises; nonetheless all experts are well aware of the fact that older people live in a huge

variety of individual situations regarding their health and vulnerability.

Traditional policies aiming at protecting older people have sometimes tended to implicitly promote images which portray older people as incapable. In this context, all the analysed views on retirement can be seen as ideational trade-offs between the protection of (vulnerable) older people on the one hand, and, on the other hand, the attempt to install policies that do not discriminate against older people through (usually unintentional) stereotyping. Progress has definitely been made in more recent old age policies in underlining the 'potentials' of ageing and older people. Pluralised and less stereotyping images of old age open new possibilities of how to live (and perhaps work) in old age. At the same time, in light of persisting or even increasing inequalities in old age, the protective function of retirement as a genuinely social achievement has not lost its relevance. Old age should not be reduced to its potentials for mostly economic-instrumental reasons (as for example in the discourse of 'active ageing'), because this involves new forms of exclusion. To (re-)negotiate the balance between the aim of protecting older people and the aim of realising their potentials will remain a crucial task in the field of old age policies. Whether this requires a re-invention (Sargent et al. 2013) of retirement or not remains for the moment an open question.

Notes

- 1 This paper was written in the context of the Emmy Noether research group "Work beyond retirement age in Germany and the UK" and its third subproject on moral ideas in debates surrounding pensions and work in old age. The group is funded by the German Science Foundation (*Deutsche Forschungsgemeinschaft*). We would like to thank an anonymous reviewer, Martin Kohli, Anna Hokema and Thomas Lux for useful comments and suggestions on earlier versions of the paper, and Wendy Marth for excellent language editing.
- 2 If we speak of 'work' here and in the following, this relates exclusively to formal and paid work, be it as an employee or self-employed. Informal work such as care and the like is not included (although the issue of the relation of formal and informal work is of course topical with regard to pensions).
- 3 In the 1980s there was a wide discussion in Germany on whether the concept was still valid, because - amongst other things - early retirement was widespread and working hours kept growing shorter (see Eder 1992). However, as at the time, most (empirical) doubts positing the end of the "work society" can still be refuted today. In the Anglophone literature, a number of concepts, for example the "postindustrial society" are used to describe the changes in the organisation of work. However, the basic mechanisms of welfare distribution, its link to paid employment, and the general concept of retirement have not changed in any fundamental way.
- 4 The exact relationship between these different ("instrumental" and "reciprocal") elements in Kohli's argument with regard to normative orders is not completely clear; at least implicitly, these two kinds of elements seem to form a dichotomy of moral and non-moral elements.
- 5 Like other parts of the normative order, the welfare order can also be justified by specific historical or fictitious narrations, which often relate to the basic foundations of the moral order of a society (see Forst 2013).
- 6 This means that there is no categorical and absolute boundary which determines whether a certain idea is either 'central' or 'marginal'. However, there are possible relative criteria for determining how 'central' an idea is in a specific welfare culture, such as the extent to which it is ingrained in existing regulations, and the frequency and intensity with which actors refer to this idea; for instance in related debates.
- 7 There is no space here to discuss in more detail the question of how institutions, ideas and actors' interests are connected and can be differentiated. Pragmatic approaches to the influence of ideas on political processes and more consistently constructivist approaches differ in the way they answer this question (but see van Oorschot 2007; van Dyk 2008; Münnich 2011a, b).
- 8 This does not necessarily imply that the system must fully succeed in maintaining living standards for all pensioners - it is primarily a normative argument. However, if this aim is actually no longer being fulfilled for large parts of the population, the related moral legitimisation will be questioned.
- 9 This is by no means an exhaustive list; we only mention the most general and broadly applied arguments. See Flynn et al. (2013; citing Duncan et al. 2000) for a not dissimilar summary of arguments which is used specifically by unions (see also Kohli/Arza 2011: 251-252).
- 10 In another variation of this argument, early retirement in 1980s Germany was also justified with the "specific generational life course" of the older cohorts at the time, as a "recompense for the particular hardships" that these older cohorts had undergone during WWII and directly after (Jacobs et al. 1991: 207).
- 11 This is not to say that these interests or the identity of the actors are necessarily uniform and free from contradictions. Within organisations there will in almost all cases be conflicting interests, positions and identities

which are often themselves organized (as for example in the case of 'wings' of parties). We are not able to differentiate here between these different tendencies within the specific organisations. Instead, we concentrate on the position that is communicated to the environment of the organisation, i.e. the 'official' position which will often have emerged as dominant as a result of internal struggle. As described in section 5, the positions represented by the experts correspond (with only one exception) to the positions recorded in the publications of the actor. This is an indication that we indeed (mainly) capture this 'official' and dominating position of these actors and not some of the manifold views within the organisation, or even the personal opinion of the expert (which will often strongly overlap with the position of his/her employer).

¹² For a similar line of reasoning see also Kaufmann 1991. Kaufmann also mentions different welfare "subcultures" with regard to the plurality of welfare cultures that we describe here.

¹³ The new government installed in late 2013 realized a number of measures aimed at reducing the risk of pensioner poverty. Most importantly, the state pension age has been lowered for people who have contributed to the pension insurance for 45 years. From July 2014 onwards, they can claim the state pension at the age of 63 (instead of 65), without any deductions. This age limit of 63 will then progressively increase as well, to 65, timed to keep pace with the general increase to 67. Apart from pensions due to incapacity and for disabled people, those who have contributed to the state pension insurance for 45 years will be the only ones with a pension age of 65.

¹⁴ Under the Pensions Act 2014, the abolition of this additional tier of the state pension has been decided, while the level of the new single-tier State Pension will rise. Furthermore (and amongst other changes), the increase in state pension age to 67 is brought forward and a framework for regular reviews of the state pension age has been defined.

¹⁵ In late 2013, the British conservative-liberal government announced plans to further increase the state pension age to 70 by the 2060s, closely linking the age to rises in life expectancy.

¹⁶ In order to translate the German term *gesellschaftliche Bedeutung* we have chosen the more general adjective 'social' (significance) and not the less common adjective 'societal', although the latter is somewhat closer to the German word. Despite this difference, experts generally understood the broad sense of the question in similar ways. In a few cases, this very general question took the experts by surprise and led to a somewhat uneasy beginning of the interview, but in all cases the interviewees were able to get into their stride easily.

¹⁷ Between 1989 and 2008 there was a party representing older people (*Die Grauen* – 'the grey ones'); however it never reached a more than marginal status in politics (Schroeder et al. 2008: 233)

¹⁸ All German quotations have been translated by the authors. To ensure the precision of the interpretations and the translations we worked with the original texts as long as possible, i.e. until the final version of this paper, and the translations have been checked and (if necessary) improved by several readers speaking both languages.

¹⁹ Line numbers, which are indicated by "L.", always refer to the expert interviews; references to documents are also made in brackets by using the abbreviated name of the actor, the year of the publication (and a letter, if there were several documents in one year). In order to facilitate readability, all original quotes have been tidied up slightly, leaving out word fragments, word repetitions, meaningless hesitation sounds ("em") and simple response signals from the interviewer ("mhm"). We have also left out most of the transcription marks (for example indicating volume or stretched vowels), with one exception: italics indicate that the speaker has emphasised the marked words.

²⁰ This should however not be overstated and might be due to the fact that the DGB is the unions' confederation; yet, the DGB's plea for an expanded social insurance which includes all employees and parts of the self-employed (*Erwerbstätigenversicherung*, DGB 2011) further exemplifies their inclusive approach, which is different from the former 'insider'-policy of the unions. However, at least specific unions, for example that representing the employees in the metal industries (which we have interviewed as well, but not analysed here), still have a position which emphasises more explicitly that pensions are deserved by a long working life and should be based on the equivalence-principle (higher contributions entail higher pensions).

²¹ German version: "ein sehr klassisches Konzept [...] was im Grunde abgrenzt Erwerbstätigkeit von Ruhestand, was im Grunde sehr überkommen ist sag ich mal also die Vorstellung dass man irgendwann mal ab einem bestimmten Alter was der Gesetzgeber auch noch definiert und gar nicht man selber sich quasi aus ner beruflichen Tätigkeit zurückzieht, oder zurückziehen muss und dann

auf einmal nichts mehr macht ist eigentlich nicht so das Konzept, was wir als BDA, im Hinterkopf haben [continues and talks about improved health of people in pension age today] und insofern stellt sich natürlich schon die Frage, auch angesichts der demographischen Entwicklung mit knapper werdenden Arbeitskräften, ob so eine *sture* Altersgrenze oder [...] son hartes Ausscheiden aus dem Erwerbsprozess ob das noch zeitgemäß ist."

²² What exactly "this" relates to is not clear in the German original quote.

²³ In the meantime, these reforms have been enacted (Pensions Act 2014).

²⁴ The *Sozialverband VDK* is a very similar and 'competing' organisation with more members; several attempts to merge these two associations have failed so far. Furthermore, a smaller East German equivalent of these organisations exists, the *Volkssolidarität* (Schroeder et al. 238-45).

²⁵ Anyway, such age limits would not be legal anymore under European equality regulations, of which the experts are usually well aware.

References

- Beckert, Jens, 2007: *The social order of markets*. MPIfG Discussion Paper 07/15. Cologne: Max Planck Institute for the Study of Societies.
- Bridgen, Paul; Meyer, Traute, 2007: "The British pension system and social inclusion", in: Traute Meyer, Paul Bridgen, Barbara Riedmüller (eds.), *Private pensions versus social inclusion? Non-state provision for citizens at risk in Europe*. Cheltenham: Edward Elgar, 47-78.
- Ebbinghaus, Bernhard, 2006: "The politics of pension reform: Managing interest group conflicts", in: Gordon L. Clark, Alicia H. Munnell, J. Michael, Orszag, (eds.), *The Oxford handbook of pensions and retirement income*. Oxford: Oxford University Press, 759-777.
- Eder, Klaus, 1992: "Culture and crisis: Making sense of the crisis of the work society", in: Richard Münch, Neil Joseph Smelser (eds.), *Theory of culture*. Berkeley: University of California Press, 366-399.
- Esping-Andersen, Gøsta, 1990: *The three worlds of welfare capitalism*. Cambridge: Polity Press.

- Forst, Rainer, 2013: "Zum Begriff eines Rechtfertigungsnarrativs", in: Andreas Fahrmeir (Hg.), *Rechtfertigungsnarrative. Zur Begründung normativer Ordnung durch Erzählungen*. Frankfurt am Main: Campus, 11-18.
- Fourcade, Marion; Healey, Kieran, 2007: "Moral views of market society", *Annual Review of Sociology* 33: 285-311.
- Flynn, Matthew; Upchurch, Martin; Müller-Camen, Michael; Schröder, Heike, 2013: "Trade union responses to ageing workforces in the UK and Germany", *Human Relations* 66: 45-64.
- Ginn, Jay; Fachinger, Uwe; Schmähl, Winfried, 2009: "Pension reform and the socio-economic status of older people", in: Alan Walker, Gerhard Naegele (eds.), *Social policies in ageing societies. Britain and Germany compared*. Basingstoke: Palgrave Macmillan, 22-45.
- Harris, Jose, 2006: "The roots of public pension provision: Social insurance and the Beveridge plan", in: Hugh Pemberton, Pat Thane, Noel Whiteside (eds.), *Britain's pensions crisis: History and policy*. Oxford: Oxford University Press, 27-38.
- Hinrichs, Karl., 2012: "Germany: A flexible labour market plus pension reforms means poverty in old age", in: Karl Hinrichs, Matteo Jessoula (eds.), *Labour market flexibility and pension reforms. Flexible today, secure tomorrow?* New York: Palgrave Macmillan, 29-62.
- Jacobs, Klaus; Kohli, Martin; Rein, Martin, 1991: "Germany: The diversity of pathways", in: Martin Kohli, Martin Rein, Anne-Marie Guillemard, Herman van Gunsteren (eds.), *Time for retirement. Comparative studies of early exit from the labor force*. Cambridge, et al.: Cambridge University Press, 181-221.
- Jansen, Andreas, 2013: "Kulturelle Muster des Altersübergangs: Der Einfluss kultureller Normen und Werte auf die Erwerbsbeteiligung älterer Menschen in Europa", *Kölner Zeitschrift für Soziologie und Sozialpsychologie* 65: 223-251.
- Kaufmann, Franz-Xaver, 1991: "Wohlfahrtskultur – Ein neues Nasobem?", in: Reinhardt P. Nippert (ed.), *Kritik und Engagement: Soziologie als Anwendungswissenschaft. Festschrift für Christian Ferber zum 65. Geburtstag*. München: Oldenbourg, 19-27.
- Kaufmann, Franz-Xaver, 2009/1997: "Schwindet die integrative Funktion des Sozialstaats?", in: Franz-Xaver Kaufmann (ed.), *Sozialpolitik und Sozialstaat: Soziologische Analysen*. Wiesbaden: VS Verlag, 287-326.
- Kendall, Jeremy, 2009: "The UK: ingredients in a hyperactive horizontal policy environment" in: Jeremy Kendall (ed.), *Handbook on third sector policy in Europe. Multi-level processes and organized civil society*. Cheltenham: Edward Elgar, 67-93.
- Kohli, Martin, 1986a: "The world we forgot: A historical review of the life course", in: Victor W. Marshall (ed.), *Later life. The social psychology of aging*. Beverly Hills, et al.: Sage, 271-303.
- Kohli, Martin, 1986b: "Social organization and subjective construction of the life course", in: Aage Bøttger Sørensen, Franz E. Weinert, Lonnie R. Sherrod, (eds.), *Human development and the life course*. Hillsdale: Lawrence Erlbaum, 271-292.
- Kohli, Martin, 1987: "Retirement and the moral economy: An historical interpretation of the German case", *Journal of Aging Studies* 1: 125-144.
- Kohli, Martin; Rein, Martin, 1991: "The changing balance of work and retirement", in: Martin Kohli, Martin Rein, Anne-Marie Guillemard, Herman van Gunsteren (eds.), *Time for retirement. Comparative studies of early exit from the labor force*. Cambridge: Cambridge University Press, 1-35.
- Kohli, Martin; Arza, Camila (2001): "The political economy of pension reform in Europe", in: Robert H. Binstock, Linda K. George (eds.), *Handbook of Aging and the Social Sciences*. New York: Elsevier, 251-264.
- Laczko, Frank; Phillipson, Chris, 1991: "Great Britain: The contradictions of early exit", in: Martin Kohli, Martin Rein, Anne-Marie Guillemard, Herman van Gunsteren (eds.), *Time for retirement. Comparative studies of early exit from the labor force*. Cambridge: Cambridge University Press, 222-251.
- Leisering, Lutz, 2004: "Government and the life course", in: Jeylan T. Mortimer, Michael J. Shanahan (eds.), *Handbook of the life course*. New York: Kluwer, 205-225.
- Mahlmann, Matthias, 2011: *Report on measures to combat discrimination. Directives 2000/43/EC and 2000/78/EC. Country report 2010: Germany*. Utrecht/Brussels: European network of legal experts in the non-discrimination field (Human European Consultancy/Migration Policy Group). http://www.non-discrimination.net/content/media/2010-DE-Country%20Report%20LN_FINAL_0.pdf (download: 18th March 2014)
- Manow, Philip, 2004: *The Good, the Bad, and the Ugly – Esping-Andersen's Regime Typology and the Religious Roots of the Western Welfare State*. MPIfG Working Paper 04/3. Cologne: Max Planck Institute for the Study of Societies.
- Meyer, Traute; Bridgen, Paul, 2011: "Towards German liberalism and British social democracy: The evolution of two public occupational pension regimes from 1945 to 2009", in: Jochen Clasen (ed.), *Converging worlds of welfare? British and German social policy in the 21st century*. Oxford: Oxford University Press, 157-179.
- Münnich, Sascha, 2011a: "Interessen und Ideen. Soziologische Kritik einer problematischen Unterscheidung", *Zeitschrift für Soziologie* 40: 371-387.
- Münnich, Sascha, 2011b: "Wie weit reicht der Einfluss von Ideen? Herausforderungen und Grenzen ideen- und diskursorientierter Wohlfahrtsstaatsforschung", *Zeitschrift für Sozialreform* 57: 487-498.
- Nullmeier, Frank; Rüb, Friedbert W. (1993): *Die Transformation der Sozialpolitik. Vom Sozialstaat zum Sicherungsstaat*. Frankfurt am Main: Campus.
- O'Dempsey, Declan; Beale, Anna; European Network of Legal Experts in the non-discrimination field, 2011: *Age and Employment*. Brussels: European Commission (Directorate-General for Justice). http://ec.europa.eu/justice/discrimination/files/age_and_employment_en.pdf (download: 18th March 2014)
- OECD, 2009: *Pensions at a glance 2011: Retirement-income systems in OECD countries*. Paris: OECD Publishing.
- OECD, 2013: *Pensions at a glance 2013: OECD and G20 indicators*. Paris: OECD Publishing.
- Oorschot, Wim van, 2007: "Culture and social policy: A developing field of study", *International Journal of Social Welfare* 16: 129-139.
- Oorschot, Wim Van; Opielka, Michael; Pfau-Effinger, Birgit, 2008: *Culture and welfare state. Values and social policy in comparative perspective*. Cheltenham: Edward Elgar.
- Pemberton, Hugh, 2006: "Politics and pensions in post-war Britain", in: Hugh-

- Pemberton, Pat Thane, Noel Whiteside (eds.), *Britain's pensions crisis: History and policy*. Oxford: Oxford University Press, 39-63.
- Pfau-Effinger, Birgit, 2005: "Culture and welfare state policies: reflections on a complex interrelation", *Journal of Social Policy* 34: 3-20.
- Sargent, Leisa D.; Lee, Mary Dean; Martin, Bill; Zikic, Jelena, 2013: "Reinventing retirement: New pathways, new arrangements, new meanings", *Human Relations* 66 (1): 3-21.
- Schmähl, Winfried, 2007: "Dismantling an earnings-related social pension scheme: Germany's new Pension policy", *Journal of Social Policy* 36: 319-340.
- Schroeder, Wolfgang; Munitus, Bettina; Rüdiger, Diana, 2008: "Integrierende oder separierende Interessenvertretungspolitik? Zum Selbstverständnis der Akteure der deutschen Seniorenpolitik - Sozialverbände, Gewerkschaften und Parteien im Vergleich", *Zeitschrift für Sozialreform* 54: 225-250.
- Schulze, Isabelle; Jochem, Sven, 2007: "Germany: Beyond policy gridlock", in: Ellen M. Immergut, Karen M. Anderson, Isabelle Schulze (eds.), *The handbook of West European pension politics*. Oxford: Oxford University Press, 660-710.
- Schulze, Isabelle; Moran, Michael, 2007: "United Kingdom: Pension politics in an adversarial system", in: Ellen M. Immergut, Karen M. Anderson, Isabelle Schulze (eds.), *The handbook of West European pension politics*. Oxford: Oxford University Press, 49-96.
- Taylor-Gooby, Peter, 2005: "UK pension reform: A test case for a liberal welfare state", in: Giuliano Bonoli, Toshimitsu Shinkawa (eds.), *Ageing and pension reform around the world*. Cheltenham: Edward Elgar, 116-136.
- Thompson, Edward Palmer, 1971: "The moral economy of the English crowd in the eighteenth century", *Past & Present* 50 (1): 76-136.
- Ullrich, Carsten G., 1999: "Deutungsmusteranalyse und diskursives Interview", *Zeitschrift für Soziologie* 28: 429-447.
- Van Dyk, Silke, 2008: "Best practice under construction. Ein *discursive turn* in der vergleichenden Wohlfahrtsstaatsforschung?", *Zeitschrift für Sozialreform* 54: 363-389.
- Zaidi, Asghar, 2010: *Poverty risks for older people in EU countries - an update (European Centre Policy Brief, January 2010)*. Vienna: European Centre for Social Welfare Policy and Research.
- Zimmer, Annette; Appel, Anja; Dittrich, Claudia; Lange, Chris; Sittermann, Birgit; Stallmann, Freja; Kendall, Jeremy, 2009: "Germany: on the social policy centrality of the free welfare associations", in: Jeremy Kendall (ed.), *Handbook on third sector policy in Europe. Multi-level processes and organized civil society*. Cheltenham: Edward Elgar, 21-42.

Attachment 1: List of included Documents (Ordered by Country and Actors)*

Germany

Bundesarbeitsgemeinschaft Deutscher Seniorenorganisationen (BAGSO)

- 2011a: Potentiale des Alters nutzen: Altersgrenzen aufheben, Altersdiskriminierung überwinden
- 2011b: Lebensleistung anerkennen, Altersarmut vermeiden

Bundesvereinigung Deutscher Arbeitgeberverbände (BDA)

- 2005: Finanzierbarkeit und Leistungsfähigkeit der gesetzlichen Rentenversicherung durch entschlossene und nachhaltige Reformen sichern. Positionen der Arbeitgeber zur Reform der gesetzlichen Rentenversicherung
- 2007: Teure Ausnahmeregelungen verhindern höhere Entlastung. Stellungnahme zum Entwurf der Bundesregierung zum RV-Altersgrenzenanpassungsgesetz vom 29. November 2006
- 2009: Erfolgreich mit älteren Arbeitnehmern. Positionspapier zur konsequenten Fortsetzung des erfolgreichen Kurses für mehr Beschäftigung älterer Arbeitnehmer
- 2010: Hohes Beschäftigungsniveau ist beste Vorsorge gegen Altersarmut. Stellungnahme zum Antrag der SPD-Fraktion „Das Risiko von Altersarmut durch veränderte rentenrechtliche Bewertungen von Zeiten der Langzeitarbeitslosigkeit und der Niedriglohn-Beschäftigung bekämpfen“ (BT-Drs. 17/1747), zu den Anträgen der Fraktion DIE LINKE „Risiken der Altersarmut verringern – Rentenbeiträge für Langzeiterwerbslose erhöhen“ (BT-Drs. 17/1735), „Verbesserung der Rentenanwartschaften von Langzeiterwerbslosen“ (BT-Drs. 17/256), „Schutz bei Erwerbsminderung umfassend verbessern – Risiken der Altersarmut verringern“ (BT-Drs. 17/1116), zum Antrag der Fraktion BÜNDNIS 90/DIE GRÜNEN „Mindestbeiträge zur Rentenversicherung verbessern, statt sie zu streichen“ (BT-Drs. 17/2436). Öffentliche Anhörung des Ausschusses für Arbeit und Soziales des Deutschen Bundestages am 27. September 2010
- 2011: An beschlossener Anhebung des gesetzlichen Rentenalters festhalten. Stellungnahme zum ersten Bericht der Bundesregierung gemäß § 154 Abs. 4 SGB VI zur Anhebung der Regelaltersgrenze auf 67 Jahre (BT-Drs. 17/3814), zum Antrag der SPD-Fraktion „Chancen für die Teilhabe am Arbeitsleben nutzen – Arbeitsbedingungen verbessern – Rentenzugang flexibilisieren“ (BT-Drs. 17/3995), zum Gesetzentwurf der Fraktion DIE LINKE „Entwurf eines Gesetzes zur Änderung des Sechsten Buches Sozialgesetzbuch und anderer Gesetze (RV-Altersgrenzenanpas-

* The authors have added commas and full stops in some instances to make very long titles more legible.

sungs-Aussetzungsgesetz)“ (BT-Drs. 17/3546), zum Antrag der Fraktion DIE LINKE „Rente ab 67 vollständig zurücknehmen“ (BT-Drs. 17/2935), zum Antrag der Fraktion BÜNDNIS 90/DIE GRÜNEN „Voraussetzungen für die Rente mit 67 schaffen“ (BT-Drs. 17/4046). Öffentliche Anhörung des Ausschusses für Arbeit und Soziales des Deutschen Bundestages am 21. Februar 2011

Deutscher Gewerkschaftsbund (DGB)

- 2006: DGB-Stellungnahme zum Referentenentwurf eines Gesetzes zur Anpassung der Regelaltersgrenze an die demografische Entwicklung und zur Stärkung der Finanzierungsgrundlagen der gesetzlichen Rentenversicherung (RV-Altersgrenzenanpassungsgesetz)
- 2011: DGB-Stellungnahme zum Bericht der Bundesregierung gemäß § 154 Abs. 4 SGB VI zur Anhebung der Regelaltersgrenze auf 67 Jahre „Aufbruch in die altersgerechte Arbeitswelt“ und zu den Anträgen Drs. 17/2935 und 17/3546 (Fraktion Die Linke), 17/3995 (Fraktion der SPD) sowie 17/4046 (Fraktion Bündnis 90/Die Grünen)

Sozialverband Deutschland (SoVD)

- 2007a: Stellungnahme anlässlich der öffentlichen Anhörung des Ausschusses für Arbeit und Soziales des Deutschen Bundestages am 26. Februar 2007 in Berlin zu dem (a) Gesetzentwurf der Fraktionen der CDU/CSU und SPD. Entwurf eines Gesetzes zur Anpassung der Regelaltersgrenze an die demografische Entwicklung und zur Stärkung der Finanzierungsgrundlagen der gesetzlichen Rentenversicherung (RV-Altersgrenzenanpassungsgesetz) – BT-Drs. 16/3794
(b) Antrag der Abgeordneten Klaus Ernst, Katja Kipping, Karin Binder, weiterer Abgeordneter und der Fraktion DIE LINKE. Nein zur Rente ab 67 – BT-Drs. 16/2747
(c) Antrag der Abgeordneten Irmgard Schewe-Gerigk, Brigitte Pothmer, Markus Kurth, weiterer Abgeordneter und der Fraktion BÜNDNIS 90/DIE GRÜNEN Neue Kultur der Altersarbeit – Anpassung der gesetzlichen Rentenversicherung an längere Rentenlaufzeiten – BT-Drs. 16/3812
(d) Antrag der Abgeordneten Volker Schneider (Saarbrücken), Klaus Ernst, Karin Binder, weiterer Abgeordneter und der Fraktion DIE LINKE. Stichtagsregelung für die Altersteilzeit im RV-Altersgrenzenanpassungsgesetz (Rente mit 67) verlängern – BT-Drs. 16/3815 –
- 2007b: Stellungnahme anlässlich der öffentlichen Anhörung des Ausschusses für Arbeit und Soziales des Deutschen Bundestages am 26. Februar 2007 in Berlin zu dem (a) Gesetzentwurf der Fraktionen der CDU/CSU und SPD Entwurf eines Gesetzes zur Verbesserung der Beschäftigungschancen älterer Menschen – BT-Drucksache 16/3793 – (b) Antrag der Abgeordneten Dirk Niebel, Dr. Heinrich L. Kolb, Detlef Pfarr, weiterer Abgeordneter und der Fraktion der FDP Weichenstellung für eine Verbesserung der Beschäftigungschancen Älterer – BT-Drucksache 16/241 – (c) Antrag der Abgeordneten Kornelia Möller, Dr. Barbara

Höll, Werner Dreibus, weiterer Abgeordneter und der Fraktion DIE LINKE. Beschäftigungspolitik für Ältere – für ein wirtschafts- und arbeitsmarktpolitisches Gesamtkonzept – BT-Drucksache 16/3027 –

- 2012a: Stellungnahme zum Referentenentwurf des Bundesministeriums für Arbeit und Soziales (BMAS) vom 22. März 2012. Entwurf eines Gesetzes zur Anerkennung der Lebensleistung in der Rentenversicherung (RV- Lebensleistungsanerkennungsgesetz)
- 2012b: [SoVD together with the union Ver.di]: Rentenzuschuss statt Zuschussrente
- 2012c: Stellungnahme zum Referentenentwurf des Bundesministeriums für Arbeit und Soziales (BMAS) vom 7. August 2012. Entwurf eines Gesetzes zur Stärkung der Alterssicherung (Alterssicherungsstärkungsgesetz)

United Kingdom Age UK

- 2010: Consultation response. Phasing out the Default Retirement Age
- 2011a: Pensions Bill. Second reading briefing
- 2011b: Briefing. Older workers and ‘job blocking’
- 2011c: State Pension age changes – how you are affected
- 2011d: Pension bill briefing. Report stage and third reading
- 2011e: Pension Credit and Universal Credit briefing
- 2011f: Response to the autumn statement 2011
- 2011g: Private pensions (United Kingdom)
- 2012: State pensions (United Kingdom)
- 2013: Policy position. Ageism and age equality

Confederation of British Industry (CBI)

- 2009: A view from the top. The 2009 CBI pensions survey
- 2010: CBI submission to the Government’s review of the Default Retirement Age
- 2011: CBI Response to the Government’s green paper ‘A state pension for the 21st Century’

National Pensioners Convention (NPC)

- 2009: Submission by the National Pensioners Convention to the Department for Work and Pensions select committee inquiry into tackling pensioner poverty in Great Britain
- 2011: A state pension for the 21st century, green paper. Response from the National Pensioners Convention
- 2013: A decent state pension for all generations

Trades Union Congress (TUC)

- 2005: 'Equality and diversity: Coming of Age' consultation. TUC response to government consultation on draft employment equality (age) regulations
- 2006: Pensions commission report. TUC initial response
- 2008: National lobby demands a decent state pension for all generations [press release]
- 2009a: Retirement age ruling a blow to people who need to work beyond 65, says TUC [press release]
- 2009b: Raising state pension age to 70 would put older people in workless limbo, says TUC [press release]
- 2011a: TUC welcomes abolition of the default retirement age [press release]
- 2011b: Growing inequalities in life expectancy show unfairness of higher pension age [press release]
- 2011c: Over-50s and retired faring better than young people in jobs market [press release]
- 2011d: Workers celebrating 65th birthday tomorrow have an extra reason to cheer [press release]



Frank Nullmeier

Out of the Public Eye - The International Labour Organisation in die Media

ZeS-Arbeitspapier Nr. 01/2014

Politics takes place in public communication and is part of public communication. Today, public communication is substantially determined by the media. This is also the case for the field of global social policy. The following study addresses the question of how global social policy and, in particular, the International Labour Organization (ILO) as the key player in global social policy, is discussed in the media. Are global social policy and the ILO visible at all in the media? To what extent is the organisation visible? How do the media report about the ILO and on what exactly does media coverage of the ILO focus?



Herbert Obinger/Klaus Petersen

Mass Warfare and the Welfare State Causal Mechanisms and Effects

ZeS-Arbeitspapier 02/2014

The question whether and how warfare has influenced the development of advanced Western welfare states is contested. So far, scholarly work either focused on the trade-off between military and social spending or on case studies of individual countries. What is missing, however, is a systematic comparative approach that is informed by an explicit consideration of the underlying causal mechanisms. This paper outlines an agenda for a comparative analysis of the warfare-welfare state nexus. By distinguishing between three different phases (war preparation, warfare, and post-war period) it provides a comprehensive analysis of possible causal mechanisms linking war and the welfare state and provides preliminary empirical evidence for war waging, occupied and neutral countries in the age of mass warfare stretching from ca. the 1860s to the 1960s.

Aline Grünewald

Social Security around the World A Review of Datasets

ZeS-Arbeitspapier 03/2014



Due to increasing scholarly interest in social policy reforms and processes of policy diffusion, comprehensive datasets on social security systems are all the more necessary. As such, this paper provides an overview of existing datasets on social security and discusses their strengths and shortcomings. The projects presented are appropriate for empirical analyses, including both event history analyses and multivariate regressions. As much of the research on social security systems thus far has mainly focused on OECD countries, this paper takes a closer look on data of the Non-OECD world, which can be used to supplement existing data projects and for the analysis of global social security dynamics.

