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Autor*innen/Author(s): Anna Hokema & Simone Scherger

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Working Pensioners in Germany and the UK: Quantitative and Qualitative Evidence on Gender, Marital Status, and the Reasons for Working

Anna Hokema¹ & Simone Scherger¹

Abstract

Taking paid work among men and women beyond pension age as an example, the contribution examines the interrelationship between life courses, gendered welfare regimes, and later-life employment outcomes. Using both quantitative and qualitative data, the article focuses on the role of inequalities, gender and marital status for working despite receiving a pension, and on the subjective reasons for this employment. The quantitative analyses are based on the English Longitudinal Study of Ageing (ELSA) and the German Ageing Survey (DEAS), and the qualitative evidence on semi-structured interviews with working pensioners in Germany and the UK. Gender differences in working can be traced back in part to differences in educational qualification and in pre-retirement class. Although no general gender differences in the reasons for paid employment can be found, financial reasons are mentioned much more often by divorced women in Germany and widowed women in the UK than by men and by married women. The qualitative data underlines the special role earned income plays for divorced women and, more generally, the variety of reasons which motivate pensioners to work for pay. Furthermore, pension age is less meaningful for mothers because of their patchier careers. All in all, (poor) labour market chances and household dynamics in old age are interrelated in gendered patterns of old age employment, and accompanied by specific interpretations of this work.

Keywords Employment · Retirement · Gender · Pension age · Germany · UK · Mixed methods

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Anna Hokema: anna.hokema@uni-bremen.de

Simone Scherger: simone.scherger@uni-bremen.de

¹ Emmy Noether Research Group “Paid work beyond retirement age in Germany and the UK”, SOCIUM – Research Center on Inequality and Social Policy, University of Bremen, P.O. Box 33 04 40, 28334 Bremen, Germany (← p. 91)

Introduction

Paid work beyond pension age has been increasing in many countries in the recent decade. There have been debates on whether this is the consequence of improved health and successful policies of prolonging working lives, or proof of the failure of reforms to tackle inequalities. In almost all countries studied, women are less often in employment after pension age than men. Although paid employment after pension age has been investigated for

some time now, especially in the UK and the US (Lain 2011; Hayward et al. 1994) where it has been more widespread for a longer time, gender has rarely been at the focus of this research (but see Pleau 2010; Finch 2014). This paper aims to contribute to closing this gap and for this purpose combines quantitative and qualitative evidence, which has also rarely been done. We investigate the causes and reasons for employment after pension age from a perspective of social inequality and focus on the role of gender and marital status, comparing Germany and the UK. The underlying assumption is that differences in gender regimes and the surrounding institutional patterns have shaped typical employment careers of women and men, who consequently face different typical economic conditions, employment-related opportunities as well as preferences on reaching pension age. Thus, we apply a life-course perspective which relates the institutional framing of employment careers and pensions, and the resulting (gendered) inequalities, to employment decisions and outcomes around and after pension age. We also examine the subjective experience of one of these outcomes, namely being in employment. This experience is captured by quantitative items on reasons for working as well as by qualitative accounts of working pensioners themselves. It is relevant because it sheds a deeper light on how the (quantitatively described) outcomes of individual action come about and what role individual interpretations play in this, also against the background of the individual biography. In this way, we aim to connect the research on post-retirement employment to the concept of gendered welfare regimes, and contribute to the broader literatures on the life course, welfare institutions and inequalities, as exemplified by the example of employment in old age and with particular regard to gender. At the same time, our results are also relevant for the debate on extending working lives.

In Germany and the UK, people who work for pay while receiving a pension form the largest group of those still working after pension age (Scherger et al. 2012: 37). Factors influencing the individual propensity to work despite receiving a pension (or being of pension age) partly correspond to the push and pull factors described in research on (early) retirement decisions (see for example Blossfeld et al. 2011), but of course work in the opposite direction here. These factors facilitating or hindering post-retirement employment can be grouped into three categories (Scherger et al. 2012: 18–22). First, individual health, education and skills constitute the individual *ability to work* which is a necessary precondition for being in paid employment (see for example Pleau and Shauman 2013; Scherger et al. 2012). Second, some older people *desire to work* while receiving a pension, be it for financial reasons or for non-material rewards connected to the job (Brenke 2013; Lain 2011). Third, (sufficient) individual *labour market opportunities* are also an important precondition for being in employment. On the individual level, all these factors are shaped by the current situation of the pensioner as well as experiences made and resources accumulated during their earlier life courses. Relevant institutions (see below), employers and workplace practices, such as old age (← p. 92) discrimination and the availability of training, also influence employment in old age and the possibility of continued work past pension age. Combined with gender, these factors will constitute specific (dis-)advantages for women. As has been shown by the example of “gendered ageism” at the workplace (Duncan and Loretto 2004), women might be affected by some disadvantages more strongly than men.

Whereas factors such as better health and higher education have a positive, and being female a negative impact on the probability of being in employment in all countries studied (Scherger et al. 2012; Pleau and Shauman 2013; Pleau 2010), the role of income (and especially the lack of it) depends more on the country context (see for example Lain 2011; Brenke 2013).

Occupational class also constitutes an important influence, probably being a proxy for labour market opportunities as well as the desire and financial need to work for pay. Qualitative and quantitative studies find a variety of individual motives to go on working beyond pension age, with enjoyment or fun, social contacts, additional financial income, keeping fit and status maintenance being mentioned very frequently (see, for example, Scherger et al. 2012; Deller and Pundt 2014). Notably, studies based on qualitative data show that these reasons are intertwined and sometimes contradictory, and that financial aspects are not dominant in most cases (Hokema and Lux 2015; Barnes et al. 2004; Wachtler and Wagner 1997).

After briefly presenting the institutional background (Section 2) and the methods and data we use (Section 3), we tackle three questions in our empirical analyses, starting with the quantitative data (Section 4). First, we touch on the question of which inequality-related factors drive employment while receiving a pension and the related gender difference, focussing on class and education. Second, and concentrating on those working, we go on to investigate the reasons for working which the pensioners give, and whether gender differences can be observed here. And third (Section 5), in deepening and differentiating these quantitative analyses by qualitative evidence, we examine how these reasons are described and experienced by the working pensioners themselves in interviews and to what extent their experiences and actions are influenced by marital status and the prevailing gender regime.

Institutional Background: Pension Systems, Labour Markets and Gender

With paid employment beyond pension age being shaped by earlier careers and pensions, the corresponding institutions frame individual employment decisions.¹ The German pension system is the prototypical Bismarckian social insurance system. This means that in public pension insurance, which is the dominating first pillar of the pension system, benefits are earnings-related and based on lifelong contributions, with the aim of maintaining a pensioner's pre-retirement status (Bonoli 2003; Schulze and Jochem 2006). The British pension system is the standard example of a Beveridgean multipillar pension system (Bonoli 2003; Schulze and Moran 2006). Its first pillar includes two tiers, a flat-rate basic pension and a relatively low-level earnings-related (← p. 93) scheme. Occupational as well as private pensions – which are of great importance – are unequally distributed, with for example women, low earners, part-time workers and employees in specific private sectors being less often covered (Ginn 2003: 25 ff.). In both countries, means-tested benefits for people past state pension age exist in case of low pensions. These benefits are just above the level of means-tested social assistance in the UK and just at this level in Germany. More women than men have to rely on them in both countries (Becker 2012; Department for Work and Pensions 2012: 44). With regard to the outcomes of the two different pension systems, the UK has for considerable time had a higher poverty risk rate (60 %-threshold) among the population aged 65 and older (Zaidi 2010; Goudswaard 2012). The net replacement rates of mandatory pensions is lower in the UK than in Germany for those on average and high incomes (OECD 2013: 141), but higher in the UK for those on low incomes.² The gender pension gap is almost identical between the two countries (Bettio et al. 2013: 34).

¹ Due to limited space, we have to focus on the general rules applying to current pensioners and cannot describe (important) recent reforms.

² Although these replacement rates are based on simulations according to pension rules of 2012 (i.e., apply to future pensioners), we consider them as approximations of actual replacement rates of current pensioners.

Pension systems are closely interrelated with labour markets and employment careers. Based on an educational system that stratifies early and strongly, and in which vocational training plays a paramount role, the German labour market is markedly structured by qualification and features low occupational mobility and flexibility (Nisic and Trübswetter 2012). Additionally, the German labour market is horizontally and vertically segregated by gender (Estévez-Abe 2006; Schäfer et al. 2012). On the highly flexible and deregulated labour market of the UK, individual careers are much less determined by educational credentials, although the skill structure is polarised, with those with few qualifications (often working in the large low-wage sector) on the one hand, and those with higher education on the other. Both occupational and job mobility are higher in the UK than in Germany (Nisic and Trübswetter 2012). Gender segregation features in the British labour market as well, although vertical segregation is less pronounced (Estévez-Abe 2006; Schäfer et al. 2012). Regarding old age and employment, the British default retirement age (DRA), which was in place from 2006 to 2011, allowed employers to dismiss older workers who reached state pension age, with the latter having the right to request working longer. In Germany, retirement ages are still often fixed on the level of specific occupations, in collective labour agreements and on company level, and constitute a strong norm. Thus in both countries, workers of pension age constitute exceptions to the rule and are a selective group with regard to their ability to continue (or re-start) working.

Gender norms and the gendered division of labour, family-related and informal work shape both the labour market and the pension system. After World War II, the “housewife” model prevailed both in (West) Germany³ and the UK, which means that, in marriages with children (and often also in those without), the husband had the role of the main breadwinner in continuous full-time employment and the wife was the main carer for children and other family members (Meyer and Pfau-Effinger 2006: 82–84). This “housewife” (and male breadwinner) model was successively replaced by the “breadwinner-part-time worker model” in the UK from the early 1970s onwards, and in (← p. 94) Germany from the beginning of the 1980s. This shift implied intermittent employment careers, often part-time, for women, and no change for men (Meyer and Pfau-Effinger 2006: 82). Correspondingly, female labour participation increased dramatically over the past decades. As suggested by this description, female employment rates started to rise earlier in the UK than in Germany, with the country difference peaking at nine percentage points in the mid-1980s (see data by OECD 2014), but almost no difference left today.

In both countries, part-time employment of mothers of smaller children was the norm, and to a certain degree still is, in particular in Germany. This is greatly influenced by welfare state policies through, for example, limited availability of public child care services. In both countries, a pay penalty for working part-time exists; however, at least in the past, it was higher in the UK than in Germany, where at least some part-time employment was and is of good quality in terms of wages and career progression (Anxo et al. 2007: 245; Schäfer et al. 2012). At the same time, low-hours jobs are not necessarily linked to acquiring pension rights in Germany.

The pension systems of both countries are based on a “moderate” male breadwinner model (Meyer and Pfau-Effinger 2006: 81, 100), implying that married women after pension age are protected by rights derived from their spouse, but can also gain separate rights through

³ Unfortunately there is no space to discuss the development in the German Democratic Republic which had much higher female labour participation than West Germany and a less conservative gender culture – the above only applies to West Germany (for a more detailed discussion including East Germany see Trappe 1996).

employment and caring. After divorce or widowhood, derived pension rights (mostly reduced) are also available in both countries to live a modest financially independent life.⁴ It is because of these features – many of them introduced or further developed from the 1970s onwards – that Meyer and Pfau-Effinger (2006) see the male breadwinner model ingrained in the two pension systems as “moderate”, and less conservative than the actual division of labour between German men and women in the 1970s and 1980s. Particularly in (West) Germany, other regulations and the overall gender culture, as expressed, for example, in attitudes towards working mothers (Meyer and Pfau-Effinger 2006: 79), were more traditional for much longer, and in part remain so today.

Altogether this institutional setting leads to a lower pension income for women, which might make them more likely to be in paid work, especially if they live alone and are unable to pool their resources with a partner. On the other hand, the lower education of women (of the generations who are now retired) and their much less continuous employment careers imply poor labour market opportunities also in old age.

Methods and Data

While we cannot follow a fully integrated mixed methods-approach here and each data source partly touches on themes that are not covered by the other, quantitative and qualitative evidence will be closely related to each other. In particular, the qualitative data helps us to understand the subjective actions and interpretations that underlie the distributions seen in the quantitative data. The quantitative analyses are based on two datasets: the fourth wave of the German Ageing Survey of 2011 (Deutscher Alters- (← p. 95) Survey – DEAS) and the fifth wave of the English Longitudinal Study of Ageing from 2010/11 (ELSA)⁵ (for more detail see Wiest et al. 2014 for DEAS and Banks et al. 2012 for ELSA). Both are longitudinal surveys including the older population from age 40 (DEAS) or 50 onwards (ELSA). The following analyses are limited to those aspects that are covered in both surveys.

For the purposes of focus and comparability with the qualitative sample, the analyses presented here are limited to those aged 65 to 85 and receiving a pension. In the case of ELSA, this refers to someone who receives a basic State Pension; for DEAS, information about receiving any kind of old age pension based on own earlier employment is used. In both countries, only a few people do not have any pension entitlements falling under these definitions.⁶

⁴ In the UK, married women could, up to 1977, opt for paying a reduced rate of National Insurance contributions and would in turn not accrue their own state pension entitlements, but be able to claim a part of their husband’s pension. For women who chose this option at that time, this reduction continued to apply and still applies today in a small number of cases.

⁵ As ELSA only refers to the English population, we will only speak of England in the following sections while assuming that most of the results can be generalised to the rest of the UK.

⁶ Excluded are people who defer pension receipt (a small minority in the UK, but negligible in Germany) and those without any pension claims based on their own employment record. Unfortunately, it was not possible to exclude British women (or men) whose basic State Pension is *only* based on their spouse’s (or ex-spouse’s or deceased spouse’s) contributions (see also note 4); however, the aim of this strategy – to exclude those deferring pension receipt and those who have barely been in paid employment (in the UK) – will largely be achieved. Furthermore, the age range excludes younger working pensioners in Germany, and English women under 65 receiving a pension (their pension age still being 60 at the time of observation). For more details regarding the forms of combining work and pension payments see Scherger et al. (2012).

The main variable of interest is a dichotomous variable indicating whether someone is in paid employment or not. This is defined broadly as any work that is currently (at the point of the interview) done for pay and also includes all forms of non-standard work for pay. In DEAS, the number of cases in the relevant subsample of those working is low. Furthermore, age, gender, subjective health (five categories summarised to a three-category variable in both countries), marital status,⁷ educational qualification (using the International Standard Classification of Education – ISCED) and the occupational class of the respondent *before* retirement are included as independent variables. The latter is asked directly based on the European Socio-economic Classification (ESeC) for Germany, and had to be approximated in the English data, which uses the National Statistics Socio-Economic Classification (NS-SeC) for the UK. Both classifications have been summarised so as to make them comparable (based on Harrison and Rose 2010), resulting in a large class at the ‘lower’ end.

The qualitative sample consists of 49 semi-structured interviews with men and women above the respective state pension age (60 for British women, and 65 for all others) and in employment at the time of the interview. The interviews were conducted in Germany and the UK, mainly in the years 2011 and 2012, and fully transcribed and anonymised. The sample was stratified by country, gender and qualification needed for the post-retirement job, in order to ensure that the underlying characteristics are distributed evenly in the sample and to allow for systematic comparisons. Regarding the current jobs of the pensioners, this sampling strategy resulted in a relatively (**← p. 96**) balanced distribution of interviewees across (higher and lower) professional, intermediate, self-employed and lower occupations (for an overview of the qualitative sample see Table 1).⁸ Data interpretation combines, on the one hand, the development and application of a (partly inductive, partly deductive) coding scheme to all interviews and, on the other hand, more detailed and deeper case reconstructions to grasp the entirety of the individual cases (Kluge 2000; Saldaña 2013; Witzel and Reiter 2012).

⁷ This variable only refers to the current marital status, i.e., re-married divorcees or widow(er)s are counted as married, whereas cohabiting divorcees or cohabiting widowed persons are counted as divorced or widowed, and never married cohabitants as never married. Marriage also includes registered partnerships. Case numbers did not allow for a combination of marital status with partnership (cohabitation) status, one reason being that the numbers of unmarried cohabiting couples are relatively small in this age group: for the full samples above, between 84 and 98 % of those who are divorced, widowed or never married live alone (depending on country and gender).

⁸ Table 1 uses the same classification of occupational classes as the quantitative analysis, based on the information from the interviews. Since the qualitative sampling was done on the basis of the qualification needed for the *current* job (i.e. *after* state pension age), the distribution of occupational classes is not as balanced when looking at the jobs held by the interviewees *before* state pension age (not shown in table): In their main career and before receiving a pension, a larger part of the interviewees worked in professional and intermediate jobs and in self-employment, and only nine in lower service/sales, lower technical and routine jobs. However, this distribution corresponds well with the quantitative result presented in Section 4 that pensioners who had professional jobs or were self-employed in their main career have a higher probability of working beyond pension age. Although systematic evidence is missing on this subject, there are indications that some employed pensioners have undergone a certain degree of downward occupational mobility.

Table 1 Qualitative sample overview

			Women	Men	Total
Total			26	23	49
Age	60–64		1	2	3
	65–69		10	17	27
	70–74		8	3	11
	75–79		5	1	6
	80 and older		2	0	2
Country	Germany		14	12	26
	United Kingdom		12	11	23
ESec current job	Higher professional/managerial		1	7	8
	Lower managers/prof., higher supervisory/technical		7	3	10
	Intermediate occ.		2	2	4
	Small self-employed		7	4	11
	Lower supervisors/techn., lower service/sales, lower technical/routine		9	7	16
Marital and relationship status	Living with partner in household	(Re-)married	9	15	24
		Divorced	1	3	4
		Widowed	0	0	0
		Never married	0	0	0
	Living alone	Divorced	10	2	12
		Widowed	5	0	5
		Never married	1	3	4

The resulting typology will not be presented in this paper; however, the qualitative findings presented here have emerged from this analysis process. (← p. 97)

Quantitative Findings

In England, almost 10 % of those aged 65 to 85 are in paid employment, 13 % of the men, and 7 % of the women (see Table 2).⁹ In Germany, the proportion of working pensioners is between 7 and 8 %, with almost 10 % of the men and less than 6 % of the women. Of younger pensioners aged 65 to 69, in England, almost one-fifth are in employment; in Germany, the figure is 15 %. Further descriptive distributions of working and not working across other important characteristics can be seen in Table 2. In both countries, divorced pensioners are in employment more often than others, and widowed persons much less often, the latter probably (partly) being an age effect. Among those with bad or fair health and lower education, fewer pensioners work for pay. Additionally, working pensioners are, on average, younger than other pensioners. Regarding the occupational class before pension age, in both countries the self-employed stick out as being particularly likely to work, while those in the large lowest class are less likely to be in paid employment. Among the German higher professional class, a

⁹ As all descriptive percentages, these are weighted to deal with systematic non-response.

clearly higher proportion of pensioners are in paid employment, whereas this share is only slightly higher in England.

The majority of working pensioners work less than 30 hours per week (no tables shown): in England, 37 % of male working pensioners work full-time (i.e., 30 hours or more), compared to 14 % of the women; in Germany the related shares are 16 % for men and 11 for women.¹⁰

Nested logistic regression models (see Table 5 in appendix) can disentangle the impact these characteristics have on the probability of being in employment or not. In both countries, being female, of higher age and poorer health have a negative impact on this probability, whereas higher education has a positive effect, as does being divorced, regardless of gender or country. The class profiles of employed compared to non- employed pensioners differ between Germany and the England, with lower classes being less likely to be in employment past pension age than the higher professional in Germany, but not in the England, and self-employed more likely in both countries. Furthermore and importantly, the gender effect becomes smaller after the inclusion of education, and particularly after the inclusion of class. This implies that the different occupational classes of men and women, i.e., gender-related occupational segregation, partly explain the gender differences in working in old age, probably mediated through both the (financial) need to work and the opportunities of working. The fact that this mediation effect applies less strongly to England than to Germany indicates that the lines of gender-related occupational segregation relevant for (not) working in old age are less well captured by our class variable in England.

So consistent with the literature, our data shows that working pensioners are clearly a selective group of pensioners. Beyond basic preconditions for and barriers to paid employment, the reasons these pensioners give for being in employment will reveal the individual factors motivating them to work. In both surveys, working pensioners have been asked about their reasons for doing so. In both countries, the respondents were (**← p. 98**) able to mention several reasons from a list given to them by the interviewer, encompassing six reasons in the case of England and four in the case of Germany. Although the items are not the same and the number of available items might have an impact on the responses given, some of them can readily be compared between countries.

¹⁰ We do not differentiate between full-time and part-time workers in the following, as this would lead to problems with case numbers. The larger share of male English pensioners working full-time might reflect their better chances of continuing in their old job. Among those with long working hours, there are also many self- employed, who are more often men.

Table 2 Descriptive overview (only pension recipients aged 65 to 85)

	England			Germany		
	Not working	Working	All	Not working	Working	All
	Row %		Column %	Row %		Column %
All	90.25	9.75		92.32	7.68	
Men	87.10	12.90	45.79	90.03	9.97	47.90
Women	92.90	7.10	54.21	94.43	5.57	52.10
Marital status						
Married	89.29	10.71	63.31	91.69	8.31	66.35
Divorced	85.73	14.27	9.81	86.92	13.08	8.83
Widowed	94.78	5.22	22.18	96.17	3.83	21.36
Never married	91.15	8.85	4.69	94.48	5.52	3.46
Health						
Good or better	87.58	12.42	67.88	88.84	11.16	46.38
Fair	95.58	4.42	22.59	94.74	5.26	40.13
Poor or worse	96.61	3.39	9.52	98.08	2.92	13.49
Educational qualification						
ISCED 0–2	93.75	6.25	36.15	96.14	3.86	10.33
ISCED 3–4	89.41	10.59	51.60	92.86	7.14	50.95
ISCED 5–6	81.42	16.58	12.25	89.08	10.92	38.72
Class before retirement (ESeC)						
Higher professional/managerial	89.49	10.51	8.29	86.82	13.18	11.47
Lower managers/ professionals, higher supervisory/ technical	89.50	10.50	20.41	92.58	7.42	22.66
Intermediate occ.	93.77	6.23	13.44	94.05	5.95	16.63
Small employers/self-employed	79.52	20.48	11.21	83.48	16.52	6.67
Lower supervisors/ technicians, lower service/sales, lower technical/routine	92.27	7.73	46.65	94.37	5.63	42.57
Mean age	73.53	69.16	73.11	73.96	70.21	73.67
Overall <i>n</i>	3881	433	4314	1973	176	2149

All percentages weighted

Source: ELSA wave 5, DEAS wave 4, own calculations

First concentrating on the overall percentages in the right-hand column of Table 3, the item that is mentioned most often by working pensioners in both countries (by over 70 %) is that they enjoy working. Whereas many German respondents also work because they want to continue doing something useful or they like the contact with (**← p. 99**)

Table 3 Per cent of working pensioners indicating specific reasons for paid employment (column per cent)

	Men	Women	All
Germany (DEAS)			
My current financial situation	32.48	49.94	39.09
I enjoy working	71.97	73.05	72.38
Contact with other people is important to me	49.58	61.31	54.01
I want to continue doing something useful	60.77	56.33	59.09
<i>Generated: only financial situation mentioned</i>	6.65	5.76	6.31
England (ELSA)			
Could not afford to retire earlier	27.23	24.49	26.14
To improve pension/financial position	32.03	26.79	29.96
Didn't know what to do after stopping work	10.65	7.00	9.21
Enjoyed job/working	71.05	72.99	71.82
To keep fit and active	43.77	35.78	40.61
To retire at the same time as husband/ wife/partner	2.27	1.20	1.85
Persuaded by employer to stay on	7.09	4.96	6.25
<i>Generated: at least one of the two financial reasons mentioned</i>	52.24	47.31	50.29
<i>Generated: only one or both financial reasons mentioned (and no other reasons)</i>	12.07	14.69	13.11

All percentages weighted (several reasons possible)

Germany $n=176$; England $n=430$, 3 cases ("don't know") excluded

Source: ELSA wave 5, DEAS wave 4, own calculations

other people their employment offers, the second most important reason among the English respondents is the wish to keep fit and active. Not knowing what to do after retirement, the wish to retire at the same time as one's partner and being persuaded by the employer only play a role for a minority of pensioners in England. Their current financial situation – which can imply all kinds of financial reasons, from financial need to being able to afford little extras – is cited by almost 40 % of the German working pensioners as a reason for working. In ELSA, two items cover financial aspects of the employment: on the one hand the statement that the pensioner could not afford to retire, on the other hand the wish to improve their financial position. Whereas the former points to financial need in a stricter sense, the latter implies any kind of financial improvement and thus (also) the wish to retain a pre-retirement lifestyle. Taken together, these items are mentioned by half of the English sample (see second last row of table), so more often than in Germany; the generated categories displaying the (small) percentage of those who *only* mention financial reasons also point to financial considerations being somewhat more important in England.

Turning to gender differences, financial reasons are more often cited by women in Germany (roughly half as opposed to a third of men), while there are slightly more men who mention such reasons in England. Other gender differences only apply to items included in one of the two countries: social contacts in Germany, which are more often mentioned by women, and the wish to keep fit and active in England, more often mentioned by men. (← p. 100)

Table 4 Factors influencing the reference to specific reasons for working, average marginal effects (only working pensioners)

	England (ELSA)		Germany (DEAS)					
	At least one financial reason mentioned (could not afford to retire earlier/improve financial position)		Enjoyed job/working		My current financial situation		Enjoy working	
Average marginal effects (standard errors in brackets)								
Age	-0.006	(0.006)	0.007	(0.006)	-0.005	(0.008)	0.000	(0.007)
Gender female (ref.: male)	-0.063	(0.051)	0.065	(0.043)	0.086	(0.082)	0.006	(0.076)
Subjective health (ref.: good or better)								
Fair	0.014	(0.083)	-0.038	(0.073)	0.042	(0.079)	-0.060	(0.078)
Poor or worse	0.205°	(0.123)	-0.336**	(0.117)	0.214	(0.175)	0.017	(0.137)
Marital status (ref.: married)								
Divorced	0.001	(0.071)	-0.006	(0.064)	0.302**	(0.104)	0.039	(0.088)
Widowed	0.040	(0.077)	-0.022	(0.074)	-0.008	(0.118)	0.022	(0.110)
Never married	0.070	(0.111)	0.016	(0.097)	-0.059	(0.207)	0.006	(0.219)
Educational qualification (ref.: ISCED 0–2)								
Middle: ISCED 3–4	0.105°	(0.062)	-0.069	(0.054)	-0.085	(0.167)	-0.026	(0.149)
High: ISCED 5–6	0.150°	(0.080)	-0.011	(0.072)	-0.117	(0.183)	0.076	(0.161)
Occupational class before retirement (ref.: higher professional/ managerial)								
Lower managers/prof., higher supervisory/technical	0.175*	(0.085)	0.021	(0.078)	0.098	(0.098)	0.158°	(0.092)
Intermediate occ.	0.263*	(0.109)	-0.138	(0.112)	0.140	(0.139)	-0.167	(0.159)
Small employers/self-employed	0.161°	(0.088)	0.002	(0.082)	0.205°	(0.112)	0.000	(0.112)
Lower supervisors/ techn., lower service/sales, lower technical/routine	0.264**	(0.086)	-0.163°	(0.089)	0.237°	(0.122)	-0.013	(0.122)
(Pseudo) R ²	0.0277		0.0549		0.1257		0.0660	
Log (pseudo)likelihood	-289.771		-239.715		-99.838		-90.328	
	n=430				n=176			

** $p < 0.01$; * $p < 0.05$; ° $p < 0.10$

Source: ELSA wave 5, DEAS wave 4, own calculations

In order to check which working pensioners tend to mention which reasons, average marginal effects based on logistic regression models are displayed in Table 4, including financial reasons and the most often cited reason, namely enjoying work. Mentioning the enjoyment of work seems to be barely structured by the variables included. It is only in England that those with poor health and (weakly significant) those in the lowest class are less likely to give this positive reason for their employment. This may indicate (← p. 101) that these people feel that they are ‘forced’ to work for financial reasons, as also suggested by the similar opposite effects for financial reasons.

In comparison to the higher professional class, financial reasons are mentioned more often by the classes at the lower end of the class range in Germany and by all other classes in England, including the self-employed in both countries (but only weakly significant). Adding to this stronger class structuration of financial reasons in England, those in poorer health also seem

to be more likely to mention one of the two financial reasons. In England, surprisingly, those with middle and higher education mention financial reasons slightly more often than those with lower education (only significant on a 10 % level). Looking at the models for the single items, which are not shown here, this effect for those in higher education is only due to their significantly increased probability of mentioning “to improve financial position” as a reason for working (and *not* due to the item of “not being able to afford to retire”, which is not significant). This could imply that the better educated in England wish more often than the low educated to keep their pre-retirement lifestyle, which would also correspond to the pension replacement rates mentioned in Section 2 on the institutional background. It is also these groups who have on average invested more in private pensions and similar schemes and may have been more strongly affected by the financial crisis and pension fund mismanagement.

There are no significant gender effects, and this also applies to the models on the other reasons (which are not shown here). In Germany, however, divorcees are 30 % more likely to cite their financial situation as one reason for their employment. Inspired by qualitative evidence (see below), in an additional model (not shown), we included an interaction effect between marital status and gender which points to significantly different effects (on a 5 % level) for men and women: divorced men have a probability of around 38 % of citing this reason (which is not significantly different from married men), whereas divorced women cite this reason with a probability of 90 % and thus considerably more often than married women. Checking for a similar interaction effect of gender and marital status in the case of England does not yield any significant differences for divorcees, but it does for widowed persons (significant on the 5 % level): widowed women cite at least one financial reason with a probability of 62 %, whereas the probability for widowed men is 36 %, with the statistical contrast to the married only being significant in the case of women. Looking at the models for the single items (not shown), this is due to a similar positive effect for the item “could not to afford to retire earlier”. Finally, divorced and widowed working pensioners in Germany also mention social contacts significantly more often than others (not shown), without any notable differences between genders in these effects.

Qualitative Findings

The evidence on the subjective perspectives on paid employment post retirement, especially as regards the reasons for working, corresponds in many respects to the quantitative findings. Yet this evidence also allows us to look at the reasons for working in a more nuanced and at the same time more holistic way, without ‘dissecting’ single actors into their variable characteristics. The qualitative analysis reveals the great diversity of subjective reasons for working that goes well beyond the range of the (← p. 102) survey items just described. The interviewees mostly emphasize the positive aspects working has for them and always talk about a whole spectrum of reasons, as we see in the exemplary quote by Arthur Cook¹¹:

Well the reasons are I’ve not, touch wood, felt any different healthwise and I’ve still been enjoying the job. I mean we do a lot of desk work, meeting the students and things like that, that comes into it as well. And it’s also kept me active in meself. And my main hobbies is sports really [...]. So I’m in the university sport section as well you see so it keeps me active that way, and I’ve still been enjoying the work [...] plus I must admit

¹¹ All names used in this section are pseudonyms.

as well the extra pensions it's come through when I was 65 with the wage has helped me clear em mortgage, you know and things like that. (Arthur Cook, 70, porter)

The reasons found in the full sample of interviews can be divided into four main sets according to their focus, namely first the individual, second other persons or the common good, third social integration and fourth the work itself. First, reasons concentrated on the working pensioners themselves are most important in the qualitative results and include aspects such as fun, job satisfaction, physical and mental activity and improving or maintaining health through working, biographical continuity through employment, temporal structuring of the day, as well as financial income for the individuals themselves. The deeper analyses of the financial reasons reveals that these can actually mean several different finance-related motives which should not be equated: they range from a bit of pocket money, a supplement to pensions for vacations or expensive hobbies to, finally, a basic part of the expenses of daily life. However, this latter reason, financial need or poverty in a strict sense, is the least often mentioned by far. Financial income also plays a role in the second set of reasons – focusing on others – as several interviewees engage in paid work to financially support children, grandchildren, or others. Further motives relating to other persons are to pass on knowledge and experience to the next generation, to contribute to the community and to help others through the work itself, such as family members in their business. The third, also very important set of reasons for paid work post retirement concentrates on the *relationship* of the pensioner to others. It can be subsumed under social integration and includes aspects such as meeting and being with other people, social recognition, or feeling a general social obligation to work even past state pension age. The reasons that revolve around the work imply the classical intrinsic motivation to work and refer to the activity itself, its content and concrete outcomes.

Basic comparisons of the reasons for working did not show any clear gender or class differences. As in the exemplary interview quote above, the working pensioners mostly present a wider range of reasons for working. At the same time, a clear dichotomization of paid work beyond state pension age into 'wanting to' versus 'having to' work, as often assumed, cannot be observed in the subjective perspectives. Nonetheless, some interviewees emphasise either financial or non-financial reasons (while mentioning both), while others present a mix of equally important (financial and non-financial) reasons. Whereas in the UK the latter applies to the majority of cases, in Germany non-financial reasons are more dominant. This way of looking at the reasons also reveals (**← p. 103**) that men and especially women living by themselves as singles more often talk about financial motives than interviewees living together with a (married or cohabiting) partner. This holds especially true for divorced women who live as singles after a divorce.

Our understanding of this peculiar situation of divorced women who (continue to) live without a partner,¹² which was already indicated by the quantitative results, can be further deepened by closer examination of how they experience their paid work. This analysis of the seven German and three British female divorcees reveals that they had very similar life

¹² The following considerations only include those divorcees who do not have a new (cohabiting or married) partner in their household because only they stand out in their motives. For the few female divorcees who cohabit with a new partner (one woman in our sample) or who are married to a new partner (no cases in our sample) the situation is different because they can pool their resources. Interestingly, relatively more male than female divorcees (and as well widowers) in our sample live together with a new partner; higher tendencies of re-marriage for older men in comparison to women have been shown for Germany (Nowossadeck and Engstler 2013) and can also be seen in the quantitative surveys analysed above.

courses, in which the meaning of work and the income from it has undergone a parallel trajectory.¹³ The first half of these women's life courses is very much in accordance with the gender culture and division of labour prevalent when they were young adults. This means for Germany that after school they completed vocational training and afterwards were employed for a couple of years, with the sole exception of one respondent from the GDR who studied and became a teacher. In the UK, two of the three divorced women became teachers as well, and the third entered the labour market right away without any further training beyond her school qualification. In their early 20s, all these women married and had children shortly after. They followed the housewife norm when they gave up paid work after having become a mother and stayed inactive at least as long as their children were small, except for one British woman. This also implies that these women did not undertake any individual financial or pension planning. Their husbands worked full-time and pursued their careers. Some interviewees entered the labour market again when their children were older, but only part-time and without a strong work orientation or active development of an individual career. Monika Weber's response to the question about pension planning is a typical example of how the divorced women explain why they abstained from individual pension planning:

No that [i.e. pension planning] didn't worry me at all and I didn't even realise it, I didn't think about it, because it was still this old-fashioned attitude [spoken with a laugh] back then, after all I had a husband who was earning well and basically nothing could go wrong anymore. (Monika Weber, 68, secretary and proof-reader; translation from German into English by the authors)

When their marriage broke down – usually in mid-life (or early in their marriage as in two cases) – the women experienced this as a very important turning point in their lives. The divorcees then found themselves a full-time position and continued to work full-time at least until reaching state pension age. During this time, working in itself, (**← p. 104**) financial planning and also pension planning became important for these women, and were managed successfully.

I did the sums [...] [I] was working half days, after my divorce, [...] and it [the pension forecast] was so low that I said I have to change to full-time, and that's what I actually did, I pushed it through. And towards the end of my career I thought I'd better take another look at my situation, right, and so I worked out where I stood, about five years before [pension age] and then I thought gosh that's a bit meagre yes, so then I saw to it that I got another salary increase [...]. (Margrit Peters, 79, proof-reader for a newspaper; translation by the authors)

In the narratives of these interviewees, they describe a high degree of individual agency as we see in the quote above in relation to pension planning and career management. This stands in direct contrast to the narration of life before the divorce. When reaching pension age, these women either just keep on working or briefly stop and find another job. When looking at their reasons for working, income emerges as important for them, as it supplements their small pensions. Yet the meaning of income goes well beyond its material and instrumental aspect: it is a fundamental part of their independence, which they value highly. Without it they would have to rely on others to make their living. In some cases they have even refrained from insisting on their derived pension rights from their ex-husband. The prospect of not being able to work for pay anymore in the (near) future worries them. Nevertheless, the quote from Judy

¹³ The closer examination of the widowed interviewees living alone did not result in the identification of such a clear pattern.

Wood shows that reasons other than financial ones are often just as important for working. It also underlines the long-term consequences of a divorce for pension planning in the British system with its emphasis on occupational pensions:

Well two reasons really, one is financial because of the way when I first started working women had the option of opting out of paying into a pension scheme [of an occupational pension]. And I was married and I had a husband who had a good job and we were short of money and [...] so I opted out of paying into my pension scheme. With that very foolish idea that I would be kind of looked after, by, because I was married. Err it seems ridiculous now and then we got divorced [narrative about her not being able to pay into occupational pension, because first she needed the money as single mother and later went working abroad as volunteer and did not pay into a pension either] so it [working post-retirement] was primarily for financial reasons. But also because I enjoy my work and get a lot out of it and work with nice colleagues and nice people. So I'm kind of, I said primarily, probably not because I sometimes think even if financially it wasn't necessary I'd still would've carried on work because I want to and enjoy it [...]. (Judy Wood, 68, teacher in a language school)

The analysis of the divorced female interviewees brings a similar life course pattern to light, regardless of their class. It shows that their current household and financial situation – living by themselves – and their family-related trajectory ‘causing’ their current situation are more decisive for their subjective experience of working than their occupational class before and after SPA. For example, women working in jobs from the lower end of the occupational class spectrum do not present their financial motives as being more urgent as compared to women working in professional jobs, and both (← p. 105) additionally emphasise positive aspects about their work and the independence it helps them to achieve.¹⁴ For women of these cohorts, their employment career is strongly shaped by their family trajectories, making their gender-related obligations more consequential than their former occupational class or their education.

The enjoyment of work, also apparent at the end of the quote by Judy Wood, can be found across the whole sample, both among men and women, and was already dominant in our findings based on the quantitative data. Enjoying work seems to be a prerequisite for being employed beyond pension age in the majority of cases and often even when a strong financial motive exists and the quality of the job (for example, working conditions, job security or wages) is not objectively good.

All of the British divorced women and also three of the German ones just kept on working past state pension age without a job change. Reaching pension age made no difference to their work arrangements and it was not the endpoint of their employment career. This does not only apply to the divorced women in our sample. Many women with children, regardless of their marital status in old age, had discontinuous and heterogeneous employment careers and did not experience pension age as a normative reference point for stopping work. They left and entered paid work several times over their life course due to caring responsibilities and worked in different work arrangements such as part-time, full-time or informal work. Thus,

¹⁴ Only two men among the seven male divorcees in the sample are divorced and live by themselves. Accordingly, it is difficult to analyse this sub-group separately. Looking at the group of male divorcees, both in a relationship and not, the most important difference in comparison to female divorcees is that most of them had continuous work careers which made long-term pension saving possible. Furthermore, the experience of working is much more varied among divorced men. This tends to confirm our points made above. Additionally, the divorced interviewees who re-partnered are able to pool their resources.

the normative life course applicable to most men, with the accompanying transitions and life course markers, is less meaningful to married or formerly married women and hence provides less orientation for their actions (see also Moen et al. 2005).

Discussion and Conclusion

As the quantitative analyses show, the fact that female pensioners are in paid work less often can in part be attributed to their poorer labour market opportunities resulting from their lower education and in particular from their occupational class before retirement. The class variable used above captures this better for the stratified labour market of Germany than for England. The variable also partly absorbs other uncontrolled career-related differences, such as career interruptions which will lead to lower occupational classes on average for women towards the end of their careers. Divorcees are more likely to be in employment in both countries and there is no measurable related gender difference in our data for the probability of divorcees to work. This indicates that divorcees might be in greater financial need for career-related reasons especially in the case of women, or are obliged to pay alimony or to share their pension rights in particular in the case of men. As additional analyses of our quantitative data show (not displayed), the majority of the divorcees of both genders live alone and cannot pool their resources; while this is true for more English women than men, in the quantitative data for Germany actually all divorced working pensioners live without a (new) cohabiting or married partner. However, other reasons for working, such as social contacts, are probably also relevant (← p. 106) for divorcees and widowed persons of both genders. When analysing the pensioners' reasons for being in paid employment based on the quantitative data, financial reasons emerge as being significantly more important among divorced women in Germany and among widowed women in the UK than among married women. This is plausible given the background that the conservative male-breadwinner model has prevailed longer in Germany, accentuating the difference between divorced women and their married counterparts. The fact that among the female divorced working pensioners in Germany none is cohabiting with a new partner (compared to one-fifth in England) might contribute to the significant difference between the German married and the divorced in mentioning financial reasons. In any case, the corresponding difference can also be seen in England, but it is not significant (perhaps due to small sample sizes). As to widowed women in England, their pension cover is much less generous than in Germany. The financial motives among working pensioners are less well explained by our variables in the UK than in Germany, and wanting to improve one's financial position seems to be even more frequent among the well-educated. This might indicate the more important role of these reasons in the UK, resulting from the generally lower replacement rates. The case numbers underlying all these results are small, however, especially in Germany and when we differentiate by gender and marital status, so that the found statistical relationships should ideally be tested with larger samples.

Correspondingly, the qualitative evidence confirms how important it is to differentiate between different kinds of financial reasons: in our sample of semi-structured interviews, being able to maintain one's living standard and to afford little extras is on the whole more important than financial need in a stricter sense. Furthermore, the qualitative evidence underlines the great variety of reasons for working for pay which is only partly captured by the quantitative variables. Importantly, a differentiation between financial reasons is missing in the German items, as well as the wish to keep fit and active, whereas social contacts – which are also important for the British interviewees – cannot be given as a reason in the

ELSA data. The high number of people (also) mentioning enjoyment of work is mirrored in the positive experience of working illustrated by the qualitative evidence. Deeper qualitative analyses (not shown here) underline that this positive experience of working is closely connected to the fact that the pensioners interpret their employment against the background of institutionalised (work-free) retirement. They thus experience working and partly also the organization of their work as based on a higher degree of choice than the employment in their main career, at least by tendency and to differing degrees for different persons.

With regard to gender, we were able to demonstrate the particular role of finances and financial planning for divorced women, as well as the lower relevance of pension age and the tripartite life course for women in general. For divorced women, their current household situation, i.e., whether they live by themselves or not, and their strongly family-related life course are more decisive for their employment and their subjective views on it than their occupational class before pension age – it is their gender and its implications for their family trajectory which determines their experience of working, rather than their occupational class. This becomes particularly clear in the case of divorced women who do not re-marry or cohabit with a new partner.

Both the quantitative and the qualitative results illustrate how gender regimes and related employment and welfare institutions, more concretely, traditional gender roles and the gender-related division of labour which are ingrained into these institutions, shape men's and women's life courses and experiences of working even beyond pension (← p. 107) age. The long-term impact of the related inequalities in household constellations, employment careers and incomes is more enduring than current social and institutional changes suggest. These inequalities shape the interplay of the factors influencing post-retirement work sketched in the introduction (ability, opportunities, desire to work). On the one hand, labour market opportunities and their ability to continue working are poor for older women in general because of careers that were more often interrupted by caring obligations and because of their lower occupational class or other dimensions of occupational segregation. On the other hand, financial strains due to current living conditions, such as living alone as a divorcee or a widow, seem to promote the desire to work and push some of them into paid employment; and as divorcees had to return to the labour market before pension age more often and more 'urgently' than married women, their labour market opportunities might at the same time be somewhat better after pension age.

The qualitative findings illustrate how individual action, here in the form of employment decisions, result from the interaction between 'objective' (past and current) careers and living arrangements, and their subjective interpretation. They challenge one-dimensional ascriptions of (financial) motives based on quantitative analyses, and, especially in the case of divorcees, point to the *symbolic value* attached to earning one's own money: divorced women do not necessarily experience their employment as negative, despite their financial motives. On the contrary, it seems to be a positively connoted means for them to be and stay independent, also from state support. This applies relatively regardless of (former) class, probably because faced with interrupted careers and difficult employment opportunities, the objective and subjective value of a higher occupational class (or a higher educational qualification) is at least reduced. While some divorced men also have a higher probability of working, their reasons and their subjective accounts of this seem to be more varied than for divorced women for whom financial independence takes centre stage.

In spite of smaller differences between England and Germany as to who exactly works more often for financial reasons (widowed or divorced women) and the partly insignificant results (probably due to small sample sizes), the relationship between gender, earlier careers, family formation and the experience of working in retirement is similar for both countries.

Germany's somewhat belated increase in labour market participation of women and the more traditional discourse around women's employment do not lead to fundamentally different employment outcomes or more marked disadvantages for women past pension age. Put differently, the gradual 'advance' British women had at some point does not translate into a visibly lower degree of disadvantage in our data.

Nonetheless, it has to be kept in mind that the working divorced women, like all working pensioners, are a very selective group: they tend to be healthier and better educated than their non-working counterparts, have worked in higher classes etc. Thus, our results do not support a view which sees employment as a 'solution' to increasing pensioner poverty. In fact, employment opportunities and continuous careers have to be institutionally supported earlier in the life course, for women and also for (disadvantaged) men. Future research has to shed more light on the exact relationships between class, gender, living arrangements and working in old age, and should also account for potential interactions or accumulations of the resulting disadvantages, for example in the form of gendered old age discrimination. Ideally, this should be done in a comparative perspective and based on better data, in particular for Germany. Relating quantitative and qualitative data to each other will help to understand the more subtle relationships between institutional arrangements, workplace and employer practices, individual living arrangements and working decisions. (← p. 108)

Appendix

Table 5 Factors influencing employment among pensioners: average marginal effects of logistic regressions

	England (ELSA)						Germany (DEAS)					
	Model 1		Model 2		Model 3		Model 1		Model 2		Model 3	
Average marginal effects (standard errors in brackets)												
Age	-0.014***	(0.001)	-0.014***	(0.001)	-0.014***	(0.001)	-0.008***	(0.001)	-0.008***	(0.001)	-0.008***	(0.001)
Gender female (ref.: male)	-0.063***	(0.009)	-0.060***	(0.009)	-0.050***	(0.009)	-0.043***	(0.012)	-0.039**	(0.012)	-0.024°	(0.013)
Subjective health (ref.: good or better)												
Fair	-0.066***	(0.010)	-0.061***	(0.010)	-0.063***	(0.010)	-0.048***	(0.012)	-0.047***	(0.012)	-0.045***	(0.012)
Poor or worse	-0.077***	(0.012)	-0.073***	(0.013)	-0.072***	(0.013)	-0.066***	(0.016)	-0.063***	(0.016)	-0.065***	(0.016)
Marital status (ref.: married)												
Divorced	0.049**	(0.017)	0.050**	(0.017)	0.048**	(0.017)	0.067*	(0.027)	0.067*	(0.027)	0.064*	(0.026)
Widowed	0.000	(0.014)	0.002	(0.014)	0.000	(0.014)	-0.022	(0.016)	-0.020	(0.016)	-0.020	(0.016)
Never married	-0.003	(0.019)	-0.001	(0.019)	-0.009	(0.017)	-0.007	(0.035)	-0.006	(0.035)	-0.008	(0.034)
Educational qualification (ref.: ISCED 0–2)												
ISCED 3–4	---		0.017°	(0.010)	0.020*	(0.010)	---		-0.006	(0.024)	-0.006	(0.026)
ISCED 5–6	---		0.042**	(0.015)	0.065***	(0.017)	---		0.016	(0.026)	0.003	(0.028)
Occupational class before retirement (ref.: higher professional/managerial)												
Lower managers/prof., higher supervisory/technical	---	---			0.014	(0.013)	---	---			-0.053**	(0.020)
Intermediate occ.	---				0.009	(0.017)	---	---			-0.066**	(0.024)
Small employers/self-employed	---	---			0.129***	(0.020)	---	---			0.071°	(0.037)
Lower supervisors/ techn., lower service/sales, l.technical/routine	---	---			0.029*	(0.014)	---	---			-0.057*	(0.022)
(Pseudo) R ²	0.1285		0.1317		0.1532		0.0839		0.0866		0.1127	
Log (pseudo) likelihood	-1225.2795		-1220.7626		-1190.6018		-557.8710		-556.2690		-540.3675	
	<i>n</i> =4314 (adjusted standard errors to take account of household clustering)						<i>n</i> =2149					

*** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$, ° $p < 0.10$

Source: ELSA wave 5, DEAS wave 4, own calculations (← p. 109)

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