

# **The webinar, “Class, retirement and inequality in later life: Findings from ELSA,” will begin shortly.**

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# CLSA Webinar Series



## Class, retirement, and inequality in later life: Findings from the English Longitudinal Study of Ageing (ELSA)

James Nazroo, PhD

Noon - 1 p.m. ET | February 28, 2017

Using findings from English Longitudinal Study of Ageing (ELSA), this webinar will empirically examine questions on how the nature of later life is changing, how this relates to period and cohort influences, and how processes of inequality persist into later life. In particular, the presentation will focus on the influence of socioeconomic inequalities on transitions and outcomes for older adults.

James Nazroo is professor of sociology, director of the Centre on Dynamics of Ethnicity (CoDE), and co-director of the Manchester Institute for Collaborative Research on Ageing (MICRA) at the University of Manchester. He is the principal investigator of the fRail programme, an interdisciplinary study of inequalities in later life, and co-principal investigator of ELSA, which is a multi-disciplinary panel study of those aged 50 and older, and part of an international 'family' of very similar studies.

Register online at <http://bit.ly/clsawebinars>

Webinars will be broadcast using WebEx  
Further instructions will be sent by email



Canadian Longitudinal Study on Aging  
Etude longitudinale canadienne sur le vieillissement

[www.clsa-elcv.ca](http://www.clsa-elcv.ca)



# Class, retirement and inequality in later life: a view from England

James Nazroo

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Manchester Institute for Collaborative Research on Ageing

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# Outline of the paper

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1. An ageing world, policy responses and the neglect of inequality.
2. The significance of health inequalities in later life.
3. Compression of morbidity and inequalities.
4. Ageing, age related transitions, wellbeing and inequality.
5. Inequalities in the experience of retirement and paid employment in later life.
6. The importance of class in later life.
7. Concluding comments.

# An ageing world

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[Nothing] is more likely to shape economic, social, and political developments in the early twenty-first century than the simultaneous aging of Japan, Europe, and the United States ... The human life cycle is undergoing unprecedented change. To preserve economic security, we must adapt the social institutions built around it to these new realities.

*The Commission on Global Aging (1999)*

Politicians urged to face up to the  
Demographic timebomb (Guardian 2006)

Population ageing - Are we  
heading for a future of protest,  
destruction and the threat of  
financial meltdown? (BBC 2004)

“If you aren’t scared about the enormous generational storm we’re facing,  
you must be on a particularly high dose of Prozac” (Kotlikoff, 2004)

# The perceived impact of an ageing world

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- Reduced labour supply and decreased consumption, reducing tax income;
- Increased costs of pension, health and social care programs;
- Enormous pressure to reduce benefits, raise taxes, and reduce spending on other public services;
- Reduced levels of publicly provided benefits and pensions;
- Increased family involvement in care provision.

*The Commission on Global Aging (1999)*

- In response, the major policy strategy is extended working lives.
- More broadly, there is an 'active ageing' policy agenda, said to carry both social and personal benefits.
- Ultimately an aspiration to promote productive ageing – if you are not working you should be engaged in social activities, including grandparenting, or civic activities, including volunteering...

# An ageing world

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Demographic aging brings with it a systematic transformation of all spheres of social life ... beneath even the daunting fiscal projections, lies a longer-term economic, social and cultural dynamic ... What will it be like to live in societies that are much older than any we have ever known or imagined?

*The Commission on Global Aging (1999)*

# Images of ageing

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The title means 'my mother, poor thing'

Contemporary critics found this image **shocking** at a time when it was thought that the elderly should be represented with respect or with sentiment.

Sickert instead treads a fine line between complete honesty and brutality applying the paint in small dabs and touches so that the face has the crumbling texture of great age.



Mamma Mia Poveretta (1901-04)  
Walter Richard Sickert





## Images of ageing

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**ERWIN OLAF (born in 1959 in Hilversum (the Netherlands))**

Erwin Olaf's art implicitly visualises the unspoken, the overlooked, that which typically resists easy documentation.

Olaf's trademark is to address social issues, taboos and bourgeois conventions.

Olaf conceals his themes so that the viewer unconsciously and initially accepts the concealment found in his photo series. Yet in the end, his unconventional style delivers dramatic visual and emotional impact ... **he vividly captures the essence of contemporary life.**

# The Third Age

## Healthy, wealthy and engaged in society

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- Post-retirement, post-parenting, but pre-dependency.
- Contributing to society:
  - Voluntary/community activities;
  - Political/civic engagement.
- Consuming and enjoying life, leisure and pleasure – cultural mainstream.
- Self-fulfilment:
  - Having a role;
  - Having status;
  - Having fun.
- A generation liberated from the standardised lives of previous cohorts.
- Or greedy, self-interested baby-boomers, who benefited from social welfare and are living individualised lives orientated to self satisfaction, and giving rise to inter-generational conflict.
- And what about class?

# Contrasting images of ageing: reflections of class?

A political storm is brewing over proposals to raise the state pension age to 67

(BBC News 2005)



Monday 29 September –  
Friday 10 October 2008



## Manchester Full of Life Festival

Living La Vida  
**Older!**

Manchester Full of Life Festival is back, bigger than ever, and bursting with things to do.

The country's biggest free celebration of older people returns to the city from Monday 29 September to Friday 10 October and we don't want you to miss a thing!

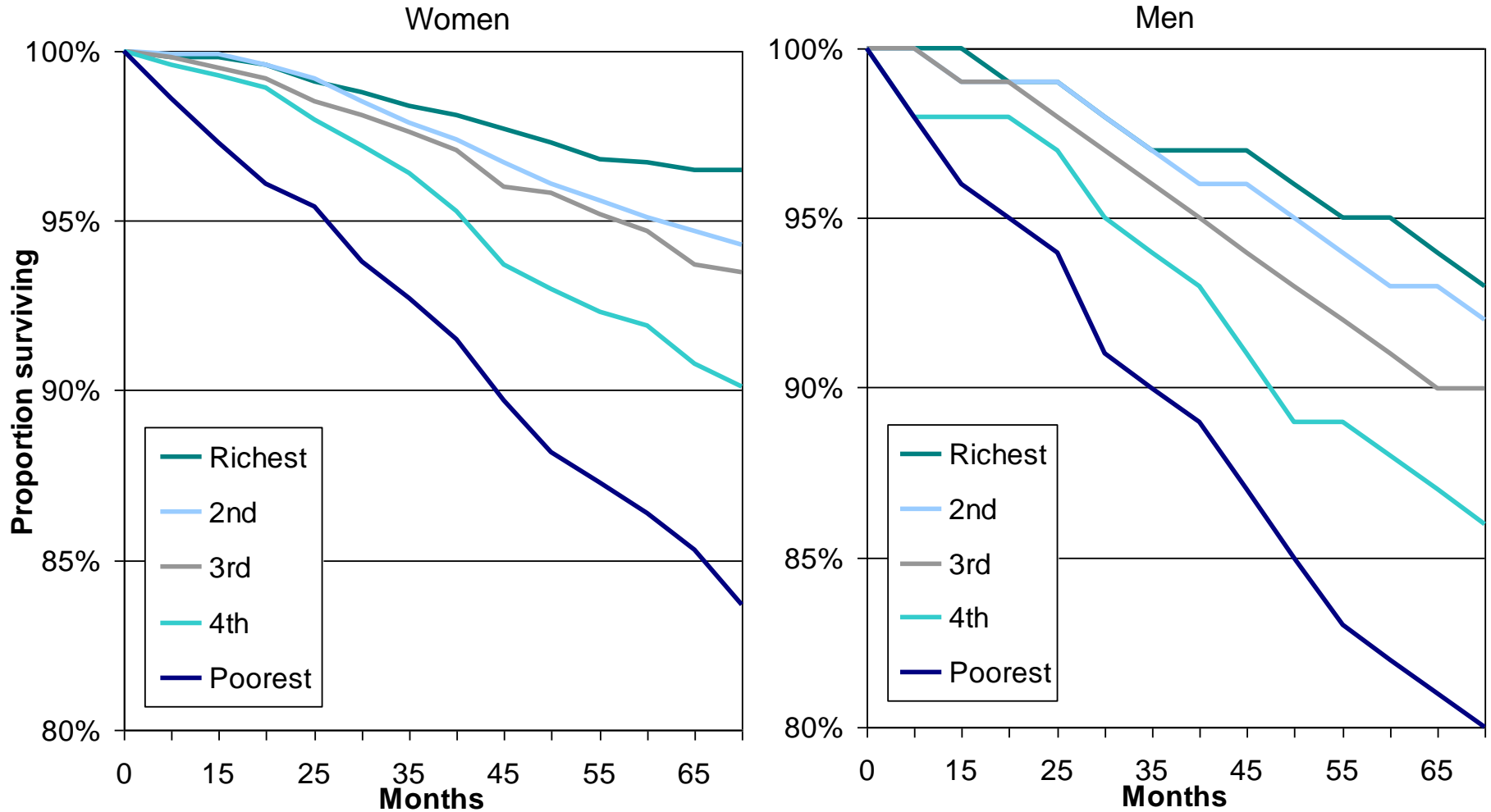
Inside this special issue of the VOP newsletter you'll find listings for the **FULL OF LIFE FESTIVAL**,



# The significance of health inequalities in later life

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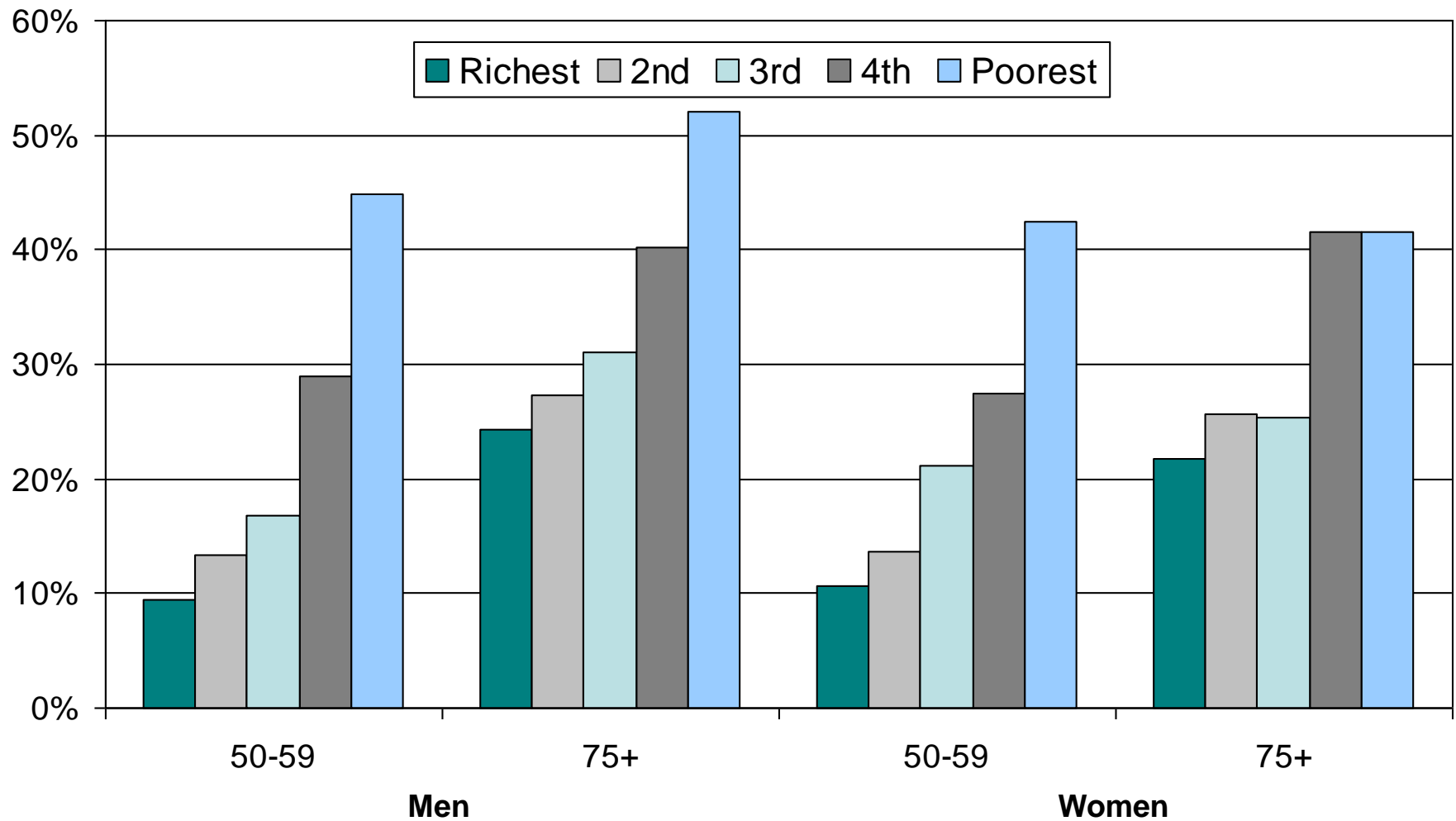
# Survival rates by wealth, age 50+



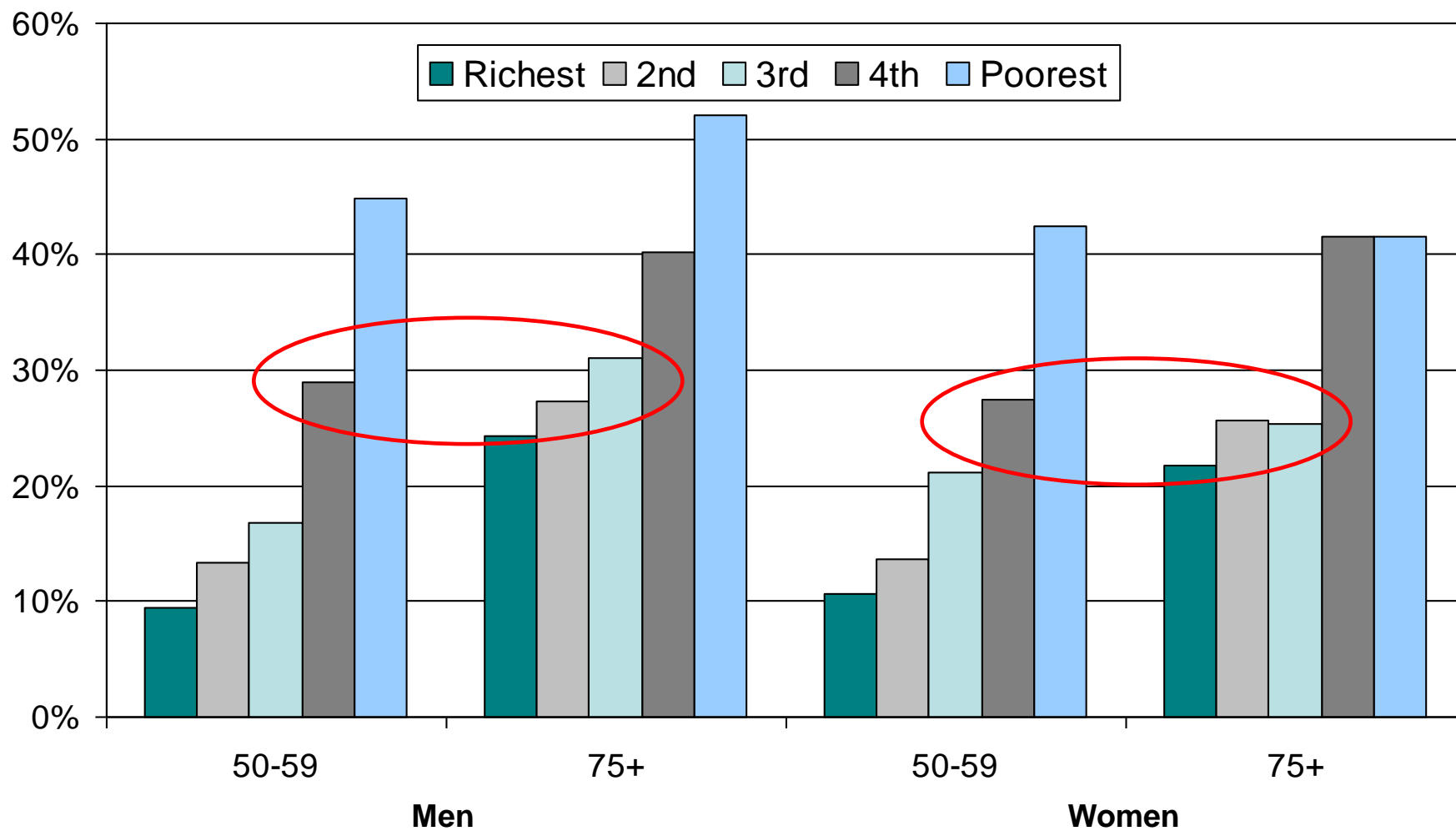
Fully adjusted hazard ratio poorest compared with richest = 1.7

(Nazroo *et al.* 208)

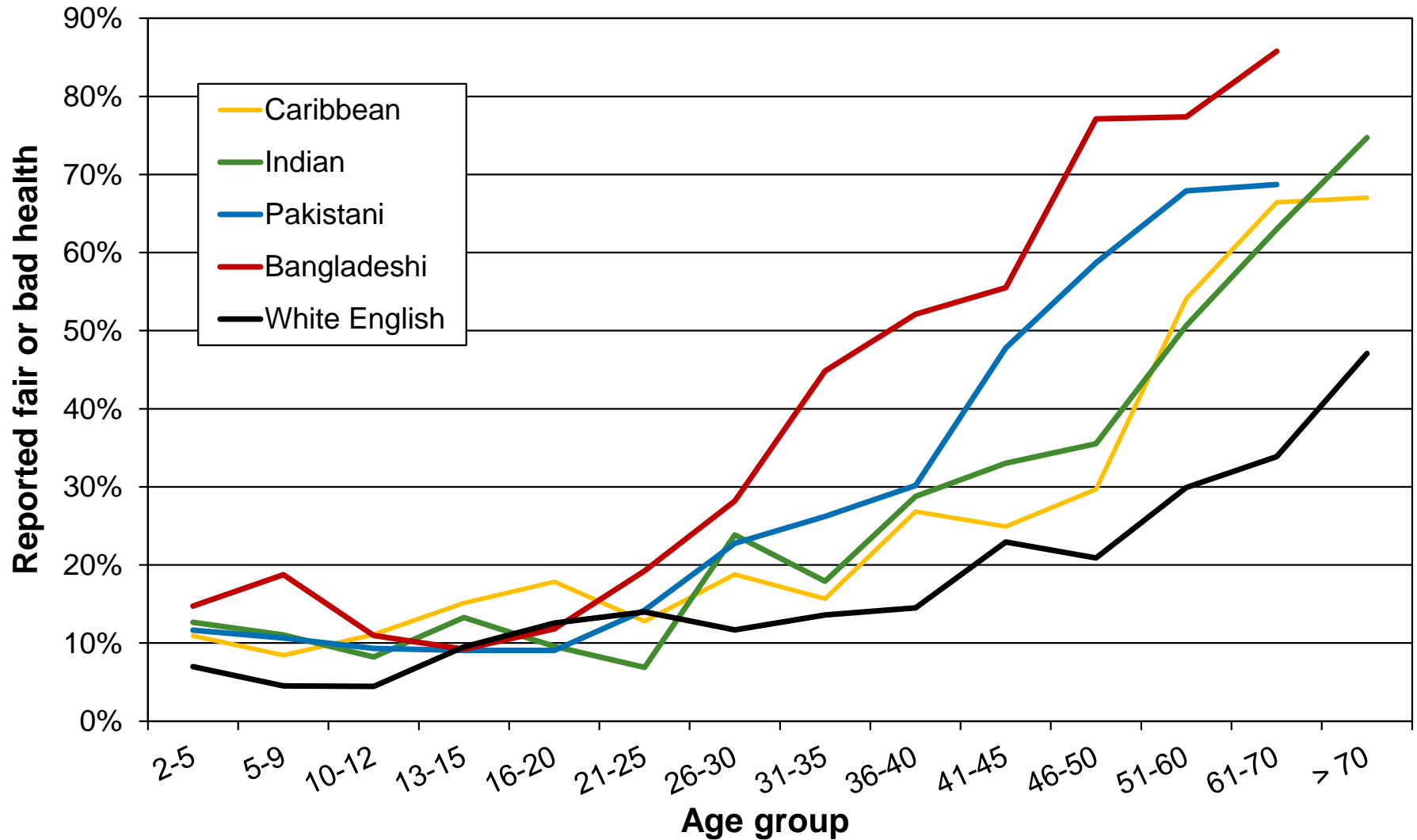
# Fair/poor self reported health and wealth



# Fair/poor self reported health and wealth



# And it is not just socioeconomic position that matters: Ethnic inequalities



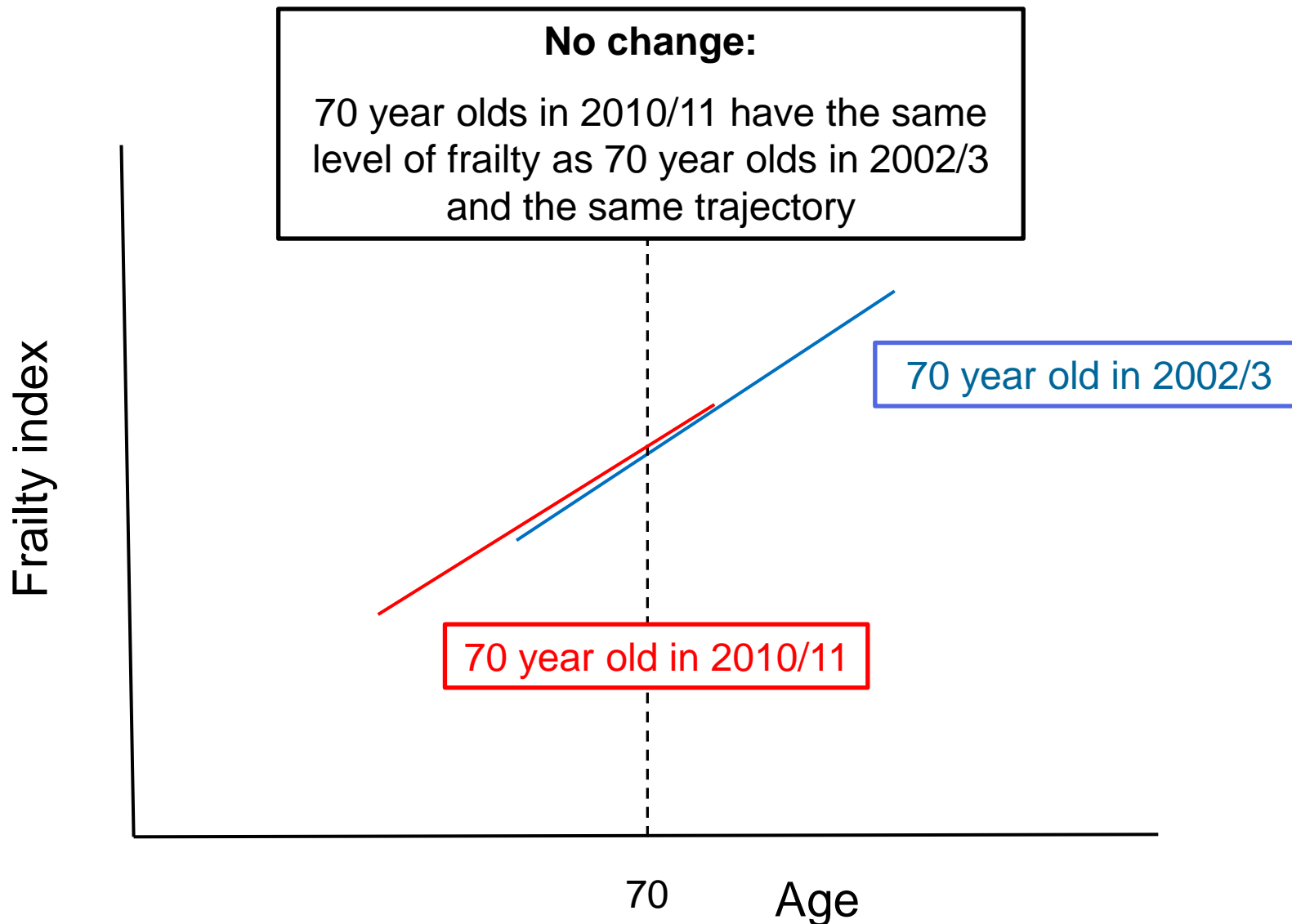
Nazroo (2004)



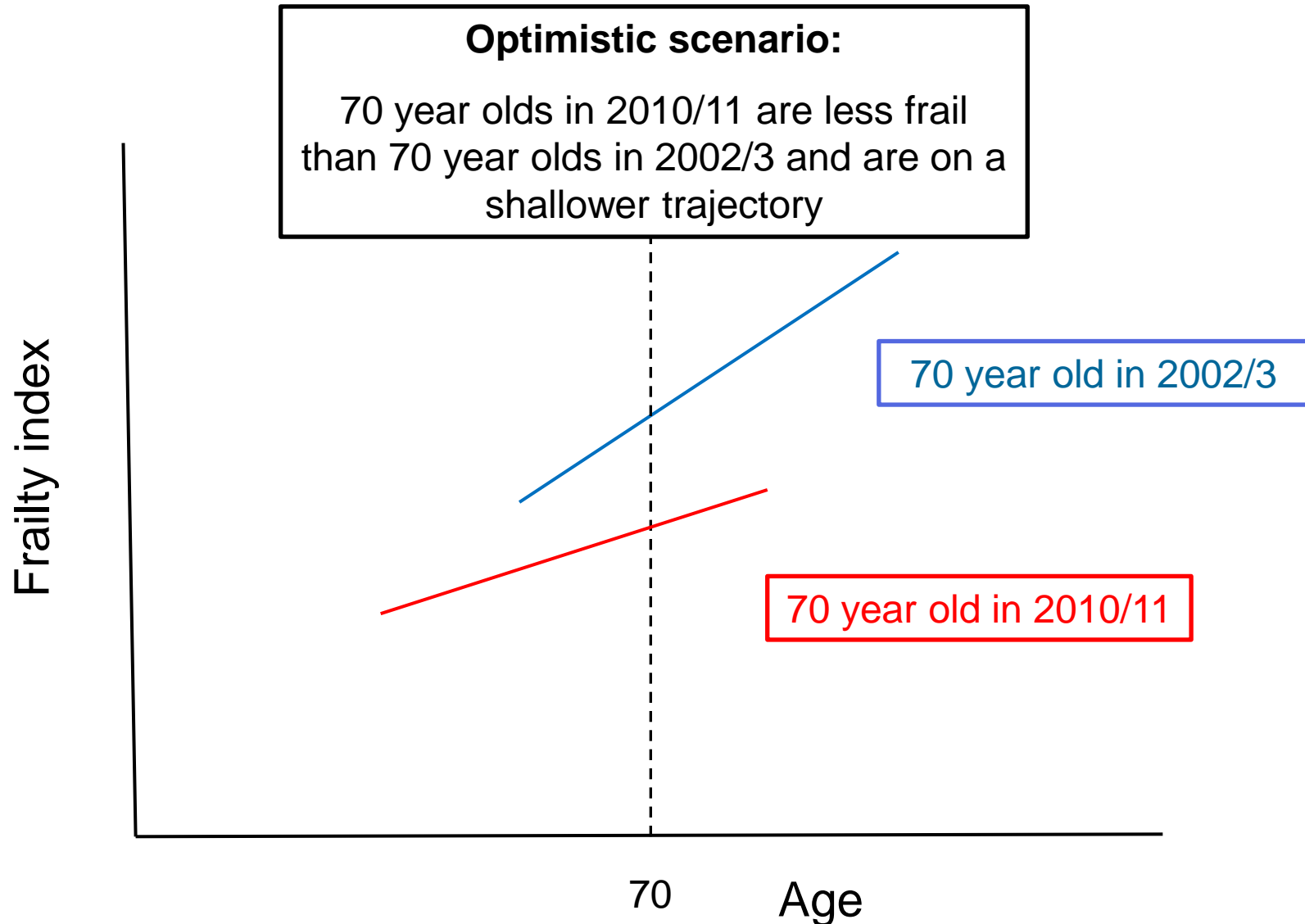
# Compression of morbidity and inequalities

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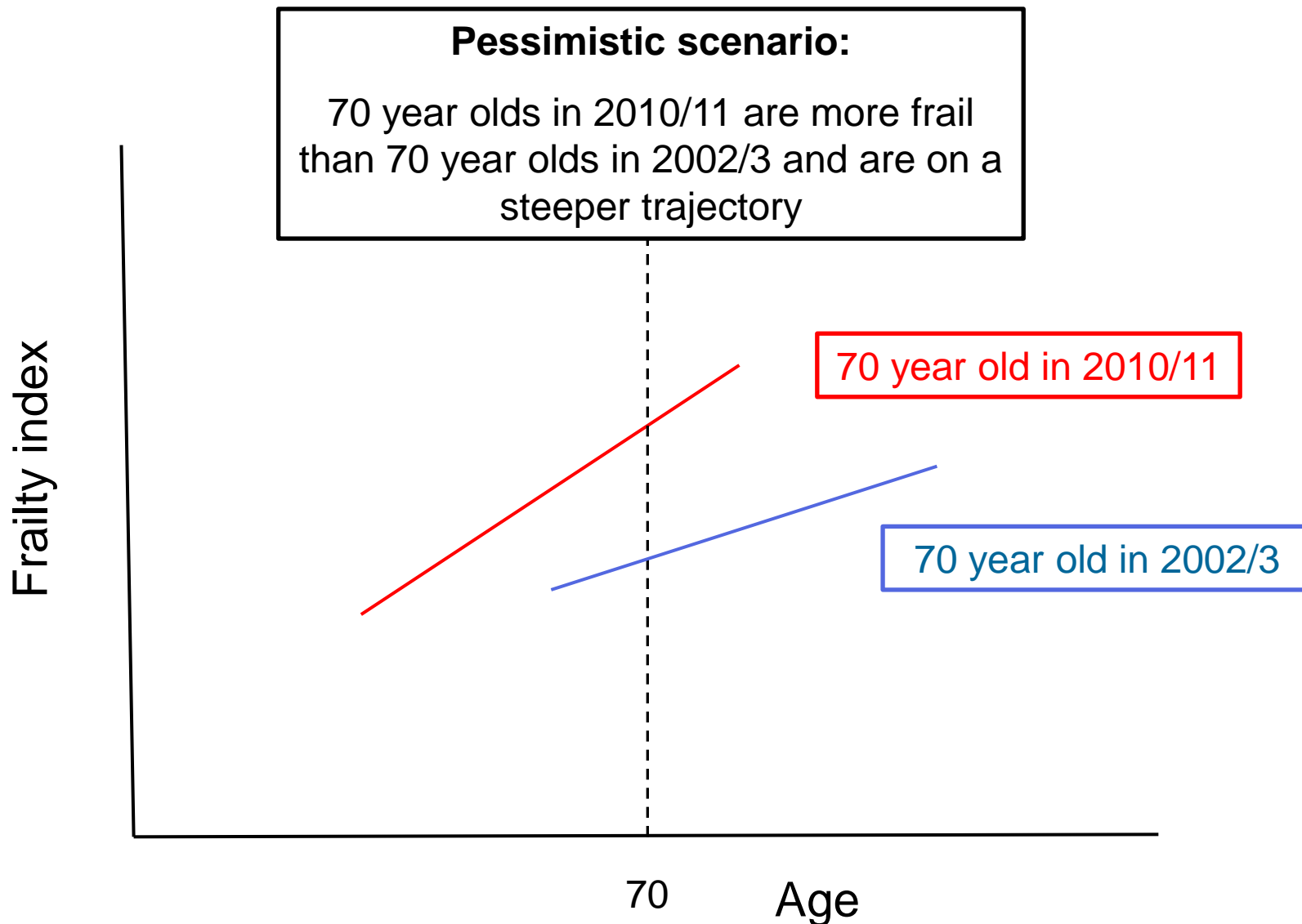
# Modelling frailty trajectories by age cohort



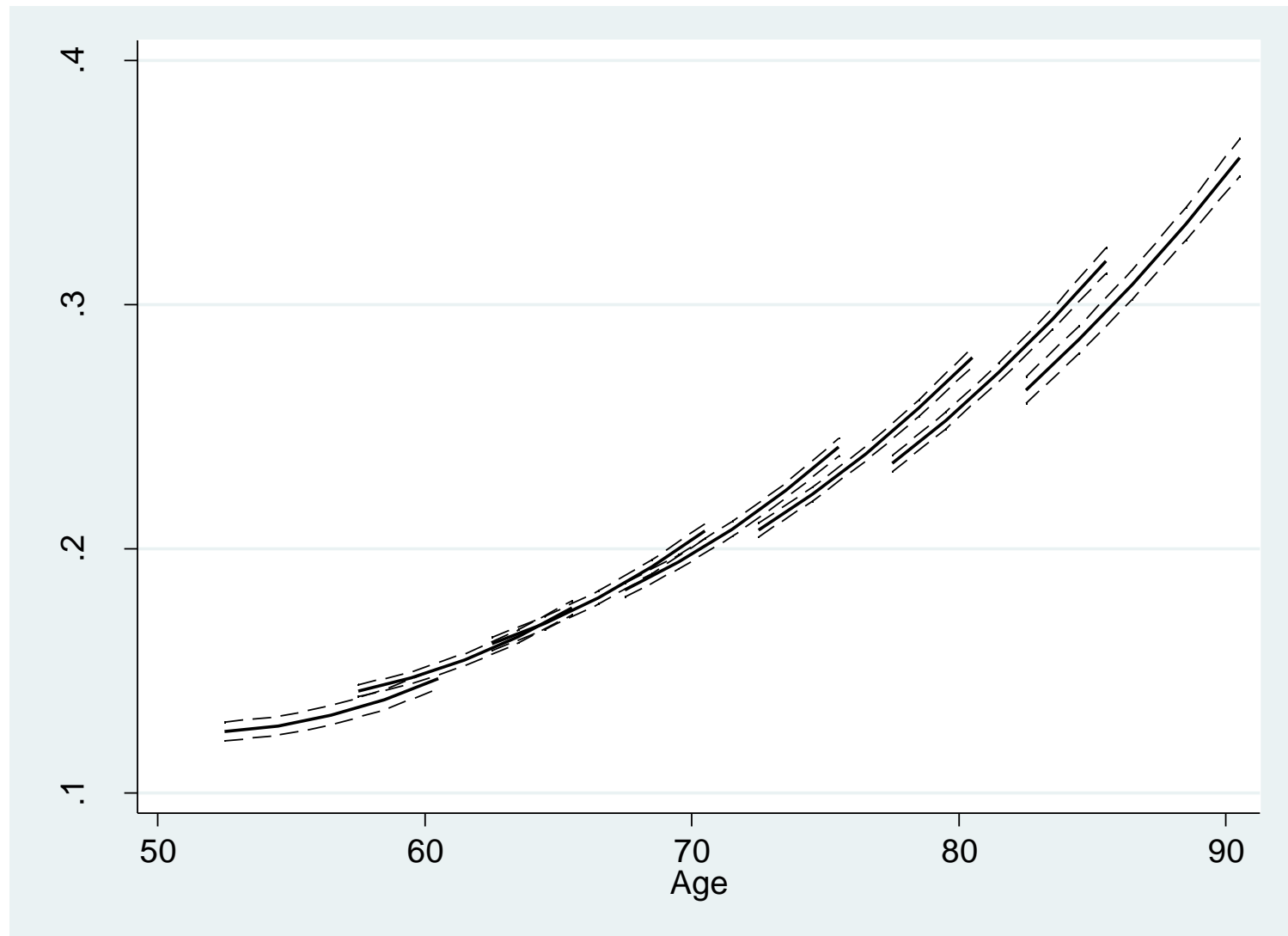
# Modelling frailty trajectories by age cohort



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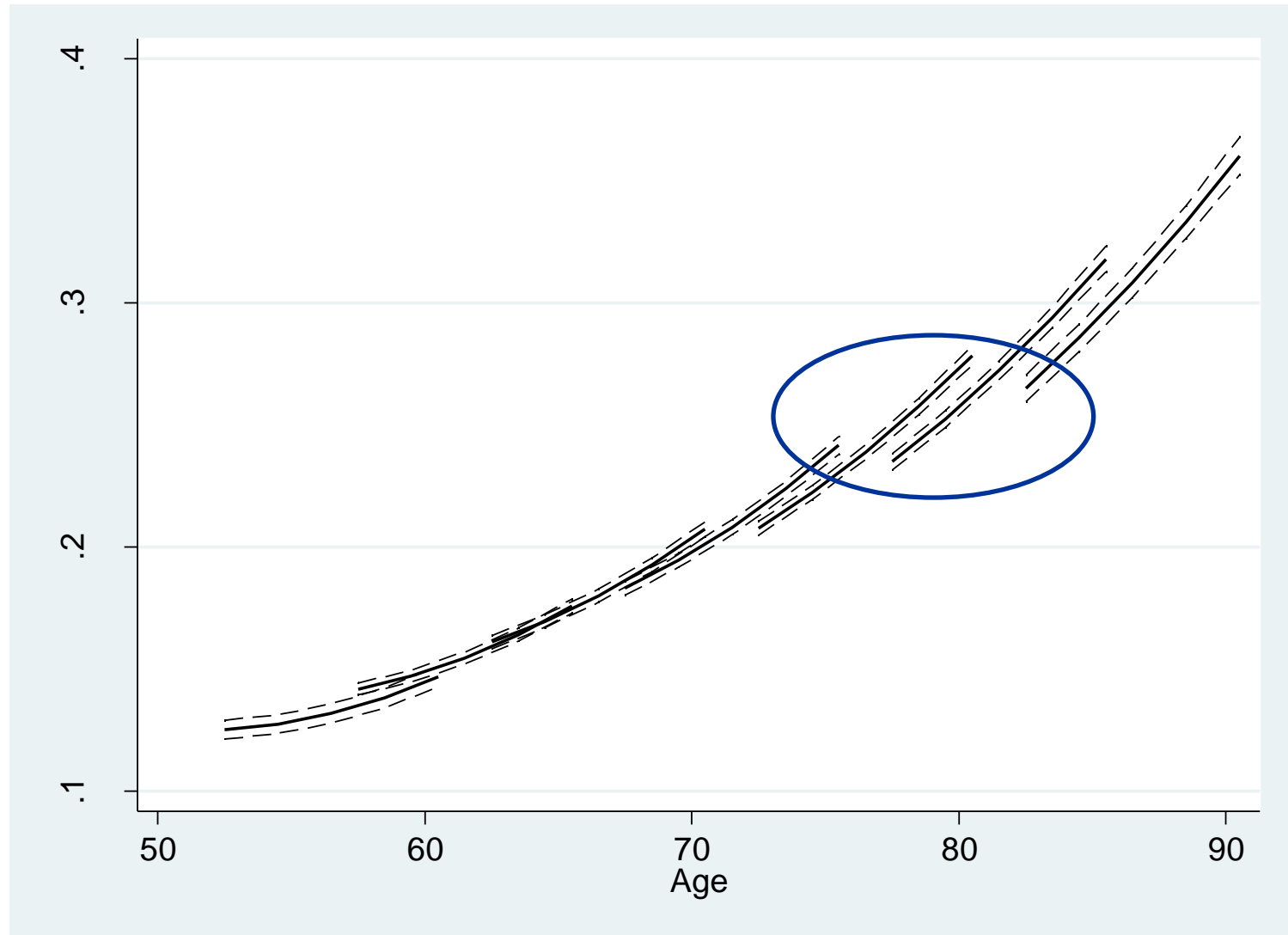


# Frailty trajectories by cohort



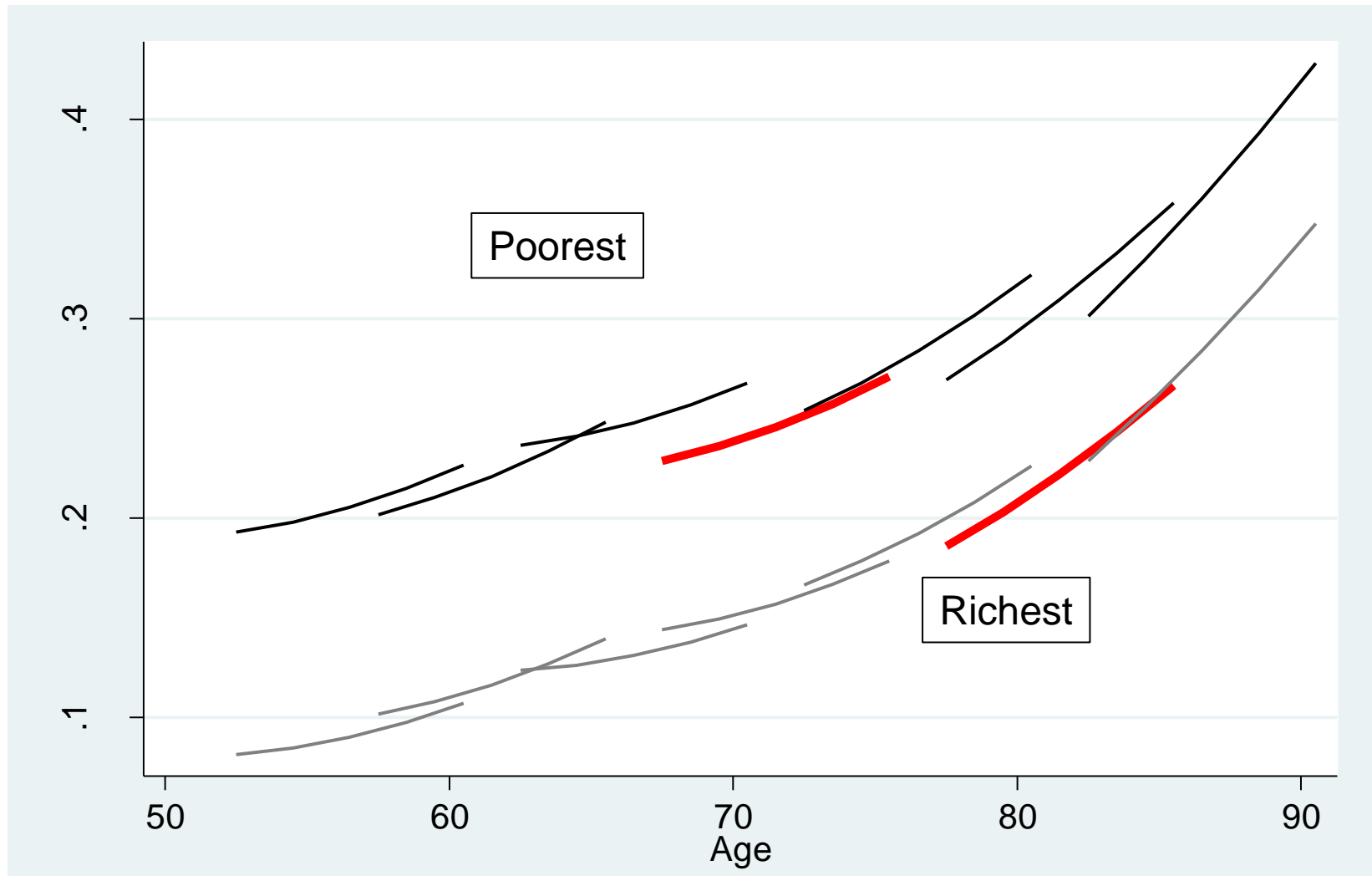
(Marshall *et al.* 2015)

# Frailty trajectories by cohort



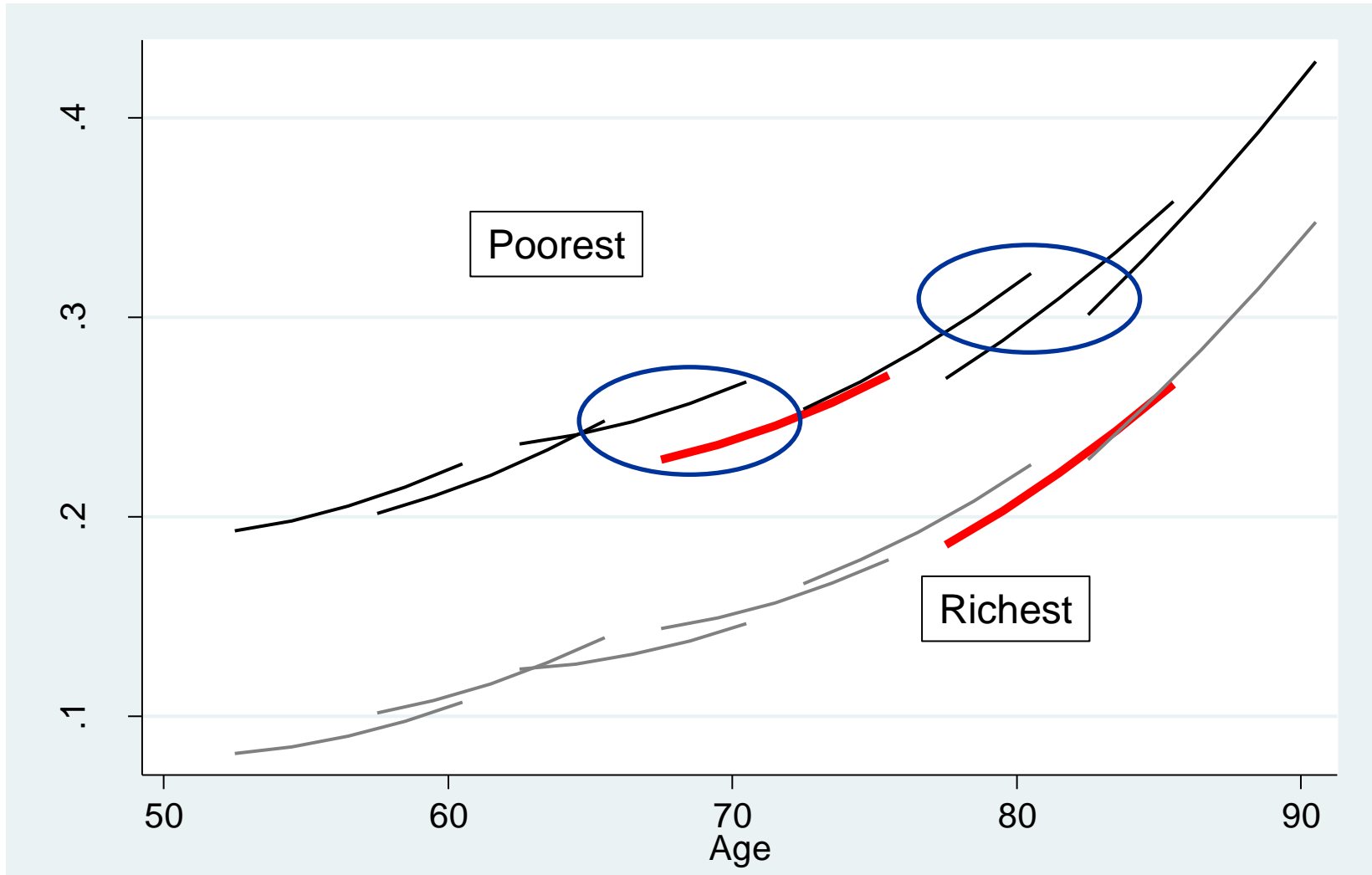
(Marshall *et al.* 2015)

# Frailty trajectories by cohort and wealth



(Marshall *et al.* 2015)

# Frailty trajectories by cohort and wealth



(Marshall *et al.* 2015)

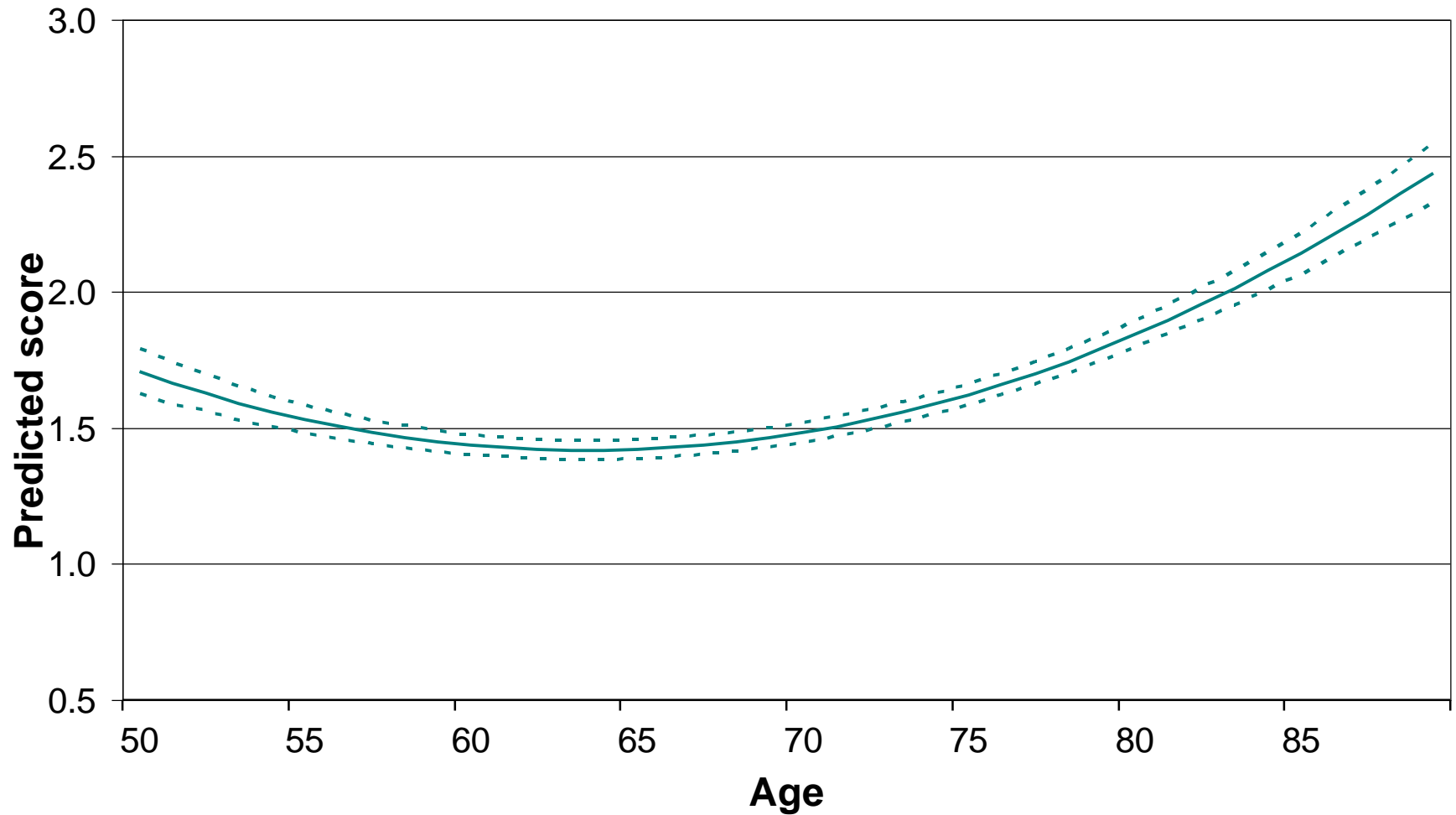


# Ageing, age related transitions, wellbeing and inequality

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# Age and depressed mood

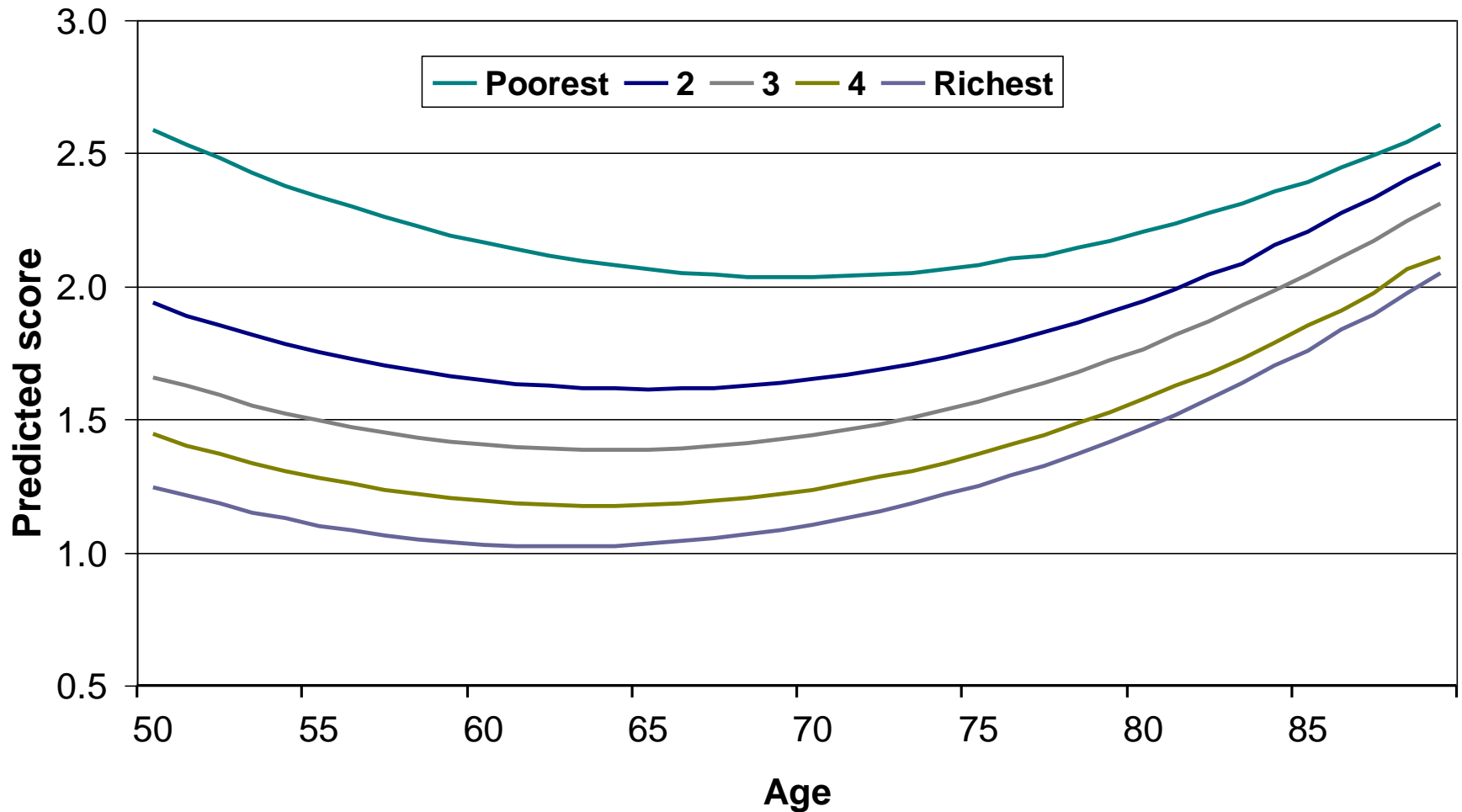
(CES-D score adjusted for gender and ethnicity)



(Jivraj *et al.* 2014)

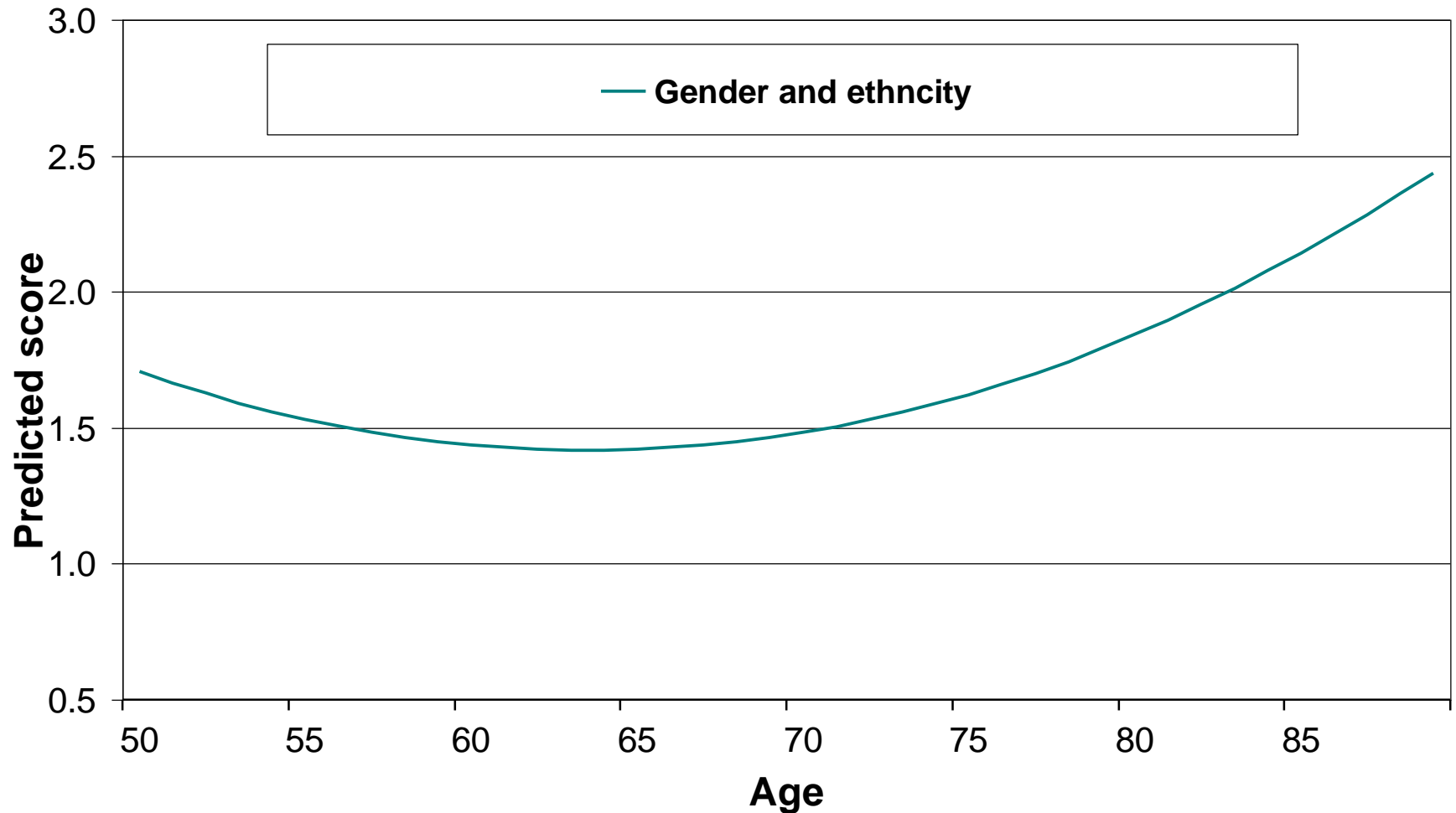
# Age, depressed mood and wealth

(CES-D score adjusted for gender and ethnicity)



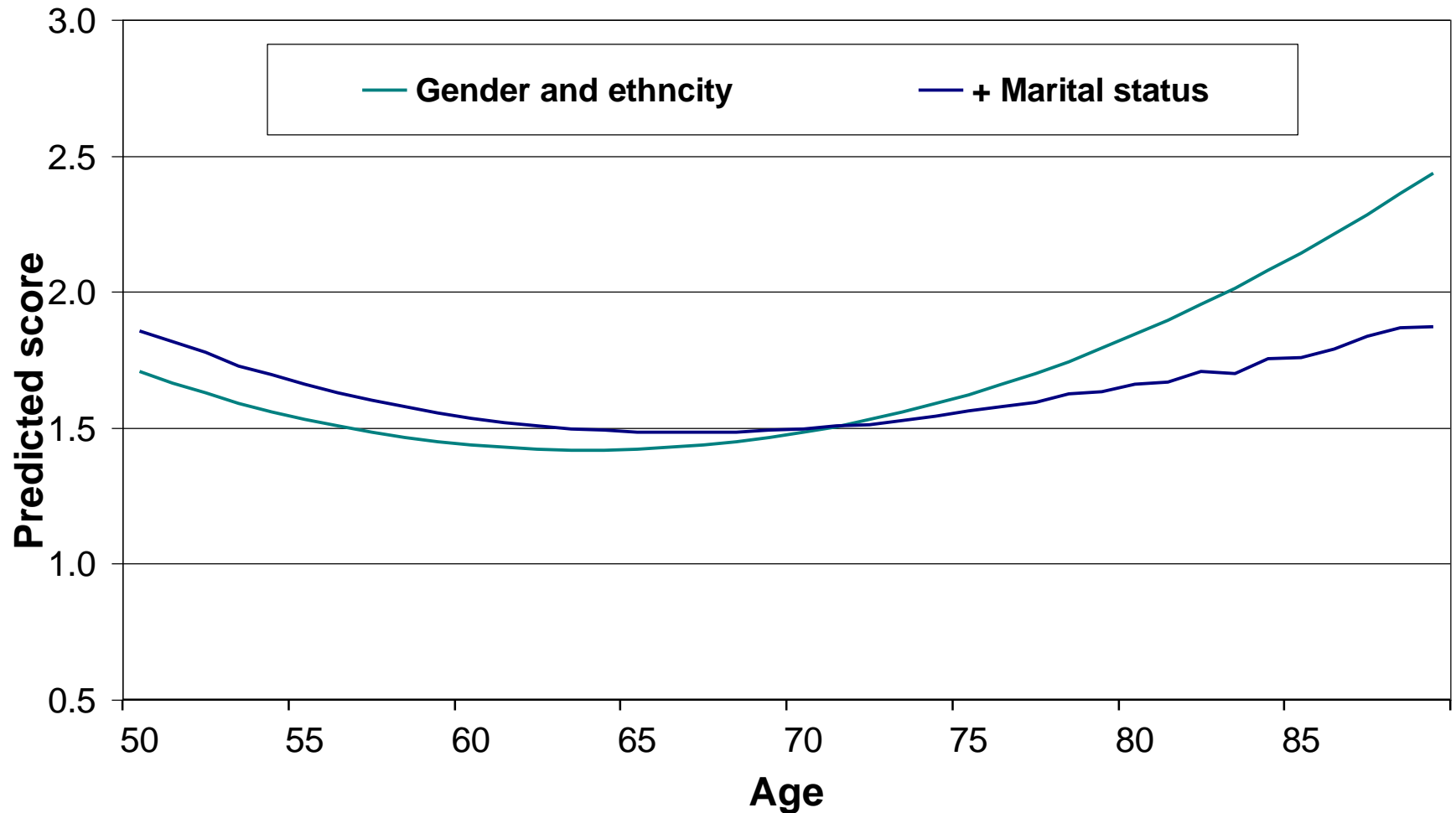
(Jivraj *et al.* 2014)

# Age and depression: explaining the relationship

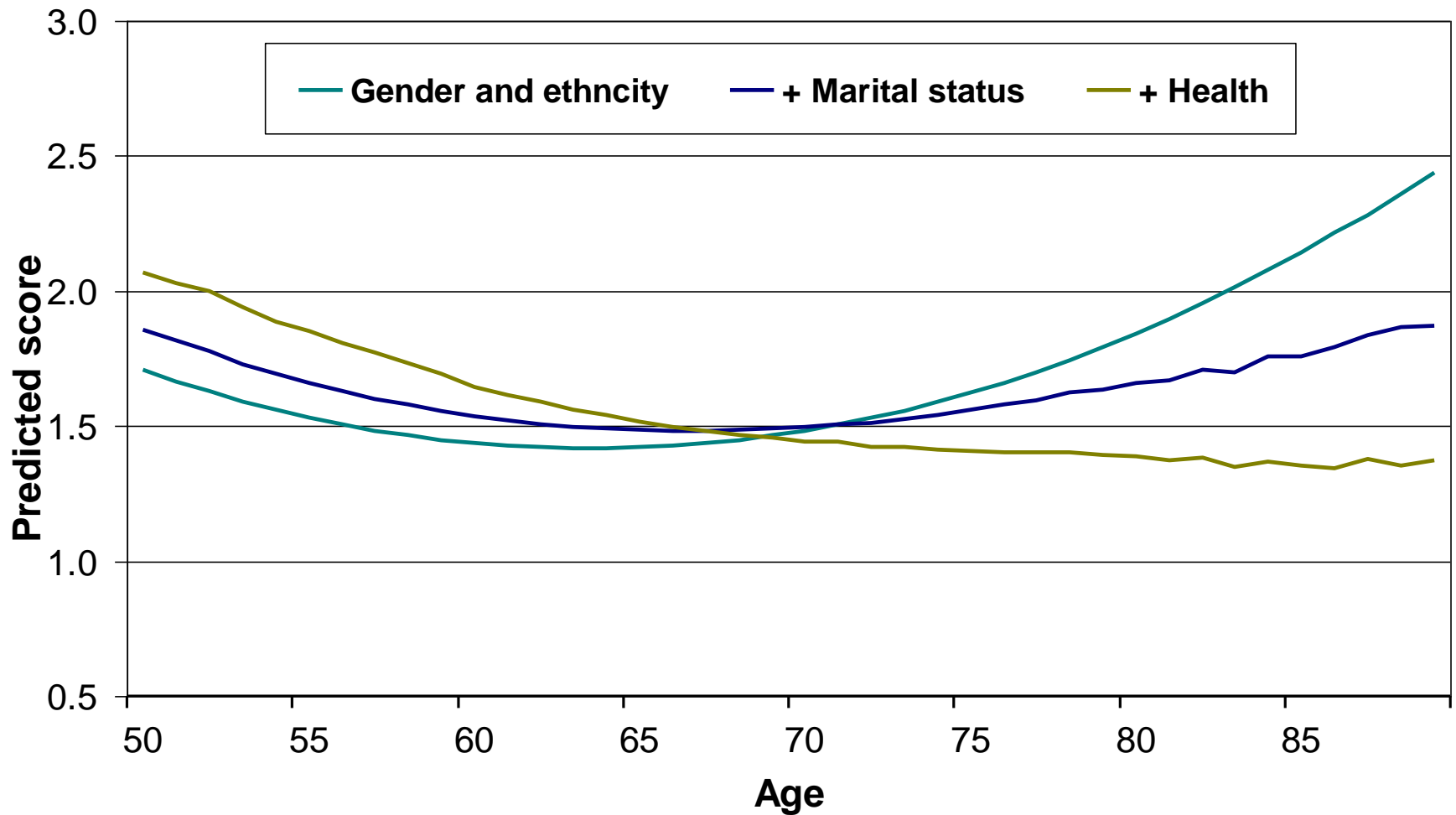


(Jivraj *et al.* 2014)

# Age and depression: explaining the relationship



# Age and depression: explaining the relationship



(Jivraj *et al.* 2014)

# What is the role of paid work and retirement?

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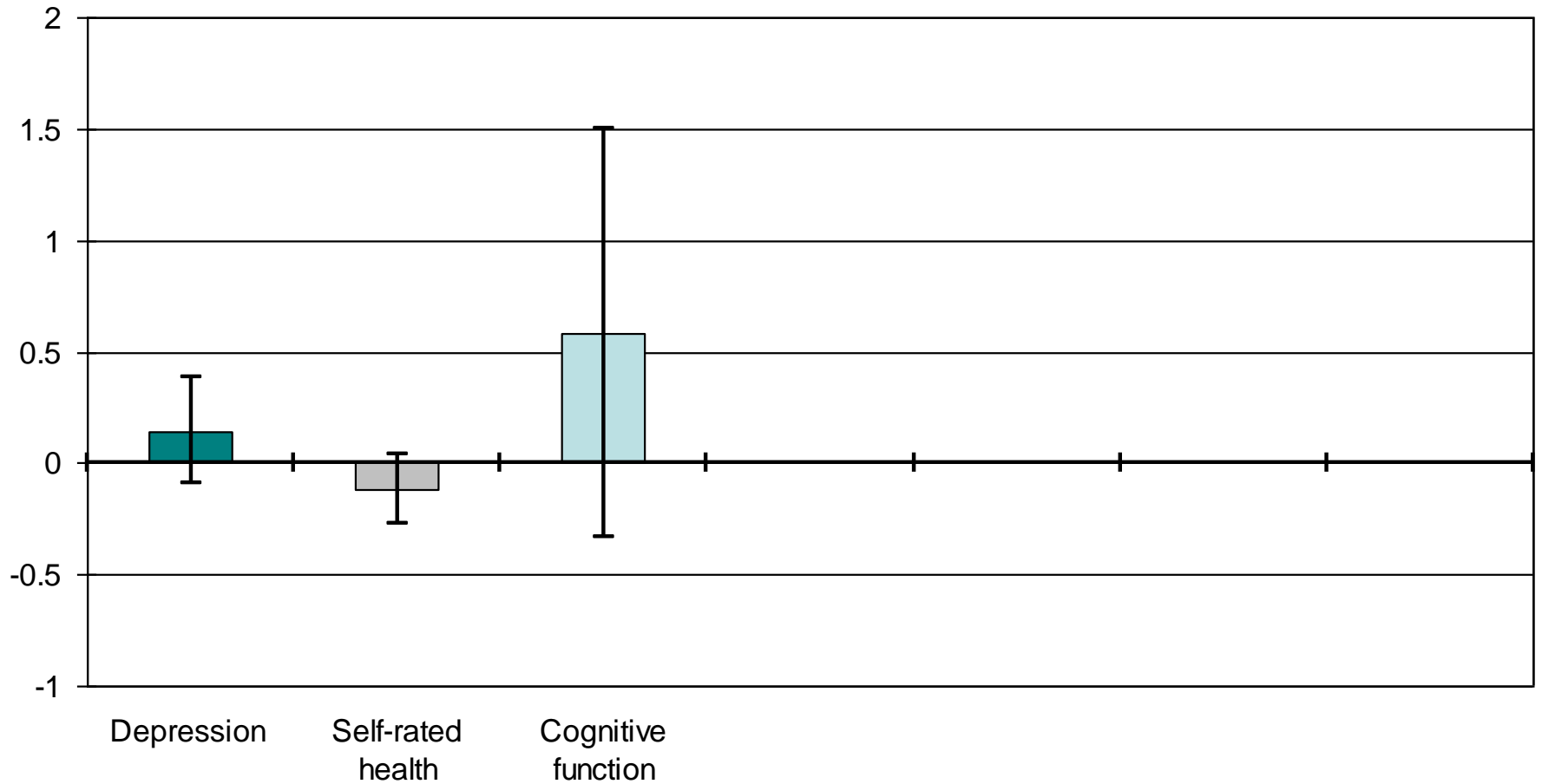
# The impact of work and retirement on health and wellbeing

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1. Model continuing to work post state pension age compared with those who retire:
  - Use propensity score matching to deal with selection effects;
  - Examine whether work circumstances matter.
2. Model transitions into retirement compared with those still working, for people aged 70 or younger and who are economically active:
  - Examine the effect of wealth prior to retirement;
  - Examine the effect of route into retirement (routine, voluntary, involuntary).
3. Model transitions into retirement for the whole population, comparing the outcomes for different retirement routes (routine, voluntary, involuntary) directly.



# Impact of working post-retirement age on health

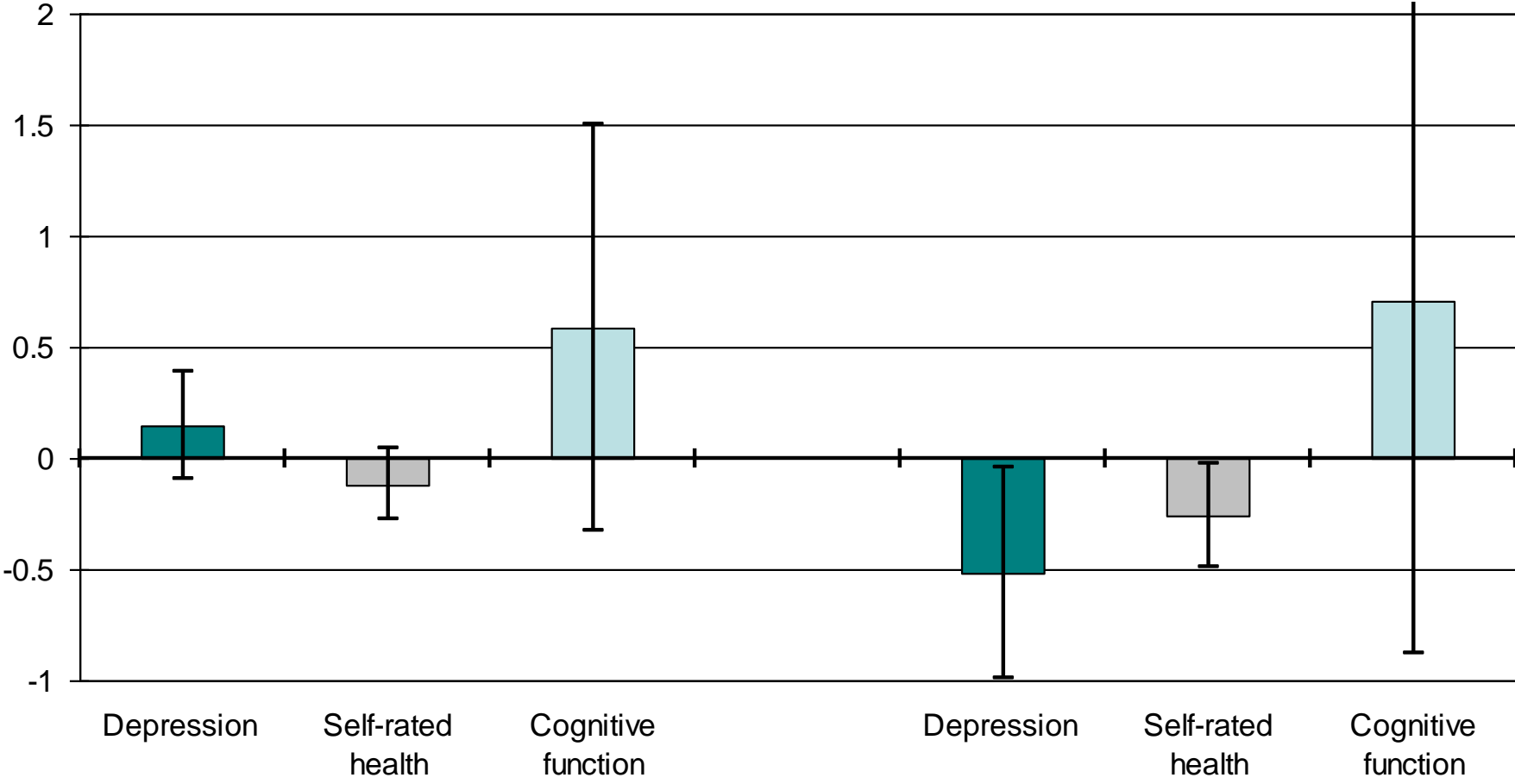


**Change relative to those who retire**

Propensity Score Matching

(Matthews and Nazroo 2015)

# Impact of working post-retirement age on health



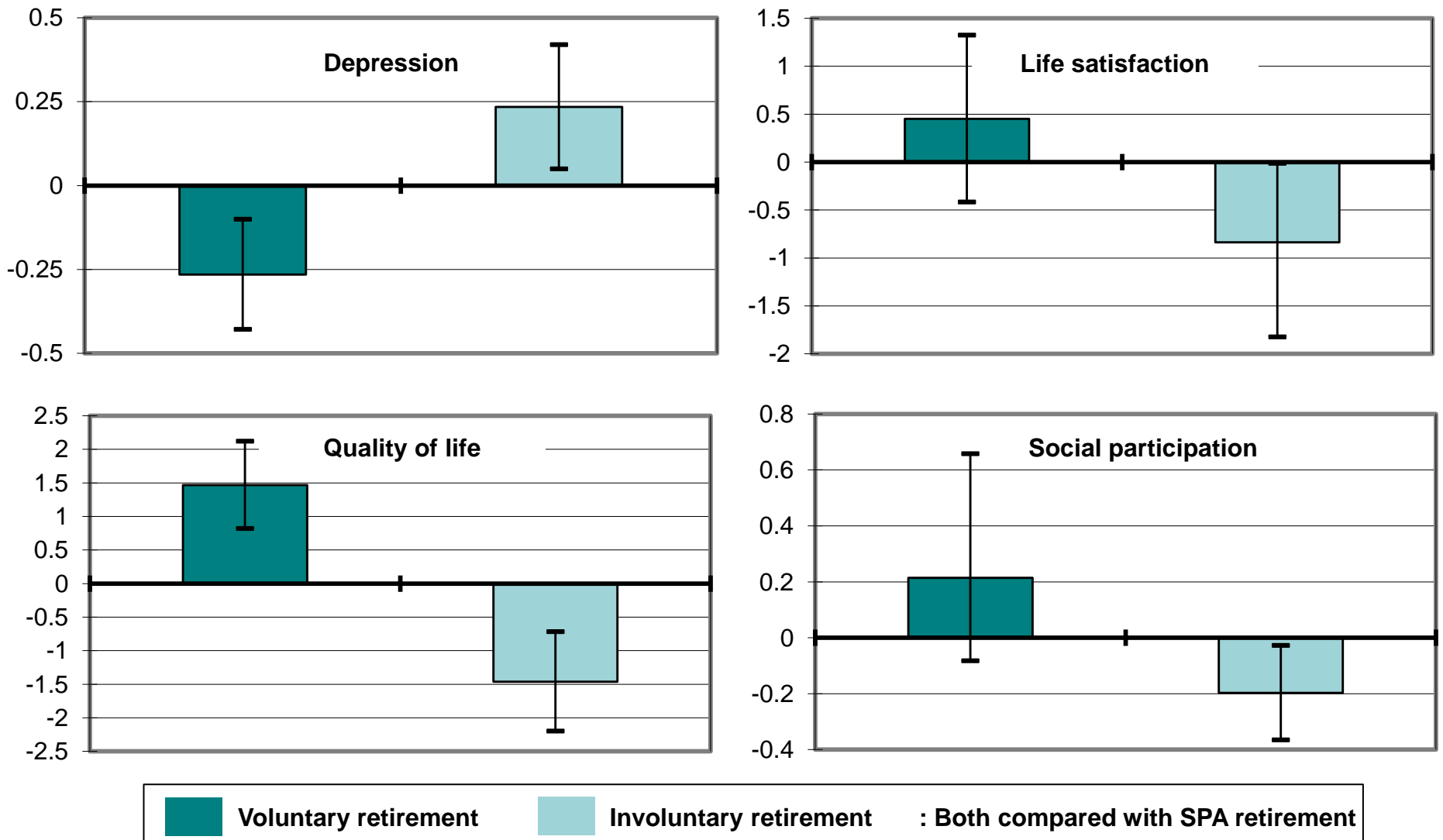
Change relative to those who retire

Change relative to those in low quality work

Propensity Score Matching

(Matthews and Nazroo 2015)

# Wellbeing and type of retirement transition



(Matthews and Nazroo 2016)

# The importance of class in later life

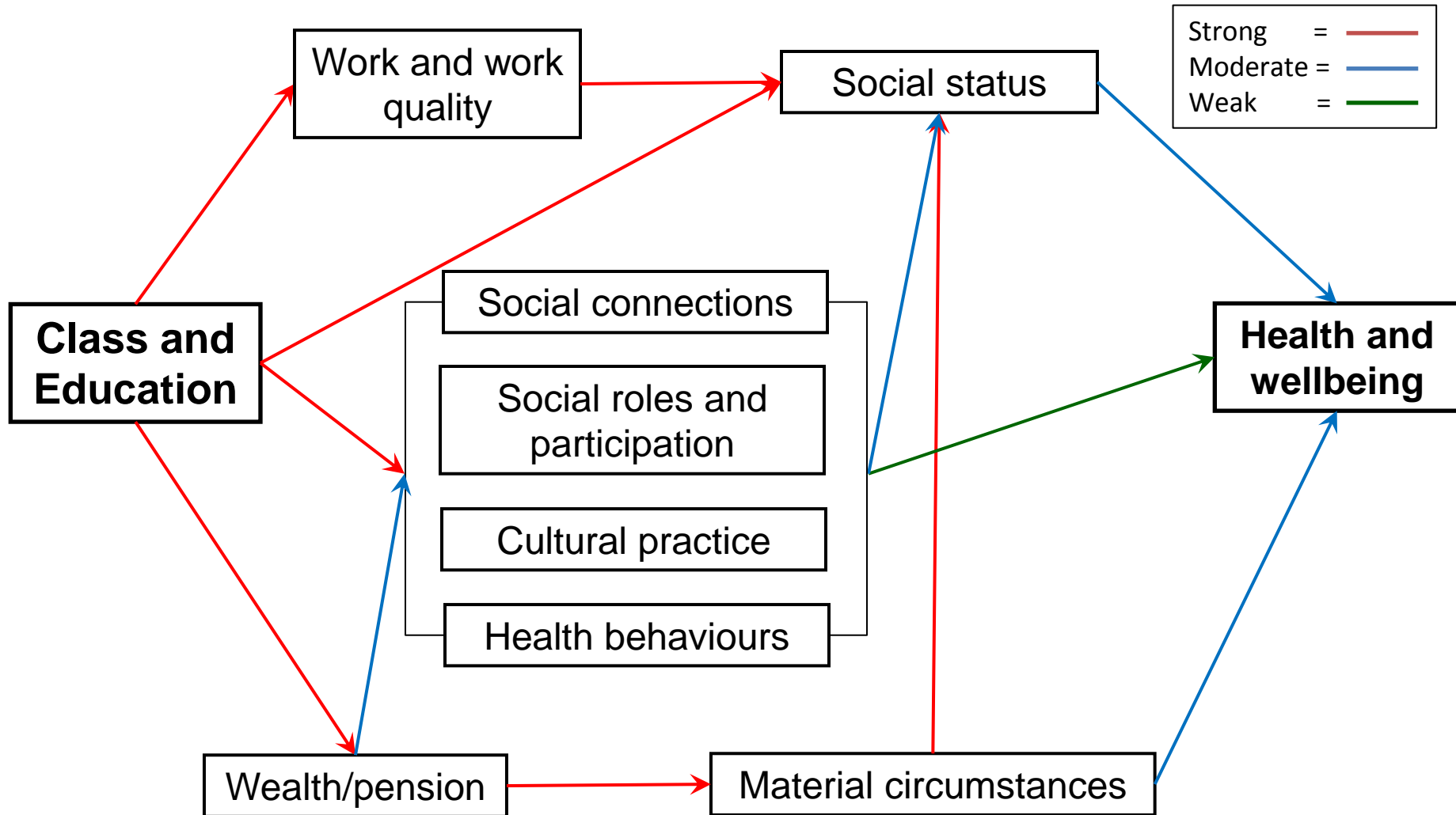
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# How can we understand class in later life?

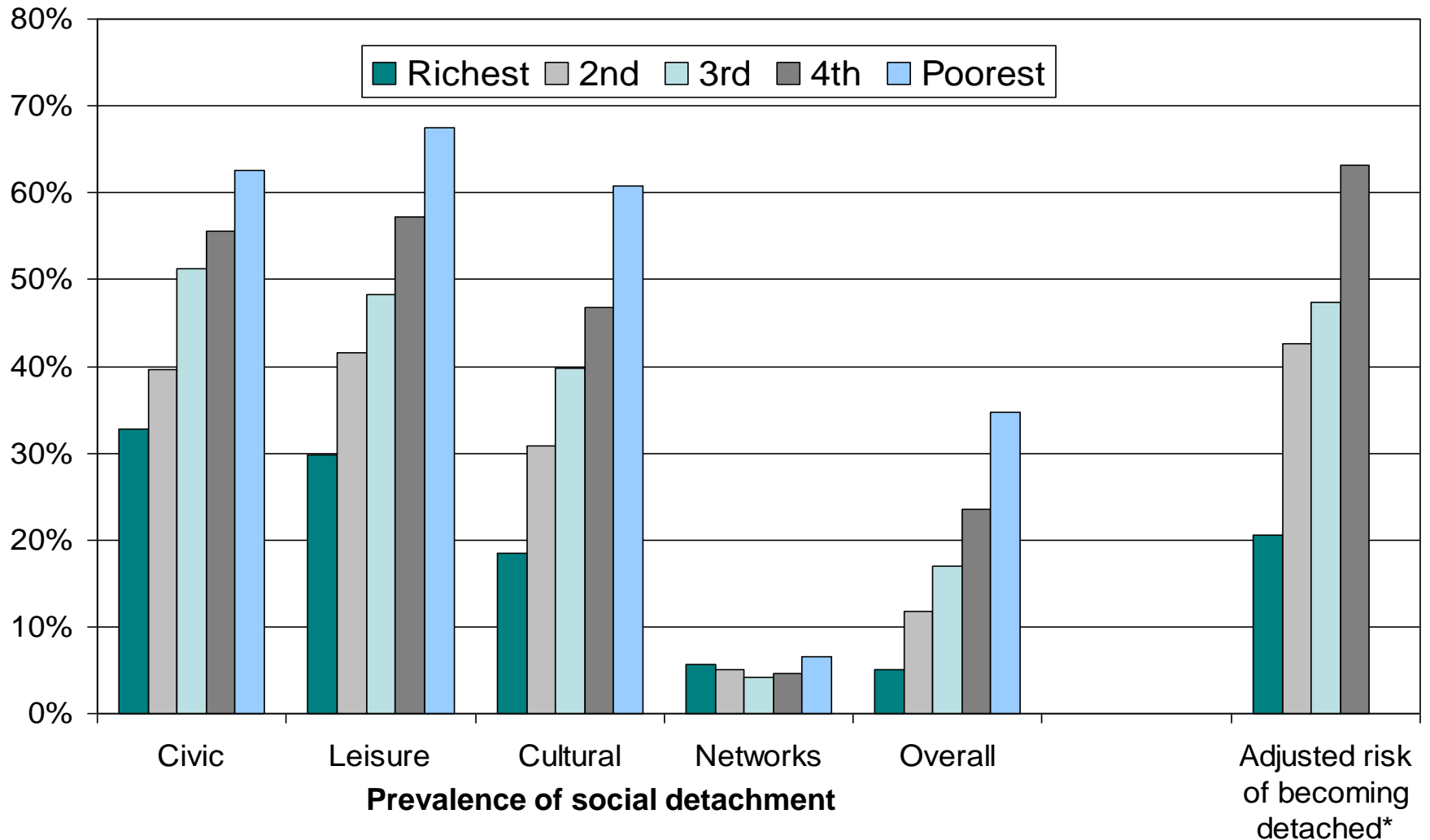
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- Inequalities research typically operationalises class with a measure of occupation (sometimes education), so those of working age have been the main focus.
- Class is largely theorised in terms of the impact of labour position on material and psychosocial factors, which in turn impact on relevant outcomes.
- Psychosocial explanations emphasise work conditions (control/autonomy and effort/reward) and perceived relative social position.
- But, occupational class (and education) may no longer adequately capture (processes of) stratification in societies where consumption and practice – reflecting social and cultural capital – have become significant markers of status.
- This may be particularly pertinent to those post-retirement, for whom (former) occupation may have less direct salience, highlighting the need to consider processes of stratification beyond labour relations.

# Class-related pathways in later life



# Social detachment and wealth



\* Percentage of risk of poorest, over a two year period, adjusted for education, health, car ownership, age, gender, etc.

(Jivraj *et al.* 2012)

## White man, age 66, retired aged 58

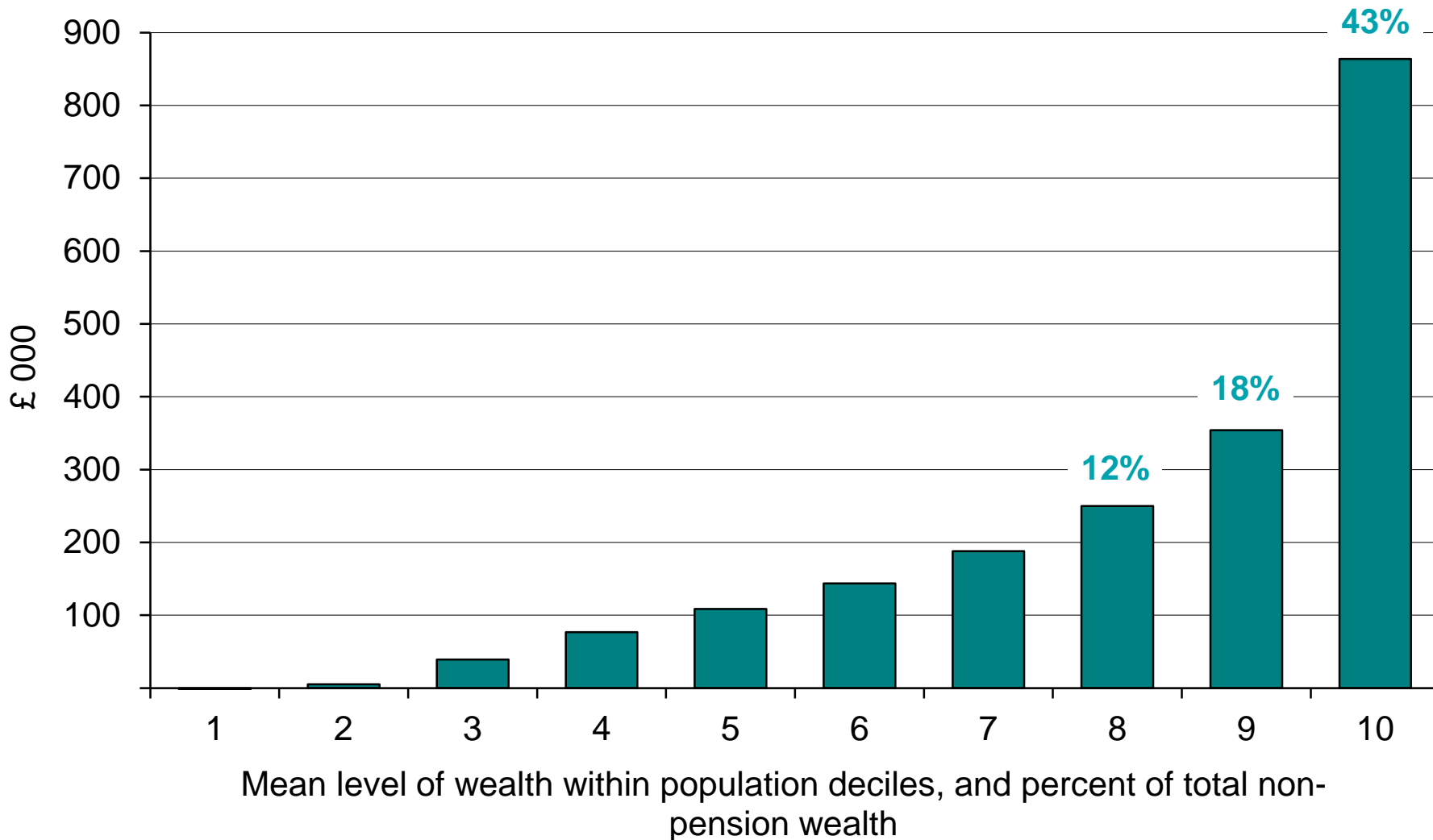
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We travel a lot. That's the other thing I do in my spare time, I do travel talks for the local hospice for charity. I did two last week actually. People like ... the groups like Probus ... retired businessman's association, and I talked to them about Japan where my daughter had lived for 4 years and we visited them quite a lot. So I do slide shows. And I did Peru on Friday ... I do those I suppose ... well once or twice a month I suppose. Have lunch and ... or evening sessions with different groups of people, talk to them about different places round the world that we've visited.

When I was at the county high school I looked after Modern Languages for a period of time as a governor. And so I had a talk about ... the area around Avignon. So I had some slides and did a talk in French ... we then set a test for the youngsters. And we tried to make the subject live rather than ... you know. So I could bring from something outside into the school. You know with my own knowledge of languages, which is reasonable, and with [the teacher's] expertise we could actually together make the language more interesting than just learning for the sake of learning.



# The distribution of non-pension wealth in later life



# Concluding comments (1)

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- There are significant class (and ethnic, gender, area, etc.) inequalities that continue into later life.
- These inequalities are present for almost all relevant outcomes, proximal, intermediate and distal.
- There are important variations by cohort, with a strong indication of increases in levels of morbidity, or, at best, stability in levels, and a widening of inequalities.
- The occurrence and nature of later life transitions and circumstances are related to outcomes:
  - Marital status (divorce and widowhood);
  - Health/disability;
  - Retirement status/route (voluntary) and employment conditions;
  - Wealth.
- And these are all related to class position.

# Concluding comments (2)

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- The mechanisms through which these inequalities operate are complex, inter-related processes, operating over time:
  - Material/economic wellbeing;
  - Social and cultural capital;
  - Employment quality and retirement processes;
  - Social status and valued identities.
- There are important cohort and period changes that are reshaping later life and that have implications for these inequalities:
  - Occupational structures;
  - Pension arrangements, retirement choices/opportunities;
  - Marriage choices;
  - Health.
- All of this has implications for policies to address ageing, which currently neglect class inequalities; and it also points to the need to address proximal effects and inequalities within the post-retirement population.

# Policy interventions

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- Socioeconomic inequalities in later life are an absent topic in policy discussion and development.
- Almost no consideration of inequalities in discussions around later life employment, active ageing, pensions, social care and welfare reform.
- Almost no interventions to address inequalities in health in later life.
- And for interventions that are focussed on later life there is no direct evaluation of their impact on inequalities.
- Policy discourse and focus is on empowerment, productivity, individualisation of risk and responsibility in the context of welfare retrenchment. All are likely to increase inequalities.
- In fact, there is a policy space for interventions targeted at reducing inequality and increasing social justice: pensions; job quality; housing; and social roles that provide valued identities, contribute to personal development and enhance social status.

# Acknowledgements

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- Funders



- A range of colleagues

- Alan Marshall
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- Pauline McGovern
- Simone Scherger
- Amanda Connolly
- Nitin Purandare
- Tarani Chandola
- Neil Pendleton

# Upcoming CLSA Webinars

**Mobility in Older Irish Adults:  
Evidence from The Irish Longitudinal Study on Ageing**  
**Orna Donoghue, PhD**

**March 28, 2017 | 11 a.m. ET**



**Register: [bit.ly/clsawebinars](http://bit.ly/clsawebinars)**