Ageing, Work and Retirement – longer lives and less work?

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Resumen

Existe la intención entre los gobiernos del mundo desarrollado de limitar los costes públicos de sus sociedades envejecidas a través de presionar a la población para que se mantenga a ella misma por más tiempo, a través del retraso de la edad de jubilación y a través de un mayor ahorro. Por otro lado, otros se muestran a favor de aumentar la edad de retiro basándose en la mejora de las condiciones de salud, y en la reivindicación del derecho humano a un trabajo digno para las personas mayores. Todas estas ideas se basan en la presunción de que el empleo disponible se ha incrementado y lo seguirá haciendo en el futuro. Pero la evidencia de dos países desarrollados —Nueva Zelanda y Reino Unido— a lo largo de los últimos cincuenta años contradice esta asunción. Hay ahora menos trabajo remunerado por persona adulta que hace 20 ó 40 años, y las sucesivas cohortes no pasan más tiempo de sus vidas trabajando que lo que hicieron sus predecesores. Eso puede ser una cosa buena o mala, pero lo que es cierto es que simplemente no es lo que muchos de los gobiernos y comentaristas insisten ha venido sucediendo, o con lo que cuentan para el futuro.

Palabras clave: envejecimiento, jubilación, empleo, salud, países desarrollados

Abstract

Governments across the developed world intend limiting the public costs of ageing populations by pressing people to support themselves for longer, through delayed retirement and greater savings. Others argue for extended working lives on the grounds of better health, or a 'human right' to meaningful employment in old age. All this presupposes that the employment available has expanded and will do so further. But the evidence from two developed nations —New Zealand and Great Britain— through the last half century contradicts this assumption.

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There is now less paid work undertaken per head of adult population than 20 or 40 years ago, and successive cohorts are spending no greater parts of their lives in employment than did their predecessors. That may be a good or a bad thing, but it simply isn't what most governments and commentators insist has been happening, or count upon for the future.

Keywords: ageing, retirement, employment, health, developed countries

Résumé

Il existe l´intention entre les gouvernements du monde développé de limiter les coûts publics de leurs sociétés vieillies en mettant sous pression la population pour qu´elle se maintienne elle-même plus longtemps, à travers le retardement de l´âge de retraite et à travers une plus grande épargne. D´autre part, d´autres se montrent à faveur d´ augmenter l´âge de la retraite en invoquant l´amélioration des conditions de santé, et en revendiquant le droit humain à un travail digne pour les personnes âgées. Toutes ces idées répondent à la supposition que l´emploi disponible a augmenté et continuera à le faire dans le futur. Mais l'évidence de deux pays développés- la Nouvelle Zélande et le Royaume Uni- tout au long des dernières 5 décennies contredit ce fait. Il y a actuellement moins de travail rémunéré par personne adulte qu´il y a 20 ou 40 ans, et les successives cohortes d´âge ne passent pas plus de temps de leur vie à travailler par rapport à leurs prédécesseurs. Cela peut être en soi positif ou négatif, mais ce qui est certain c´est que, simplement, ce n´est pas tout ce que beaucoup de gouvernements et commentateurs assurent qu'il est survenu ou pourra survenir.

Mots clés: vieillissement, retraite, emploi, santé, pays développés.

In his later years Peter Laslett developed a keen interest in all aspects of human ageing, and perhaps none more so than the rights of older persons to paid employment, should they want it. It was an issue that he and I discussed many times through the 1990s, drawing particularly upon the experiences of our respective countries, England and New Zealand. The last public address I gave which Peter attended, less than a year before his death, concerned ageing and work in our two nations, and all that now makes it a fitting topic for this essay.

Peter's call was for greater employment rights and opportunities for the ageing, backed up by continued substantial state support so that working in later life would be an attractive option, but not a necessity. This put him at some odds with a good many governments across the developed world. Faced with massive population ageing in the next few

decades, a broad consensus has come to dominate much policy thinking internationally: the rights, entitlements and expectations of the aged must be cut back, and greater reliance upon personal income and savings enforced. Central to this new balance between 'public' and 'private' will be greater personal saving for retirement during working life, prolonged working life and delayed retirement, and less generous public pensions once retired. But some crucial underpinnings of this vision for the future are seldom addressed, perhaps because they are simply too troubling for those pushing nations in this direction.

Behind this whole policy thrust are various unspoken assumptions about paid work, including the following. It is assumed, first, that substantial employment has been and will continue to be available through the working life, such as might permit individuals to make personal savings for old age. We must assume, too, that this will be especially so in 'middle age' or 'later working life', the years after about age 50 when continued employment (or its absence) does so much to determine what assets individuals have when they reach old age. We are required to assume that older workers will be healthy enough, physically, mentally and emotionally, for prolonged employment; that employers will keep older workers on and will hire new ones in large numbers; and that ageing workers will be willing to work on - or can be enticed, cajoled, bullied or ordered into it. And we have to assume that such jobs will not only be available in large *quantities*, but will also be of a *quality* to allow this more sustained individual saving - that the jobs will be secure enough, last long enough and pay well enough to build long-term savings.

What strikes the historian, of course, is that many workforce trends in the 30 or so years have been in the opposite direction, towards weakening the chances of many to work and save for an extending old age. In this essay I want to explore some of the history of just one of these key assumptions, by asking a simple question: 'what fractions of adult life have successive cohorts actually been spending in substantial paid employment'? The working hypothesis here is that persons without paid employment through much of the working life are unlikely to be in a position to save for retirement: we are concerned with quantities of paid employment alone, and leave aside equally vital questions of its quality.

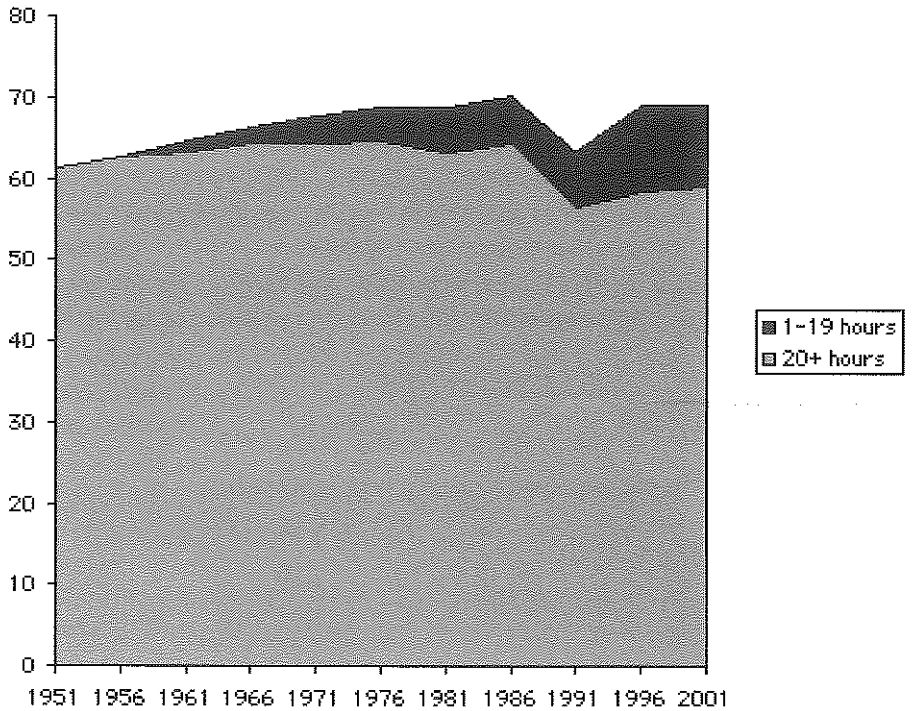
Sadly, most historical labour market statistics and analyses are of little use, since the emphasis in the ILO and other statistical

offices, both international and national, has until recently been upon tracking vague entities such as 'the labour force' or 'the employed'. The problem of course is that 'the labour force' is a group so wide and varied as to have no real meaning. It includes self-employed millionaires, employees labouring 70 or more hours a week, part-timers working a few hours, and unemployed persons looking for some part-time work. For worthwhile analysis we need statistics which sort and track these very varied groups, especially if we are to identify the fractions who hold substantial paid employment. This has been recognised in the last 20 or so years by growing numbers of statistical offices, which now provide more discriminating detail on the working population. But that is too recent to reveal historical trends with much confidence, or to let us ask what experiences of employment whole cohorts might be accumulating through life and as they approach old age.

In a few instances -and New Zealand and Great Britain are among them- historical records going back half a century do allow us to track cohorts' employment histories in this way, and the results should make sober reading for governments that are keen to restrict public retirement pensions, on the grounds that expanding employment opportunities have meant growing numbers can build personal savings for old age. Since the mid twentieth century New Zealand and Britain have included questions about actual hours of paid work in their regular population censuses, and have published the findings in ways that allow calculation of the proportions of different age and gender who have held substantial paid employment. The essay looks first at employment trends in New Zealand, as a single example of a developed, OECD nation, then considers some British and wider comparisons that test the possible typicality of the New Zealand story.

A first signal point is that the sum of paid employment available, relative to population of working age, has changed little in New Zealand over the last half century, and not as popular rhetoric might suggest. One measure of this is simply the proportions of people (males and females combined) in 'major' or 'minor' employment, as shown in Figure 1. Through the 1950s, 1960s and 1970s around 62 in every 100 New Zealanders aged 15-64 years worked 20+ hours in the week of the five-yearly population census. Through the 1980s and 1990s the figure was below 60 in 100, even as part-time working has grown.

FIGURE 1
Percentages of persons 15-64 years in paid employment, New Zealand, 1951-2001



SOURCE: *NZ Census of Population and Dwellings.*
NOTE: figure shows the percentages working 1-19 hours and 20+ hours in census week.

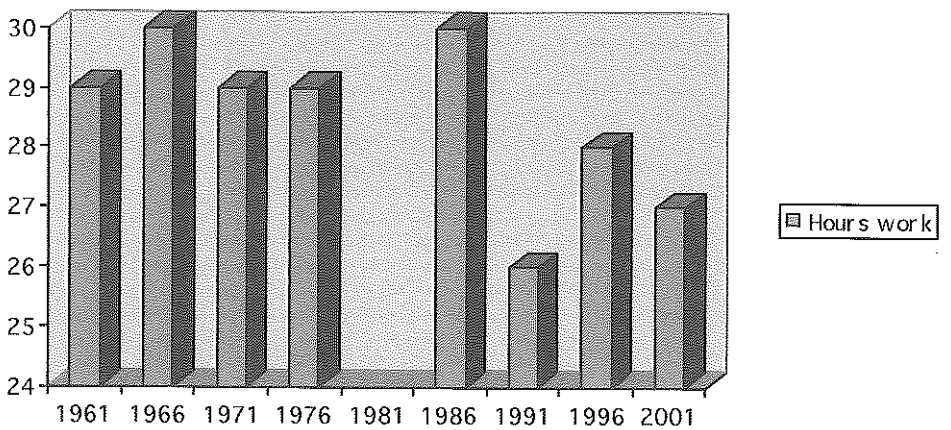
Another indicator of a static or shrinking quantum of paid employment is the average number of hours of paid work available per person of working age, regardless of how those hours were actually shared (or mis-shared) between people. The New Zealand results for the last 40 years are given in Figure 2, 1961 being the first date for which this estimate can be done, with the calculations made in the following fashion. At the 1961 census New Zealand men reported a total of about 32 million hours of paid employment in the week prior to the census, counting those working just an hour or two that week through to those working 70 and more hours.[2] Women reported 9 million hours of paid

2 The published results actually record the numbers working 1 - 4 hours a week, 5 - 9 hours, and so on. I have assumed here an average at the midpoint of each range,

employment, and the total 41 million hours of paid work is then divided by 1.41 million, the total number of persons aged 15 - 64 years in New Zealand in 1961. That gives a figure of 29 hours of paid employment available per adult of standard working age, and this is the figure included for 1961 in Figure 2.[3] The line is flat or falls quietly across 40 years, indicating that employment growth has barely paralleled population growth, with 29-30 hours of paid work per adult of standard working age reported in the 1960s, falling to 26-28 hours in the 1990s. Radical imposition of a 'Thatcherite' deregulation of the New Zealand economy in the 1980s explains much of the sharp collapse in employment around 1991. But given the rounding inherent in the procedures, not too much should be read into variations of an hour or so a week.

FIGURE 2

Hours of paid work available per week per person aged 15-64, New Zealand, 1961-2001



SOURCES: *New Zealand Census of Population and Housing, 1961-2001.*
NOTE: Figure shows the total number of hours of paid work reported in census week, divided by the total population aged 15-64 at that date, rounded to the nearest whole hour. No comparable data published for 1981.

so that everyone reporting having worked 1 - 4 hours, for example, is counted as having worked exactly 2.5 hours, everyone in the 5 - 9 hours range is counted as having worked 7.5 hours, and so on. Crucially, all censuses across the 40 years are treated in the same way, so that any distortions introduced by this necessary simplification should at least be consistent across time. No useable results were published for 1981.

3 The small amount of paid employment reported by persons aged 65 or more is included in the 41 million hours of total paid employment available in New Zealand in 1961. The calculation in Figure 1 is therefore of how much paid employment there was, if all employment had been available only to persons aged 15 - 64 years.

These results run counter to much talk about jobs growth across the last half century, especially for women, and should give pause to those who are bullish about a major and rapid future employment expansion for ageing workforces. A significant lift in the volume of employment, rather than mere shifts of employment from one group to another, would be new and against the historical trend, at least in the New Zealand case. All this raises further questions about the distribution of an essentially static body of employment through the last few decades. More for some must mean less for others, so how have the shares been changing - between men and women, younger and older adults, fulltime and part-time workers, those working more hours than they want and those working less, or those born in one era or another? The New Zealand and British data can be analysed back to 1951 to explore this in a number of ways.

Since our central question here is 'what proportions of the population have had substantial paid employment, such as might enable saving for retirement during working life', we need a measure of 'substantial paid employment'. An obvious one might be 'fulltime paid employment', a term used widely in the international statistics and literature about labour markets. But several definitions of fulltime are in use. In much of Europe fulltime means working 30+ hours a week for pay, while in the US and some other places it means 35+ hours. In New Zealand fulltime currently means 30+, but until the 1980s it meant just 20+. All this makes for messy comparisons, but for various technical reasons in the New Zealand analysis here I have followed the 20+ hours definition throughout. In other words, the bar to being counted as in substantial paid employment has been set very low, deliberately: a higher bar would reduce further the apparent fractions of lives spent in substantial paid work.

The standard historical analyses of such census employment data are by age and gender, showing the numbers and fractions of males aged 15-19 years, for example, or of women aged 60-64, who had paid employment in the 1960s or the 1990s. That, however, gives only static snapshots of the changing distribution of employment and the make-up of the labour force. More revealing is an analysis by birth cohort, which traces the accumulating employment experience of the same group of people, as they lived through their twenties, thirties, forties and beyond. Broad cohort experiences can be reconstructed from the census data, since those women aged 20-24 years at the 1961 census, for instance, were essentially the same group as those aged 25-29 years at the 1966 census, or 30-34 years at the 1971 census, and so on.

The results are recorded below separately for men and women, since their employment histories have been and remain very different, all talk of convergence between female and male work experiences notwithstanding. Figure 3 reports the percentages of New Zealand men of various birth cohorts who were working 20+ hours a week at successive points through the cohorts' lives.[4] The 'working histories' of those born in the 1920s and 1930s are nearly complete, since the greater part of their adult lives have been lived in the post-war period covered by our census data. Those born earlier and later appear in Figure 3 with only partial histories, with more yet to be added in the coming years for those born after World War II. Even so, some results stand out already.

A first point is just how dissimilar the lifetime employment histories of successive male cohorts are proving to be, at least in amounts of paid work done. Those born just 10 years apart are on distinctive employment trajectories throughout life, and will likely end life with quite different fractions of it having been spent in substantial paid employment.

A second feature is that these distinct cohort histories seem to follow some regular patterns. Those born in the 1920s, and so entering employment in the 1940s and 1950s, were largely in substantial paid employment by their later teens. Through their twenties, thirties and forties, 96 or 97 in every 100 were in substantial paid work, and the rates dropped off only slowly through their fifties. Their experiences represent what we might call the 'classic male employment history', which both consciously and unconsciously still underlies so much thinking about work and ageing, past and future. This fails to recognise that that experience was perhaps unique to just a few cohorts, that it is fading fast, and that female employment patterns, whatever they are doing, are not conforming closely to the 'classic' male model.

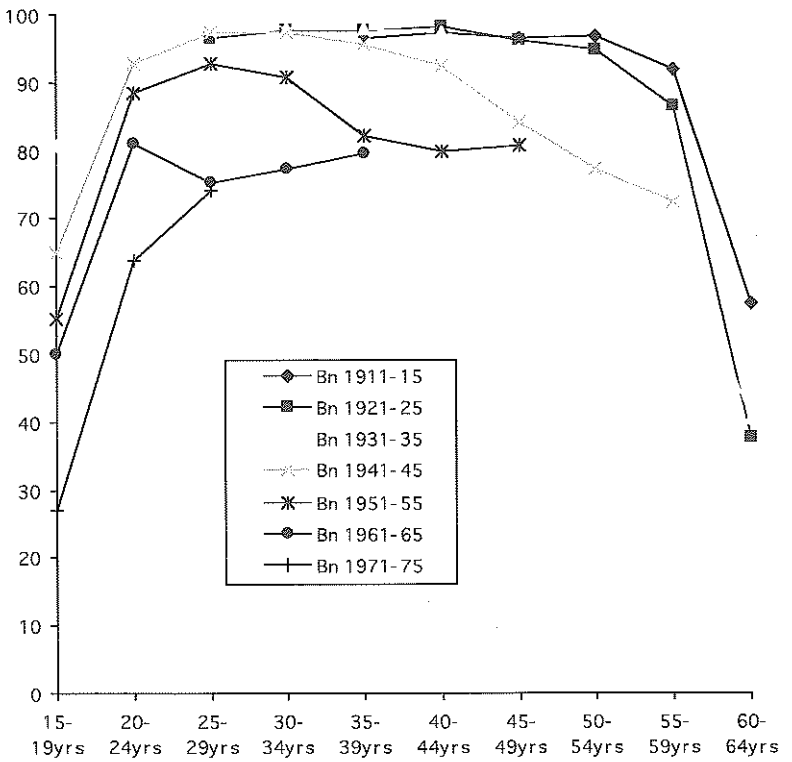
Men born in the 1930s and 1940s had similar 'near-total' employment levels from their later teens on, though their rates of employment after about age 40 fell off more steeply. And for their successors, born in the 1950s, 1960s and 1970s, this pattern is repeating even more sharply. They got into paid employment later in life, their peak employment levels came in their twenties and were lower for each successive cohort,

4 The count includes all who were employers, self-employed, working for wages or salary, or working as an unpaid relative assisting in a family business, where reported hours of work per week were 20 or higher.

and employment levels have dropped off sooner and faster after about age 30. Nor does varying the definition of substantial paid employment make much difference. If we raise the definition to 30+ hours, the graph lines in Figure 3 for those born in the 1920s and 1930s remain essentially unchanged, but fall off more steeply still for the later-born.[5] And counting in part-time work likewise changes very little, for this has accounted for only a tiny fraction of total male employment in New Zealand.

FIGURE 3

Percentages of Men in Substantial Paid Employment by Birth Cohort, New Zealand, 1951-2001



SOURCES: *New Zealand Census of Population and Housing, 1951-2001.*
NOTE: Substantial paid employment means working 20 or more hours per week. Each line represents the proportions of the birth cohort holding substantial paid employment as it moved through the different ages shown.

5 Using a 30+ hours definition of 'substantial paid employment' involves many more estimations than does a 20+ hours definition, and that is why the 20+ figure has been preferred in the main in this study.

A further feature to note, not illustrated here because of lack of space, is that the cohort experiences of different population sub-groups - ethnic or regional, for example - follow similar yet even more exaggerated downward trends over time. Among New Zealand's large indigenous Maori population at least 95 percent of men born in the 1920s were in significant paid employment right through to age 50 - but just 65 percent for those born in the 1950s were still working at age 50. Even more troubling has been the disappearance of employment from the lives of Maori men born in the 1960s and 1970s: at age 30-34 years, 95 or 96 in every 100 had been in substantial paid employment if born in the 1940s or earlier, but just 60 percent for those born in the 1960s.

The areas above and below these cohort curves in Figure 3 are highly significant too. In a general sense, the area below a cohort's employment curve represents the fraction of life spent by the cohort as a whole in substantial paid employment, the area above and outside the curve and running up to the 100 percent horizontal line across the top of the figure represents the fraction of life without substantial employment. Those born in the 1920s and 1930s spent about 95 percent of their lives between ages 15 and 29 in substantial paid employment - down to about 85 percent for those born in the 1950s, and 55 percent if born in the 1970s. The fraction of cohort life spent in substantial paid employment from aged 15 to 49 years - the period of peak working, earning, family-raising and home-buying, at least until more recent times - has fallen from about 95 percent for those born in the 1920s, to 80 percent for those born in the 1950s. And in the later stages of the working life the patterns repeat: about 95 percent of the years from age 40 to 59 were spent in substantial paid employment for those born in the 1920s, and about 80 percent for those born in the 1940s, the latest cohort for which this estimate is yet possible.

These comparisons are rather crude of course, and the actual differences between proportions of cohorts' lives spent in and out of employment are still greater than they appear in Figure 3. Most importantly, survival has been improving for successive cohorts - the right-hand boundary to the 'box' representing a cohort's adult life in Figure 3, we might say, is shifting further out to the right for each subsequent cohort as more men live longer.[6] This means that the portion of life

6 In reality the survival of each cohort is greater throughout life, and not just in old age. An improved version of Figure 3 would show, not a fixed 100 percent line as the

spent without substantial paid employment -the area above and to the right of each curve - is in fact growing for later-born cohorts more than the Figure indicates, even as the area below and to the left of their employment curves is shrinking.

Future employment levels for recent-born cohorts are a matter of speculation, in New Zealand as everywhere. Many assert that recent cohorts, who are making a slow and often troubled start on their working lives, will nevertheless compensate for this by prolonging employment when older - employment in this view is simply shifting from earlier to later adult life. It is easy to see why government treasuries or many individual workers might want to be true. But there is little evidence as yet in the cohort data that this is what is happening. The decline in employment among those in their fifties and sixties, very evident in New Zealand's case through the 1960s, 1970s and 1980s, appears to have been arrested recently, primarily through an abrupt raising of state pension age from 60 to 65 during the 1990s. But no male cohort has yet recorded higher levels of employment in its fifties and sixties than it had when members were in their thirties or forties. I find it hard to envisage that substantial numbers who did not work, or work fairly consistently, in their thirties or forties, will nevertheless move into sustained and substantial employment in their fifties or sixties. It might happen, or be made to happen, but it will be against the grain of recent history. It will not happen, I suspect, without deliberate action by governments, through regulation, incentives, tax credits, pension penalties and more of a scale and severity not yet being contemplated. And it will require an overall expansion in employment relative to population such as has not happened through the last half century, if jobs for the middleaged and elderly are not simply to be 'robbed' from younger, later-born cohorts.

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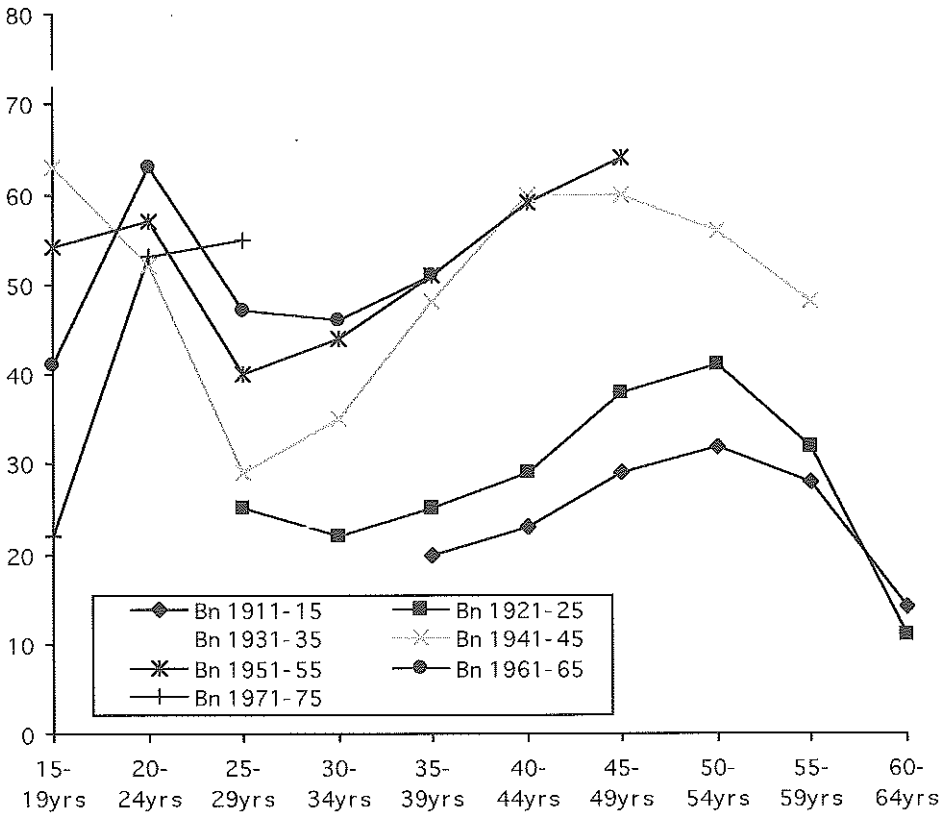
upper edge to the 'box', but a downwards-descending survival curve that was distinct (and staying higher for longer) for each successive cohort, thus defining an area that represented the actual amount of life lived by each birth cohort. The calculation could then be of the proportions of the survivors who were in or out of substantial paid employment at each stage through life. But that calculation is complex, difficult to represent simply in graphic form, and raises contentious questions about measuring the actual past and future survival of specific historical cohorts, and for these reasons I have left this issue aside in this essay. But that improved trace of significant paid employment relative to the survival of each cohort does not give results that are significantly different from the simpler and more stylised ones reported in these Figures and text.

A final comment concerns the quality of the substantial paid employment available to successive cohorts. All employment of 20+ hours a week is being considered here an equal basis for building personal savings for old age. But important changes in the last 25 years in the nature and character of paid work puts that simple implicit assumption in doubt. When 96 or 97 in every 100 New Zealand men in their twenties, thirties or forties held substantial paid employment in the 1950s and 1960s, for example, the great bulk of them enjoyed security, continuity and rapidly rising real wages, the result of buoyant economies, heavy government regulation and protection, and a powerful social ethos that stressed such guarantees. But by the 1980s and 1990s, radically changed economies, views on the role of government and a new 'social contract' concerning job security, meant that large portions of paid employment were characterised by global competition, casualization, deregulation, the loss of government and union protection, shrinking employer superannuation schemes, and declining real net wages. The true capacity of substantial paid employment to sustain personal saving for old age, we might suspect, had fallen more sharply than simple measures of the quantity of such employment might indicate.

The employment experiences of women through the last half-century have of course been rather different - and yet not so different in important larger respects. In New Zealand women held little significant paid employment at mid century. But growth in this from the 1960s in particular has led many to talk loosely of female working lives as soon approaching the 'classic' male employment pattern, with fulltime paid work through life except for a few years out with young children. A glance at Figure 4 shows little evidence of this.

Sizeable fractions of the women born in the 1920s and 1930s had substantial paid employment in their later teens and early twenties, before leaving paid work to raise families. Just one in three or four (counting married and not-married together) held substantial paid employment in their twenties and thirties, and while considerable numbers returned to paid work in their forties (in the 1960s and 1970s), the levels barely reached one in two by age 50, after which paid work fell off sharply once more. Between ages 15 and 64 these cohorts spent around one-third of their life in work of 20+ hours a week.

FIGURE 4
Percentages of Women in Substantial Paid Employment by Birth Cohort, New Zealand, 1951-2001



SOURCES: *New Zealand Census of Population and Housing, 1951-2001.*
NOTE: Substantial paid employment means working 20 or more hours per week. Each line represents the proportions of the birth cohort holding substantial paid employment as it moved through the different ages shown.

Those born in the 1940s and 1950s began their adult lives in the 1960s, when female employment surged in all standard accounts. Even so, the fractions of cohort life spent in substantial paid employment remained limited, at less than one half. Between ages 15 and 49 years, for example, those born in the 1920s spent about 33 percent of their lives in substantial paid employment, those born in the 1930s 39 percent, the 1940s 46 percent, and the 1950s 50 percent. Extending the age range out changes the figures very little. Even if we assume the unlikely - that employment levels for those born in the 1950s and aged about 50 in 2001 will remain at that peak level through until they are

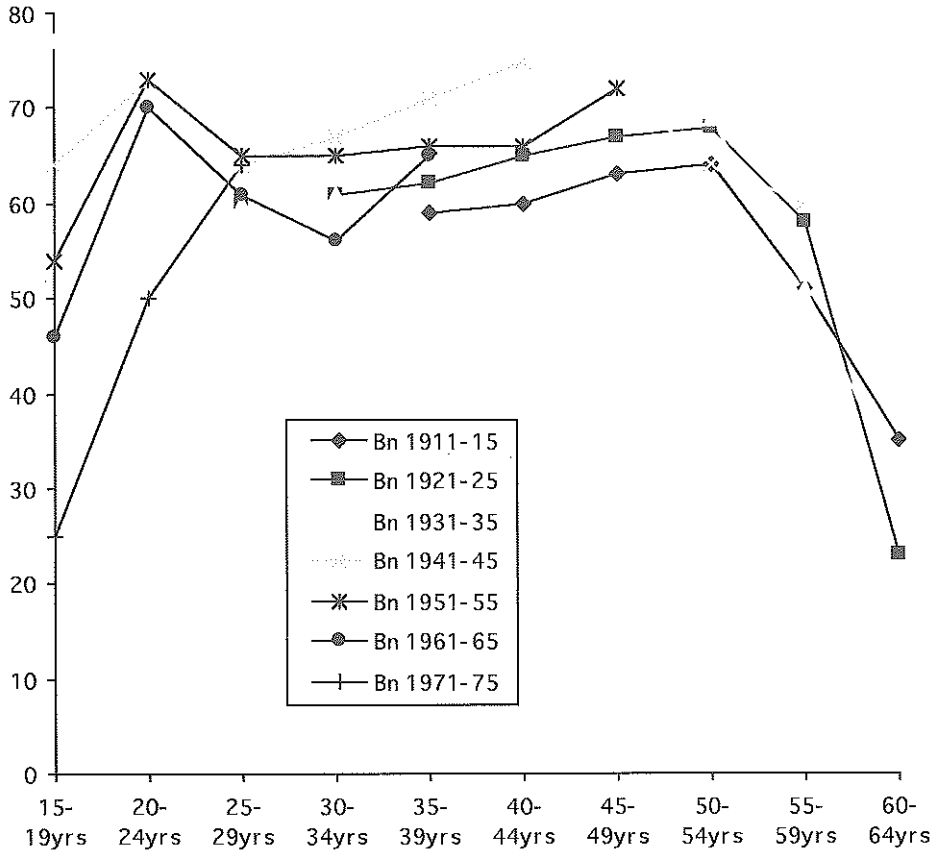
65 - the fraction of that cohort's life spent in substantial paid employment between ages 15 and 64 will still only end in the 50-55 percent range. And of course, female survival is extending, the right-hand margin of the 'box' in Figure 4 is moving out for the later-born, and the area above and outside the employment curve is growing. The fraction of the life of a cohort from age 15 to death which is spent in substantial paid employment will likely end up little different for those born in the 1950s or 1960s from what it was for their seemingly less-employed predecessors.

There are hints in Figure 4, too, that the rise in female employment witnessed through the last few decades may be tailing off. The most recent-born cohorts in Figure 4 have not had higher employment in their twenties and thirties than did those born in the 1950s, while they were substantially less employed while in their teens or early twenties. Some of that is because they have been undertaking further education and training, and many observers have assumed - just as for male cohorts - that more education and delayed employment are a prelude to substantially higher quantities (and qualities) of employment later in life. But of that there is little strong evidence as yet in these cohort histories: cohorts of women seem still to be following the lifetime work patterns of their female predecessors, rather than male patterns. And given the modest levels of substantial paid employment in early adult life for the recent-born, together with their expected greater survival into very old age, these cohorts will have to have significantly higher employment between about ages 30 and 60 than have any cohorts of women before them, simply to match the fractions of life spent in paid employment by those born before them.

Behind these figures and numbers will lie enormous individual variation, from those women who had substantial paid employment for just a year or two during life (together perhaps with a few years of part-time work), through to those in unbroken employment decade after decade. But that could mean, of course, that only some of the one in two or one in three who have had substantial paid employment at any one time will have had it consistently, and so perhaps have been in a position to build personal savings for old age. The job quality issues mentioned earlier for men all affect women's employment too - rewards from work have improved over time for some and worsened for others, with the balance for whole cohorts yet to be established carefully.

FIGURE 5

Percentages of Persons in Substantial Paid Employment by Birth Cohort, New Zealand, 1951-2001



SOURCES: *New Zealand Census of Population and Housing, 1951-2001.*
NOTE: Substantial paid employment means working 20 or more hours per week. Each line represents the proportions of the birth cohort holding substantial paid employment as it moved through the different ages shown.

One further variation on this cohort exercise is reported in Figure 5, where men and women of successive cohorts have been counted together to show what fractions of a cohort, regardless of gender, have held or hold or may yet have substantial paid employment. This shows a clear sharp fall in employment before about age 25 for recent cohorts. It indicates surprisingly little change from one cohort to the next in overall levels of employment after about age 25, for those born in the 1920s, 1930s or 1940s - men's losses in employment and

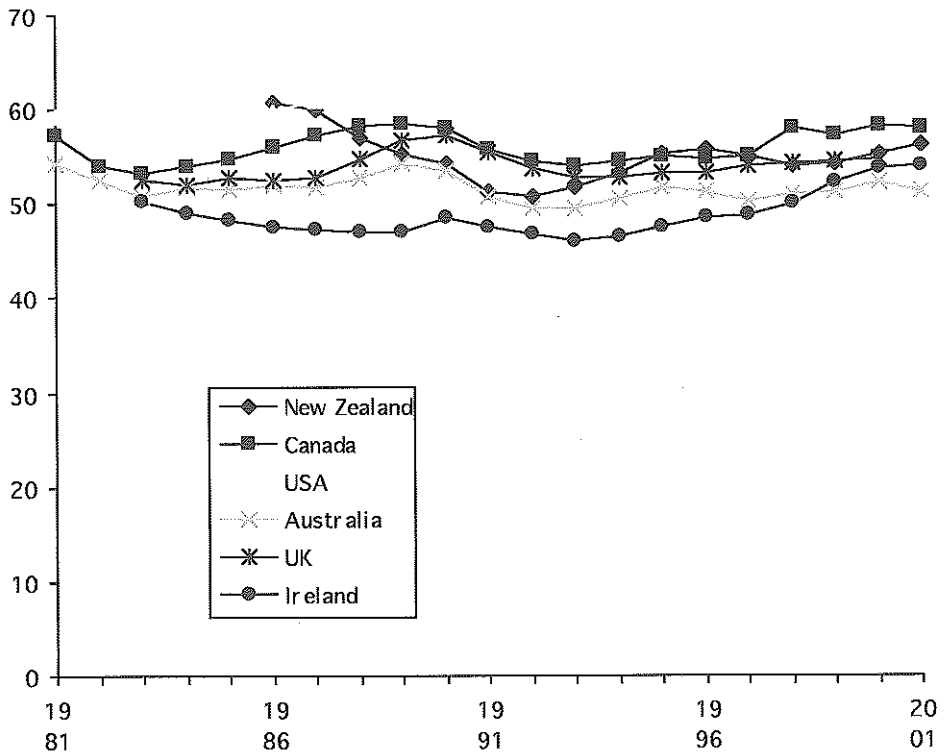
women's gains have more or less cancelled each other out in crude numbers. But perhaps least anticipated was the lack of an increase in the fraction of life being spent in employment by more recent cohorts. Between aged 15 and 49, taking men and women together, the group born in the 1930s and 1940s spent about 65 percent of its life in substantial paid employment, dropping to perhaps 60 percent for those born in the 1960s. Even allowing for some pretty maximal speculations about employment for the middleaged in the years to come, the unexpected finding is that all cohorts will end up spending 60-65 percent of their adult lives from 15 - 64 years in substantial paid employment - my estimates are 60 percent for the men and women born in the 1920s, 63 percent for the 1930s, and perhaps 65 percent for those born in the 1940s and 1950s. Given the improved survival of more recent cohorts - that is, the expanding numbers of elderly years that must be 'supported' by the 'savings' of the 'working years', more recent cohorts are heading to less rather than more overall lifetime paid employment, relative to years in non-employment.

How does New Zealand compare, as a small, remote, modestly-performing, once-heavily-regulated-and-now-very-open economy in the OECD group? Some quick comparisons suggest that it may be fairly 'typical' in various respects, sharing employment trends that have been widespread across the more developed economies through recent decades. One simple comparison is with fulltime jobs in England and Wales across the last half century. At the 1951 census there were 65 fulltime jobs there for every 100 persons (male and female combined) aged 15 - 64 years - by 1961 63 per 100, in 1971 59, in 1981 56, in 1991 55, and 53 in 2001. Part-time jobs grew, but the total 'fulltime equivalent employment' available, counting each part-time job as 0.4 of a fulltime one, still shrank over the years, from 67 to every 100 persons aged 15 - 64 in 1951, to 66, 64, 60, 61, and 59 by 2001. Most of the change, just as in New Zealand, came in the third quarter of the twentieth century rather than in its last years.

Another comparison looks at the numbers of fulltime jobs relative to population across a number of countries, as this data became available in the 1980s via sample surveys. The results are given in Figures 6 and 7, which break the sample of nations into two groups for convenience, one the English-speaking group where 'liberalisation' and 'deregulation' have tended to go furthest in recent decades,

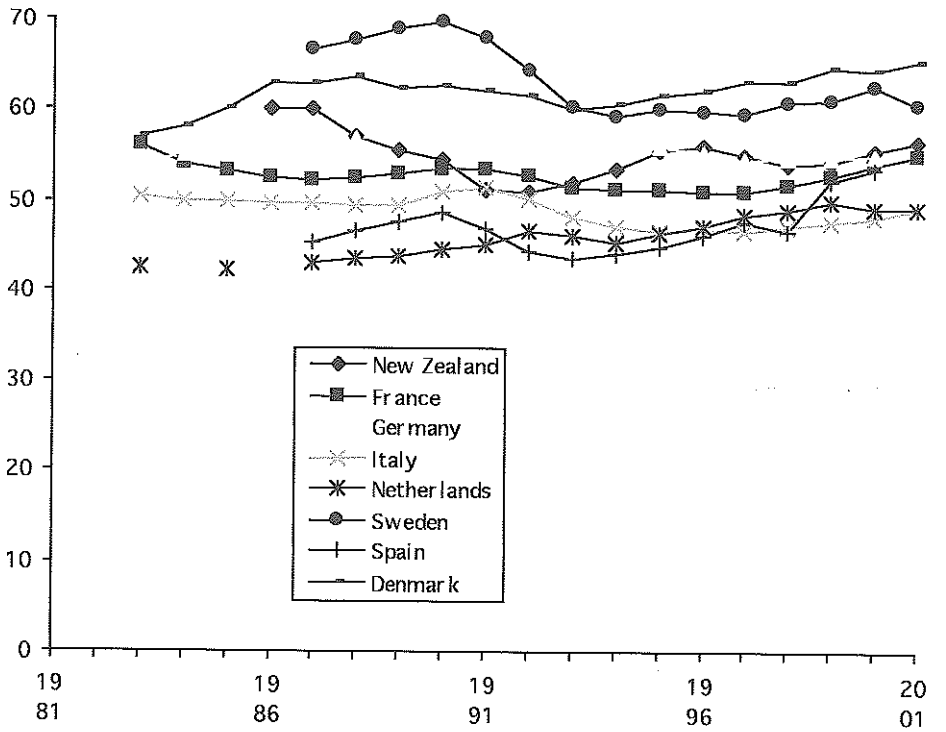
and a Continental Europe group. This test suggests once again that there is little that was very unusual about the New Zealand (or English and Welsh) experience. New Zealand has been a 'middling' representative in overall employment levels during the 1980s and 1990s, neither among the more heavily nor the more lightly employed of nations, nor with an unusual range of ups and downs over the period.

FIGURE 6
Percentage of persons aged 15-64 years in fulltime employment, selected English-speaking countries, 1981-2001



SOURCE: *OECD, Labour Force Statistics, 1981-2001.*
NOTE: Count includes military and civilian employment. Fulltime means 30+ hours a week.

FIGURE 7
Percentage of persons aged 15-64 years in fulltime employment, selected OECD countries, 1981-2001

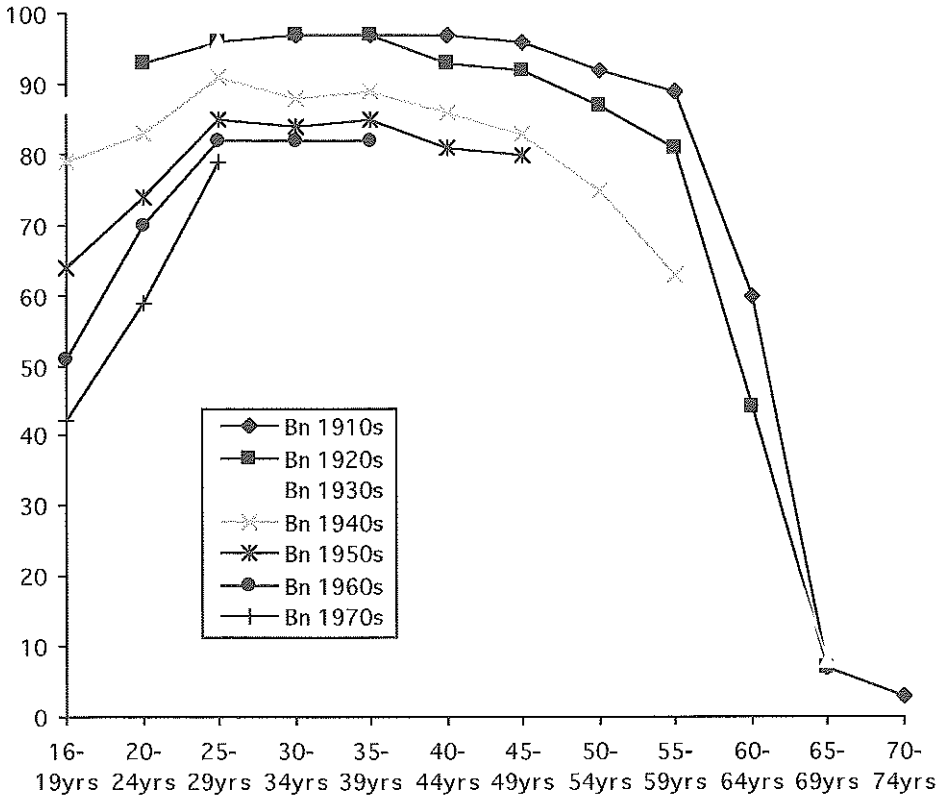


SOURCE: *OECD, Labour Force Statistics, 1981-2001.*
NOTE: Count includes military and civilian employment. Fulltime means 30+ hours a week.

One further and rather closer comparison suggesting again that New Zealand may not be too unusual is with England and Wales since 1951, where the censuses of the last half century allow cohort tracing similar to that for New Zealand. Figures 8, 9 and 10, tracking the employment histories for birth cohorts there, indicate rather similar employment curves to the New Zealand ones. (The two sets of national data cannot be compared directly for a number of reasons, including the different definitions of fulltime and substantial employment which I have been forced to use by the nature of the surviving data.) In England and Wales, as in New Zealand, successive male cohorts have been getting into paid employment later in life, have been reaching lower peaks of lifetime employment in their twenties and thirties, and have seen employment drop away more rapidly from about age 40.

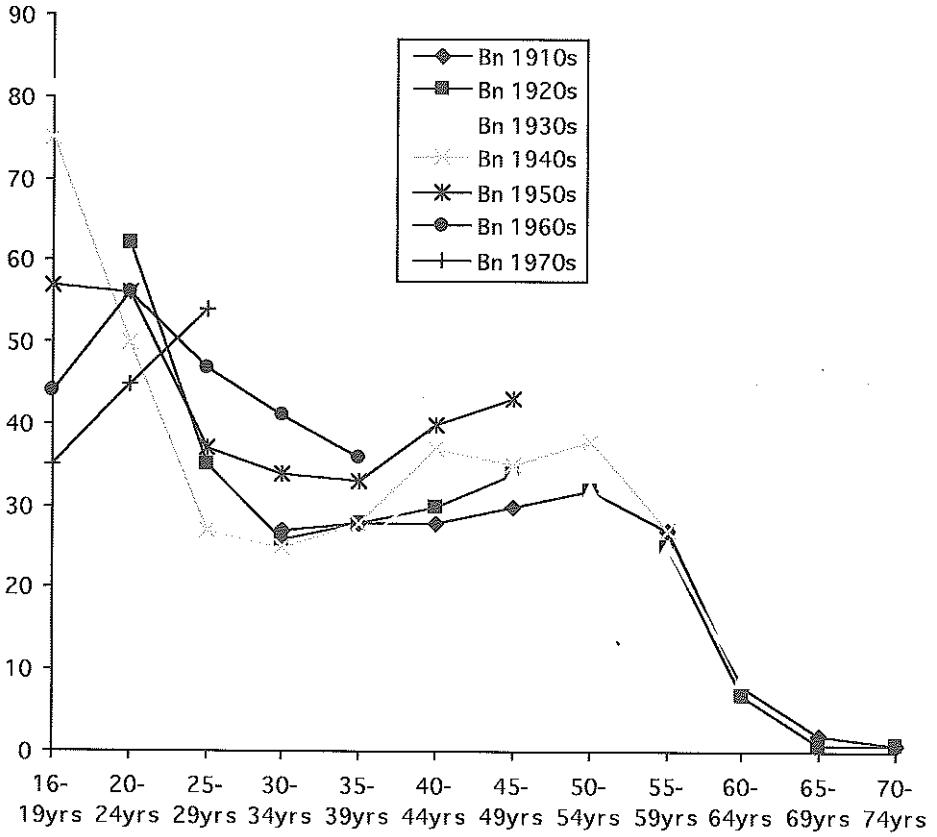
FIGURE 8

Percentages of Men in Fulltime Paid Employment by Birth Cohort, England and Wales, 1951-2001



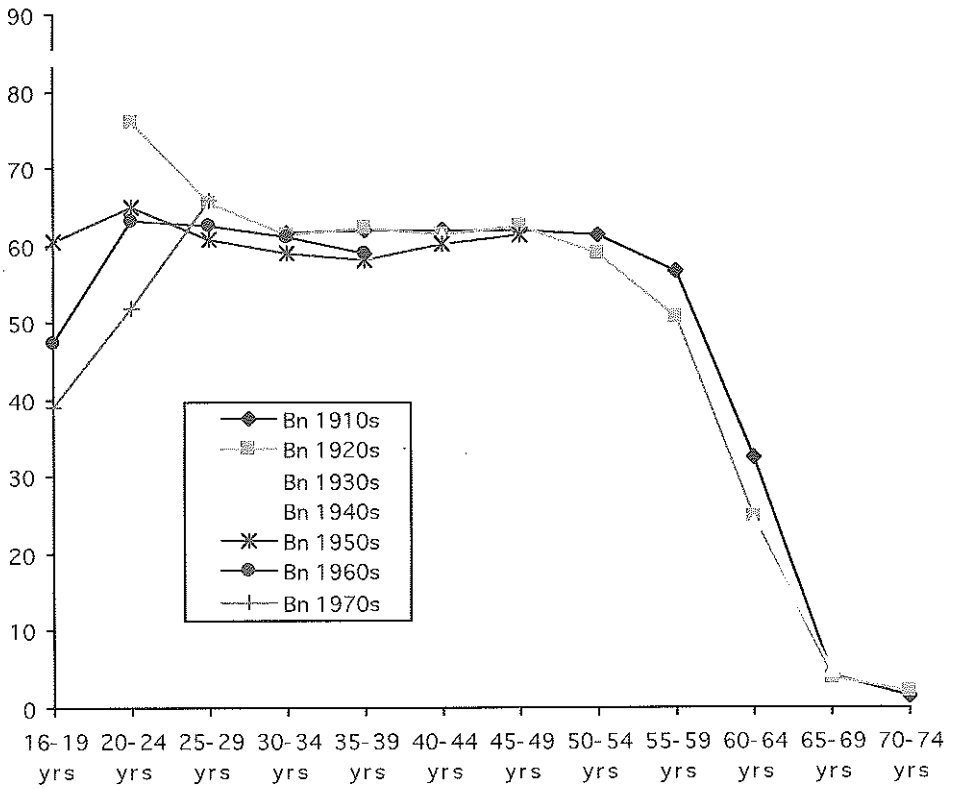
SOURCES: *England and Wales, Census of Population and Housing, 1951-2001.*
NOTE: Fulltime paid employment means working 30 or more hours per week. Each line represents the proportions of the birth cohort holding fulltime paid employment as it moved through the different ages shown.

FIGURE 9
Percentages of Women in Fulltime Paid Employment by Birth Cohort, England and Wales, 1951-2001



SOURCES: *England and Wales, Census of Population and Housing, 1951-2001.*
NOTE: Fulltime paid employment means working 30 or more hours per week. Each line represents the proportions of the birth cohort holding fulltime paid employment as it moved through the different ages shown.

FIGURE 10
Percentages of Persons in Fulltime Paid Employment by Birth Cohort, England and Wales, 1951-2001



SOURCES: *England and Wales, Census of Population and Housing, 1951-2001.*
NOTE: Fulltime paid employment means working 30 or more hours per week. Each line represents the proportions of the birth cohort holding fulltime paid employment as it moved through the different ages shown.

Women's fulltime employment in England and Wales has shown perhaps even less change from cohort to cohort - from grandmothers to mothers to daughters as it were - than has happened in New Zealand. Recent-born cohorts have been staying in education for longer in their teens, but through their twenties have had similar levels of employment to their predecessors. Through their thirties and forties the more recent-born have had only slightly greater fulltime employment than did their mothers or grandmothers, and the 'middleage' employment peak, around the late forties, was still only in the 40 - 50 percent range, and

little more than for the earlier-born. Fairly consistent fractions of cohort lives appear to be spent in fulltime employment. Between ages 20 and 59, for example, it was 31-32 percent for those born in the 1920s, 1930s and 1940s, rising to perhaps 37 or 38 percent for those born in the 1950s. But given their lower employment before age 20, and substantially longer lives, they will likely end up spending no more of their lives in fulltime employment than did their female forebears, much as was found for New Zealand. Part-time working has grown among British women in recent decades, and so will modify these patterns to some extent but not radically.

The trace of overall cohorts' employment histories (Figure 10), combining men and women, gives results that are once again close to the New Zealand pattern, and striking for their stability over long runs of time. There has been minimal difference in the amounts of life spent in significant employment between ages 16 and 64 for those born in the 1920s, 1930s, 1940s or 1950s, and few signs that those born more recently are heading for something very different either. Each cohort in England and Wales is spending around 60 percent of its life from 16 to 64 in fulltime paid work - the calculations are 65 percent for the men and women born in the 1920s, 62 percent for the 1930s, 58 percent for the 1940s, and perhaps 60 percent for the 1950s. Given growing cohort survival to higher ages, these fractions in employment will likely translate into declining fractions of cohort life in work between ages 15 and death.

Our focus upon cohort experiences accumulated across long runs of time suggests caution in all talk about more and longer working lives, or the savings that might be built on this by the more recent-born, or the public pension cuts that can follow in consequence - or talk about enhanced employment rights for older workers. The evidence here, briefly, is that job opportunities have been shrinking in numbers through the last half century; that quietly-expanding employment for women has been more than parallelled by falling employment for men; that around just one half or less of each cohort's life, from leaving school until age 65 is spent in paid employment; and that the fraction of a cohort's overall life spent in substantial employment is shrinking for each successive group. 'Job quality' issues might modify the picture: there may, for example, have been little differences in the total quantities of paid employment in the lifetimes of successive cohorts, but better education and skills, rising real net earnings, improved working conditions and the like could be giving the later-born improving lifetime

rewards, and so the capacity to save. I have my doubts about much of this, based on the New Zealand experience. My challenge to us all is that both 'quantity' and 'quality' aspects of the history of employment for successive generations deserve a more searching and sceptical scrutiny than has been common to date.

Some may welcome evidence that the fraction of life spent in paid employment may not be rising, and even shrinking. But many will not, I suspect, and will resist any 'defeatist' implication of an historical 'zero sum game' - of more for some being at the expense of less for others - and will want to insist that the future can be different, with more (and better) jobs yet bringing different conclusions to our cohort tales. The most familiar version of this line heard today runs something like the following: population ageing, along with decline in total numbers such as faces much of the developed world, will mean fewer young recruits entering the workforce, creating new opportunities and demand (and financial rewards) for older workers to stay on working longer, and so enabling many more citizens than in previous generations to finance their own retirements. In this view of history, the slumping employment options of young workers through the last quarter century, like the earlier retirement of older ones, were a peculiar and temporary product of late-twentieth century conditions, and will not last.

But the evidence for this is not strong. It is not clear that the relatively unfettered 'global capitalism' of the early twenty-first century must or will respond to a slowing of labour force growth in developed economies by producing more or better-rewarded jobs for older (or any) workers. There are alternatives, and they have been pursued vigorously in recent decades - automation, leading to a need for fewer workers; intensification, leading to a few people who are expected to work longer and do more while others lose jobs; dispersal, leading to jobs shifting to those parts of the world with growing youthful populations and low costs; and immigration, or bringing the young of other nations to where their labour is needed. A bright employment future for middleaged 'baby boomers' might not be opening up. And the case - practical or ethical - for giving new rights to older workers needs to be weighed with care, if the costs of employment changes and lengthening lives in developed nations are not simply to be shunted down to the later-born.