

Changing Retirement Patterns: The Experience of a Cohort of Parisian Salaried Workers*

FRANÇOISE CRIBIER†

ABSTRACT

The first part of this article summarises some results of a recent retirement study of newly retired people conducted in the Paris area in 1975. It examines the conditions under which a sample of salaried workers stopped working and compares their original anticipation with their reactions after two years.

The second part analyses the rapid changes in French retirement patterns over the past decade. Throughout, the author exemplifies and argues for an approach which views retirement within a wider politico-economic framework.

Introduction

The generation currently facing retirement is the first to benefit from a retired life of significant duration. Eighty per cent of those born in France in 1907 who were still alive in 1927, were still alive at the age of retirement in 1972. On average their life retirement will probably last ten years for men and fifteen years for women. This represents an unprecedented change in the course of the life cycle and in the experience of the aged.

The novelty of this phenomenon can be appreciated if we compare the present with the previous generation. In a survey conducted in Paris in 1975¹ we asked how many of the fathers of new retirees and their spouses had actually experienced retirement. From the 700 replies we obtained, we learned the following:

- (i) 20 per cent had no father by the time they reached adolescence.

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† Centre nationale de la Recherche scientifique, University of Paris VII, 191 rue Saint Jacques, 75005 Paris, France.

- (8 per cent of those born around 1907 had no father, a normal proportion in France at that time, and a further 11 per cent lost their father during *la grande guerre* or just after, due to war wounds, poison gas and the Spanish Flu).
- (ii) 31 per cent lost their father later in life before he reached sixty years of age;
 - (iii) 22 per cent saw their fathers work right up to their death, many of them working as farmers, shopkeepers, craftsmen; others, working in industry, stopped work only to die. (It must be remembered that less than half of today's Parisians were born into families already living in Paris).
 - (iv) 27 per cent of the fathers had some experience of retirement, most of them living on a very modest pension and for only a few years.

Thus, only half of today's Parisian retirees have seen their father live to be over 60 years old, and 3 out of 4 of them are 'retirement pioneers' in the sense that they represent the first retirees of their family line.² This pattern will, of course, change greatly when the generations born in the 1920s and 1930s reach retirement age, and even more radically with the following cohorts. However, it does illustrate the rapidity of historical change in this field³ and may help us to understand today's retirees.

In the first part of this article I shall present some results of our 1975 survey of Parisian salaried workers from the private sector who retired in 1972; describing the conditions under which they stopped working, their attitudes towards retirement, and their reactions after two years. In the second part I shall try to analyse significant changes in retirement patterns over the past decade; showing how they are linked not only to the economic crisis but also to cultural transformations and to structural changes in both the labour market and retirement income. I shall also argue that these changes must be seen within a wider framework of changes in legislation, social expectations and behaviour.

Despite the interesting work of Peter Stearns very little is known about retirement and old age in France in previous centuries nor even about the way the termination of working life affected people earlier in this century. Remarkably little is known historically about the attitudes of workers and of society as a whole towards retirement. As Stearns himself put it 'the material context of retirement has been divorced from its social and cultural legitimisation'. In the British setting, Phillipson has shown how society has failed, until the middle of the twentieth century 'to supply an adequate income for the majority of retired people' and 'had failed also to provide a consistent and viable concept of retirement'.⁴ These remarks are equally true of France and especially so for wage earners in

trade and private industry. By contrast the retirement of civil servants (very often at 60), miners, postmen and railroad workers is an historical phenomenon well established and accepted by French society.

PART I: THE RETIREMENT OF A SINGLE COHORT

The survey which we conducted in Paris in 1975 was restricted to salaried workers in the private sector. They represented 71 per cent of all Parisian workers (20 per cent of salaried workers being in the public and semi-public sector, and 9 per cent being non-salaried workers). Our main survey was supplemented by more detailed analyses of (a) a random sample of 1 out of 10 new retirees in 1972 from the Paris area Pension Fund (9,500 persons); (b) a representative sample of 1100 files describing occupational careers and retirement procedures; and, (c) two hour interviews with 482 retirees, covering aspects of their working lives, the conditions of their retirement, their plans for retirement, and their current feelings towards retirement.

We were welcomed very warmly (only 11 per cent of the interviews were abortive or refused). Each open question as well as many closed ones could, if the person wished it, spark off a discussion on specifics. After due consideration, the time spent on these interviews seemed quite justified since most of the unskilled workers had trouble in expressing themselves and analyzing their attitudes. Above all, we realize that what was said at the beginning of the interview did not eventually correspond with reality. For these reasons, it proved necessary to interpret many answers by taking the whole interview into account.

1. *Age and reasons for stopping work*

Table 1, which summarizes our analysis of a representative sample of 1,100 Social Security records, clearly shows the interest of the distinction between retirement in the administrative sense (namely, being on the Pension Fund roll and receiving money every term) and permanent withdrawal from work. Most published data concern the first, but they were actually two separate events for more than half of retired people, and one in six experienced an interval of more than three years between the two events.

Before examining the age of retirement in any detail it is necessary to summarize some of the features of the private sector pension scheme. Since its establishment in the early thirties, 65 has been the normal age

TABLE I. *Cessation of work, compared to retirement*

Earlier	41%	{ 8% more than 3 years 21% from 1 to 3 years 12% less than 1 year
At the same time	45%	
Later	15%	{ 7% from 1 to 2 years 8% 3 years and more

Source: a representative sample of 1102 Social Security files constructed by the author: new retirees of 1972, Paris area, still alive in 1975.

for retirement. The pension is available to those who have $37\frac{1}{2}$ years of credit (35 years up to 1972). Those who are 60 and over and disabled receive full pension. Those not officially recognised as disabled may retire but they receive only a part of the full pension (50 per cent if they are 60, 60 per cent at 61, and so on). Retired people do, of course, have a right to continue working after 65 (except those recognised as disabled) if their employer agrees or if they can find another employer. Either they can ask for their social security pension benefits (but not the private pension) or they can go on working, without asking for their pension, and earn an additional 10 per cent a year which is then added to their pension when they join the social security roll. Up until the end of the 1960s a large number of older salaried workers in good health continued to work beyond 65 years. It was only in 1977 (i.e. after our survey) that the 'pre-retirement' system (in French; *la pré-retraite*) was established, guaranteeing private sector workers 70 per cent of their salary if they were fired for economic reasons between the ages of 60 and 65. This applies only to people who stop working. The pre-retirement period is followed by retirement on full pension at the age of 65, again based on the condition that they have contributed for $37\frac{1}{2}$ years to the Pension Fund. Before 1977, older workers, sick or unemployed, were forced until the age of 65 to depend on low sickness or unemployment benefits, at which time they were finally entitled to use the resources of the Pension Fund.

This system, which I have simplified for purposes of explanation, is in reality rather complicated. Older workers were and are frequently unaware of their rights, and incorrectly anticipated how much money they would have received, once retired. Along with most people they believed that because 65 was the normal age for retirement, the majority of salaried workers in the private sector retired at the age of 65. As a matter of fact, only one quarter of the population who retired from private companies in the Paris area in 1972 also ceased work that year, as shown in Table 2.

This table also shows that women stop working a little earlier than men.

TABLE 2. *Distribution of the age of cessation of work of Parisians retiring in 1972 (Wage-earners, private enterprises)*

	Total retired population ¹			A sample of retired people of 1972 still active in 1969 ²		
	Men	Women	Total	Total	Men	Women
Before 61	22	29	25.4	12.4	12	13
61 to 64	27	24	25.7	27.3	29	26
65 (born in 1907)	26	27	26.5	31.1	29	33
66 and over	25	20	22.4	29.1	30	28
Total	100	100	100	100	100	100
Sample	548	554	1102	482	258	224

Source: ¹ Representative sample of 1102 personal files (see table 1).

² Interviews of 1 out of 2 of ¹, still active in 1969.

The survey revealed that about 11 per cent stopped of their own will (half of them even stopped before 55). They were mostly unskilled workers with low wages and uninteresting jobs who stopped as soon as their husbands' pay met the needs of the household. Many were unskilled women married to skilled workers (upper working class or lower middle class). In the upper middle class, women rarely go out to work; but, if they do, they tend to have long stable careers. In any case, the exit from the workforce by women between 40 and 60 years old is a different phenomenon.

A second set of results is derived from long interviews with a sub-sample of 482 people who were still active in 1969, who officially retired in 1972 and who were still alive at the time of the survey in 1975. Of the 482, 432 had withdrawn definitely from full-time employment. Only 3 out of 10 had stopped working at the 'normal age', either because of mandatory retirement or, because they no longer wished to work. But the majority had stopped working either before the normal age (4 out of 10) or soon after (3 out of 10).

(a) *Factors associated with early retirement*: The main reason for early retirement was health impairment and the diminution of working ability: thus, 6 out of 10 of these early retirements represented workers officially declared disabled, 2 out of 10 were the result of an illness which had not been cured by the age of 65 and 1 out of 7 (14 per cent) was due to lay-offs, unemployment or the relocation or closing of firms. In fact, the workers who lost their jobs represent 20 per cent and not 14 per cent, since some sick and disabled workers were also on the dole.

Arising out of this summary, I would like to stress three points. First, many of those who stopped working before the normal age did not realize that they would never work again. Either their illness lasted for years,

they were declared disabled by doctors, or they could not, in spite of all their efforts, find another job.⁵ Therefore, for many people there exists a period of uncertainty between the end of working life and the beginning of retired life. Some of them were discontented, even anguished, all of them were unable to make any plans and found it difficult to adjust.

Second, retirement from work before the normal age was mainly involuntary (whether it was welcome or not is another matter). Among those who stopped working involuntarily, 58 per cent would rather have retired later. Even some of the women who maintain they retired of their own free will had, in fact, obeyed family obligations (such as caring for a husband or a sick relative, or looking after a grandchild to enable the mother to work).

Third, and most important, health problems were the main cause of retirement before the normal age. Among all the Social Security new pensioners of 1972, 32 per cent of the men and 31 per cent of the women were officially declared 'disabled' before the age of 65 (10 per cent at the age of 60, 21 per cent between the ages of 60 and 64).⁶ This proportion was calculated only on the survivors of 1975; the real proportion may be a little higher, since the life expectancy of 'disabled' people is much shorter. The years of benefit – between retirement (between the ages of 60 and 64) and death – amounted, in 1974, to an average of 7 years for 'disabled' men and 9 for 'disabled' women, whereas for the workers who retired 'normally' at 65, it amounted to 10 years for men and 15 years for women, and 75 and 80 for the latter group.⁷ Thus, the average of death was 70 for the disabled (69 for men and 72 for women).

As we can see from Table 3, these early disability retirements do not affect all social groups equally.

TABLE 3. *Rate of disability, newly retired Parisians, private sector, Social Security file, 1972. (n = 1102)*

— 48% manual workers (blue-collar) n = 358
— 34% unskilled employees (sales, clerical, services) n = 501
— 18% skilled employees, technicians, middle and top executives n = 243

The manual workers (skilled or unskilled) are more affected than non-manual employees. A majority of women are found in the latter group, working at the end of their life in services, shops and offices. Many of them had worked very hard in manual occupations, between their youth and their forties, in farms, factories, or as maids or cleaning ladies, and are worn out when they reach their sixties. But being recognized 'disabled' is more difficult for them, because it depends on the type of work they are

doing at the time, and because many of them refused to ask for ‘disability’, fearing that they would have nothing to live on.

(b) *Factors associated with work after normal retirement:* In the total population of Parisian private sector salaried workers, 22 per cent were still active in their 66th year, which means 30 per cent of the non-disabled population. However, only about 1 in 3 still worked out of ‘choice’ one year after normal retirement age. As can be seen in Table 4, two out of three worked after the usual age for financial reasons.

TABLE 4. *Percentage of workers still active one year after normal retirement age*

	<i>Total</i>	<i>For financial reasons</i>	<i>for other reasons</i>
Service workers	50	50	0
Semi-skilled employees	26	22	4
Blue collar workers and foremen	15	12	3
Skilled employees (white collars)	35	18	17
Technicians and executive managers	36	9	27
Total = 482	36.3	24	12.3

They had to work for an income and/or they needed further quarters in order to reach the required 35 years of contribution for their pension. This applied particularly to women who had not earned the 140 quarters necessary to be entitled to full benefit. They had stopped working in order to bring up their children or to attend to their old parents. Many had not had their contributions declared by their employers (mostly cleaning ladies, but also women working in farms and small firms before World War II). Although 70 per cent of the women interviewed had worked for at least 35 years, only 30 per cent had earned the 140 quarters required.

On the whole, the more skilled people are the more likely they are to remain active, and to do so by choice. Cleaning ladies provide an interesting exception to this rule. They have very high rates of activity after the age of 65, partly because they can work part time, partly because most of them have not gained enough quarters, and partly because there is a great demand in Paris for French-speaking cleaning ladies, mainly older women. In the first metros in the morning, the oldest passengers are the cleaning ladies who are on their way to clean office buildings, the youngest ones are the male immigrant workers on their way to factories and construction sites.

The retirees of 1972 who worked after normal retirement age worked only for a short period after 65 – in marked contrast to what is known

from the censuses in the fifties and sixties. But among the non-disabled population, the gap between professional categories is even wider in 1975 at the time of the interview than it was in 1973; 10 per cent of workers, 17 per cent of semi-skilled employees, 23 per cent of technicians, 33 per cent of executives working full time. Thus, the age for retirement and the capacity for choice are strongly related to socio-economic status.

2. *Deciding when to retire*

We have already seen that some would have liked to retire earlier while others would have preferred to have gone on working. Our survey allows us to establish how many people chose the date of their withdrawal from the labour-force. Nearly two thirds did not choose to retire, they were compelled to. The major reasons for retirement were health, unemployment, lay-offs and mandatory retirement. I would have to say that for many of this group, not having to choose was appreciated, whereas for many of the others it was difficult. Only 1 in 3 chose when to retire; some of them, very few, retired early, the others continued working 'willingly'. Those who continued for the 'gratification of working' represented only about 10 per cent of all the women and 14 per cent of all the men. However, this phrase is ambiguous, and for most people the relationship to work is a complex matter therefore I do not consider the latter ratios as reliable.

At the time we were conducting our survey the question of what age to retire was in the forefront of discussion. The unions, facing the beginnings of the economic crisis, were pressing in favour of lowering the retirement age for those wish to retire early as they always did. Public opinion, anxious about rising unemployment among young people, tended to lean favourably toward this demand, even to accept it as justified; notably because civil servants and public service employees very often retire at 60. The idea that one might choose the moment to retire made headway, although there was little indication as to how future retirees' decisions might be influenced by the possibility of choice.

TABLE 5. *If you had been given the possibility of choosing, would you have retired sooner, later, or at the same age?*

	<i>Earlier</i>	<i>Same age</i>	<i>Later</i>
Men	35	34	31
Women	46	19	35
n = 345	40%	27%	33%

As we can see from Table 5, 1 out of 5 of those interviewed were unable to say whether they would have liked to stop working earlier, at the same age, or later.

They had no idea of what a really free choice could be. Among those who could answer, only 1 man out of 3 and only 1 woman out of 5 would have chosen the same age for retirement. Most people were not satisfied with the date for their retirement and there was a definite discrepancy between preferred and actual age of retirement. If we examine occupational differences, 40 per cent of white collar workers compared with only 13 per cent of blue collar workers were satisfied that they had retired when they did. Among those who would rather have retired earlier, women were more numerous than men: often their jobs were less interesting, their working conditions worse and many women in this generation were prejudiced against outside work. Unskilled workers were more inclined to regret not having retired earlier, as opposed to those who had a good and steady job; similarly, blue-collar workers, even the skilled ones, wished they had retired later in the case of illness and disability – meaning they would have liked not to be ill or disabled – and earlier in the majority of other cases. The unions' claim for the option of retirement at age 60 for men and 55 for women is widely popular, even though, taken individually, many people wish to stop working later than 55 or 60.

There are, of course, important limitations in the data. 'I would have liked to go on working' is a very ambiguous answer indeed, and I question whether it always implies a desire for continued employment and indicates that a later retirement age would constitute social progress. Indeed, I suggest it can be interpreted in a variety of ways. To those who were deprived of their jobs because of sickness, disability, lay-offs, unemployment it may simply mean that they would rather not have been sick or unemployed. To those who were deprived of their jobs because of mandatory retirement it may be a reaction to a society discriminating against them on the basis of age. To those burdened with the difficulties of retirement (income reduced by 40 per cent to 50 per cent, sickness, widowhood, boredom), it may simply signal nostalgia for the 'good old days' – even if they could not by any means continue working. Some workers reach retirement age so poor in means, abilities, social relationships and capacity for adjustment that they view their retired life in a negative light.

3. *Expectations of Retirement*

Meanwhile, retirement is a step that many anticipated, and the majority of retired people we interviewed perceived it as a desirable goal, providing they had enough money and they were in good health. Table 6 shows that

TABLE 6. *Attitudes when facing retirement*

	<i>Total</i>	<i>Men</i>	<i>Women</i>
1. Waited for retirement	37	38	36
2. Waited for and feared it altogether	16	15	18
3. Didn't wait for it, didn't fear it	18	20	16
4. Fear	4	4	4
5. Would have liked to go on working- didn't think of retirement	24	23	26
n = 432	100	100	100

half of the workers looked forward to their retirement and that 20 per cent feared it and admitted so.

These attitudes towards retirement appear to be strongly influenced by the conditions of past working life, in addition to the conditions of retired life. The best retirement benefits and conditions correspond to the highest social status before retiring, although many of the poor conditions of retirement, such as poor health, widowhood, forced relocation, which are more frequent in the lower class during the first years of retirement, cannot easily be predicted on the individual level.

Some of those who 'looked forward' to retirement had a generally positive attitude towards it as a future status; they were more numerous among those with prospects of a good pension, with good health, high educational and occupational levels.⁸ Others just considered that retirement was the best possible status for them, considering their age or how tired they were, and they felt that it could provide them with lasting satisfaction and a sense of relief since they would be no longer subjected to the discipline and fatigue of their job. Such attitudes were more numerous among women, manual and unskilled workers and those who suffered from worsening work conditions due to their advancing age or to changes in the work process.

An analysis of the interviews of those who 'feared' retirement shows that the problem cannot be limited to the mere cessation of work. People feared retirement itself, the actual loss of the job and job relations, but also the poverty, boredom, solitude, ageing, sickness and death they thought it would bring.⁹

However, we have not observed any direct or inverse relation between work satisfaction and retirement expectations. We met people looking forward to retirement and others afraid of retiring both among those who had liked and disliked their job as well as among those who had recently stopped liking it.

In this generation of Parisians retired in 1972, one can thus observe

two significant aspirations both unfulfilled and contradictory. First, a great wish to retire early, especially in the lower class, among blue-collar workers, and among women, based on the condition that financial means are available; and second, a desire to go on working later in life among those who feel hampered by mandatory retirement.

4. *Attitudes towards retirement after two years: a first assessment*¹⁰

Table 7 summarises the attitudes towards retirement at the beginning of retired life and shows that only a minority of the retired do not enjoy retirement itself. Overall three out of four considered retirement as a rather satisfying period.

TABLE 7. *Satisfaction with retirement at the beginning of retired life*

	Total	Men	Women
1. Satisfied	40	41	39
2. Relieved only	16	15	17
3. Would have rather continued working, but not bored	22	23	20
4. Can't answer because of the impact of another event, e.g. death of spouse, serious illness	13	11	14
5. Are bored or depressed	10	9	10
n = 432	100	100	100

A useful comparison can be drawn between our study and one conducted by Jean-René Tréanton concerning newly retired pensioners in the city of Paris in 1955, and drawn from the same National Pension Fund.¹¹ For half of the retirees, interviewed one year after retirement, the change represented by retirement was characterized as a change for the worse; for one sixth it was both good and bad; for one third it was a change for the better, although they had sometimes encountered difficult periods. White-collar workers tended to be twice as satisfied as blue-collar workers (40 per cent and 20 per cent respectively).

The present situation is therefore more favourable, although in both 1955 and 1975 insufficient income was the major reason for dissatisfaction (in 60 per cent of cases). But in 1955, 1 out of every 3 who was dissatisfied complained about being idle, and half the white-collar workers and 4 out of 5 of the blue collars said that they missed their work. It should be noted that at that time, twenty years prior to our study, incomes were much lower, the proportion of skilled workers and salaried executives much smaller, and the state of health of sexagenarians much poorer: half

of those interviewed had to stop working for reasons of health and fatigue.

I will now try to summarize the attitudes of the Parisian retirees we met in 1975, towards their new life, and also give some indication of the numerical importance of each view. I believe that this factor is what is most neglected, since, in fact, everyone is acquainted with all the possible attitudes towards retirement: there is even a splendid set of stereotypes associated with each one. It is important, in my opinion, to know their frequency, their meaning and how they relate to social and individual characteristics. It is worth noting that the attitudes which we observed two years after retirement were not 'stabilized'. These views evolved over a two-year period and they will undoubtedly change again in the coming years.¹² However, a period of two years following retirement had allowed the retirees of 1972 to adapt themselves to their new situation, to work through the loss of professional life and to recognize new possibilities in their lives.

Excluding those retirees (13 per cent) for whom retirement corresponded with a tragic event – sickness, death of someone dear to them – we found that half of those interviewed did not feel the 'shock' often blamed on retirement; the majority of those who did feel it had completely recovered and some even went on to say that they had benefited by being able to reorganize their lives. A sense of shock was more often felt at the bottom of the social scale; among those in poor health, among those who did not provide for their retirement, among those who felt guilty about no longer working and among those who drew their greatest life satisfaction from work, be they dynamic and influential executives or simply lonely and widowed cleaning women.

The proportion of retired people 'genuinely' satisfied (40 per cent) varied from 34 per cent of male employees and blue-collar workers to 59 per cent of middle and upper-level executives; among women the proportion increased very little from low-skilled workers to the more qualified. The relationship between satisfaction and income was also stronger for men than for women, and the poorest women, who were least satisfied, were also the most isolated and suffered more from poverty and loneliness than from having stopped work.

In answer to the question, 'Does time often weigh heavily, now that you're retired?' Fifty-five per cent replied 'no' (53 per cent of the men, 57 per cent of the women), 31 per cent said 'sometimes' and 14 per cent admitted 'rather often'. Who are the ones for whom time weighs? The widows and widowers, divorced women,¹³ people in bad health, manual workers (men more than women) the least well educated, and finally, men living in apartments. On the other hand, women living in suburbia complained of boredom a little more often than their counterparts living in

apartments (56 per cent as against 45 per cent). This finding is reversed for males; those who grew bored were twice as numerous in apartments (18 per cent) as in houses in the suburbs (9 per cent) conceivably because suburban men can potter about fixing things and working in their gardens.

Our study furnished other interesting results: on loneliness, optimism versus anxiety, the realities versus the expectations of retirement (44 per cent said that retirement lived up to their expectations, 45 per cent found it more difficult, 11 per cent easier), and on disappointment – 1 out of 3 – mainly those on low incomes, admitted to being disappointed and on the whole men were more likely to acknowledge disappointment than were women.

To summarize, satisfaction upon and with retirement is related to social class position, that is to social origins, to education, to occupation, to income, to one's network of social relations, to one's richness of interests. Overall, the privileged classes remain privileged throughout their lives. But this satisfaction is also related to family conditions, as those retirees who are happily married and have good and close relations with their children are happier than the others. It is related to housing conditions and to the way people appreciate their neighbourhood. It is also related to personal and affective history, to life-long patterns of adaptation.¹⁴ Indeed, reading through the mass of open-ended interview material it became obvious that the strength of character constantly demonstrated in attempts to surmount difficulties allowed some people of very modest background (lower class, little education, little income) to attain a degree of happiness upon retirement. They, however, represent exceptions to the social rule in a class society.

PART II. THE RECENT EVOLUTION OF RETIREMENT AND WORKERS' ATTITUDES

Since we conducted this survey, important changes have occurred, similar to the changes in the UK and the United States. They are closely linked to the economic crisis and the accompanying necessity to reduce the labour force.¹⁵ But they are also linked to general economic, social and cultural changes: the structural evolution of the job market, the increased retirement income of the newly retired, the development of workers' aspirations, the changing '*attitudes devant la vie*', to use the words of Philippe Ariès.

I shall distinguish six aspects of this important and rapid social change in France.

1. *A significant decrease in the age of cessation of work*

On average retirement occurred at 63 for non-disabled people in the private sector in 1979. There was also a diminution in the proportion of those who continue to work once pensioned. In 1975 the rate of activity for men in the Greater Paris Region was 82 per cent at 60 years old, 66 per cent at 62, 58 per cent at 64, 53 per cent at 65, 23 per cent at 66, and 15 per cent at 70. According to the wide definition of 'activity' used by the census, including both those unemployed and on sick leave as part of the 'active population', Table 8 shows that the activity rates for men aged 60–64 decreased from 72 per cent in 1954 to 54 per cent in 1975, and for women from 35 per cent to 28 per cent. For the age group 65 to 69, the rate of activity for men decreased from 53 per cent to 19 per cent, for women, from 21 per cent to 10 per cent. Of course, the decrease in activity rates for women does not have the same meaning as it has for men, since successive cohorts of women had higher activity rates when they were younger, this decrease indicates a more marked reduction. The decrease in the active population, defined as those holding jobs, is even more important and has continued since 1975. In the 1978 employment survey, the rate of activity for men 60 to 64 years old was only 44 per cent, and for those 65 to 69, 16 per cent.

TABLE 8. *Activity rates in France, 1954–1978*

		1954	1962	1968	1975	1978
Men	60–64	71.1	71.1	65.7	54.3	43.6
	65–69	52.5	42.4	30.5	19.0	16
Women	60–64	35.1	34.2	32.3	27.8	23.9
	65–69	21.3	19.8	14.7	10.0	8.7

Sources: Census of 1954, 1962, 1968, 1975, and National Employment Survey, 1978, INSEE.

2. *The development of various types of early retirement*

The reduced age at which one stops working is partly explained by structural change; the development of employment in the public sector where one retires early and the smaller number of self-employed workers who traditionally worked until much later. It is also due to the great number of workers recognized as 'disabled' by the social security medical system; they currently represent 32 per cent of salaried workers in private industry. It is probable that instructions have been given to grant 'disability' with less discretion than previously. Finally, this change can be largely attributed to the creation of types of early retirement schemes for a large

number of salaried workers from the private sector, aged 60 to 65. These schemes make 'retirement' income (not really a pension) more attractive than the former scheme of sickness and unemployment benefits. Thus, workers can receive 70 per cent of their last salary on the conditions that they have been laid off for 'economic reasons', and that they do not look for another job. These schemes tend to attract the unemployed, those in poor health and those workers who are most dissatisfied with, or worn out by, their jobs.¹⁶

3. *The creation of new forms of cessation of work*

Increasingly the termination of occupational careers is not due to retirement but rather situations in which workers aged 54 to 60 are made redundant and brutally excluded from the job market. This premature termination of activity, observed particularly over the past few years¹⁷ cannot be considered as retirement or 'pre-retirement', and those concerned declare that they were laid-off. The workers most affected are those employed in sectors hit by the economic crisis, such as the textile, steel, shipbuilding industries, and there is already a sizeable and disturbing number in some depressed industrial areas. In Paris, it has affected some traditional industrial sectors, and since 1980, the automobile industry, once the pride of Parisian skilled workers.

4. *An increase in pension earnings*

With the arrival of cohorts who are better protected by retirement schemes, the level of pensions has risen.¹⁸ These schemes have grown to a stage of maturity. There are many examples, the one we would cite is the Social Security System of Salaried Workers of the Private Sector. This was established in 1930 under the name of *Assurances sociales*; it was enlarged in 1944 and improved on several occasions since. Most of the men now reaching retirement have already earned the 150 quarters required for a pension. As far as women are concerned, even if they have earned fewer quarters than the men due to interruptions in their working lives and to the fact that their work has not always been declared eligible for pension fund purposes, they have at least acquired, on average, more quarters than they typically had 10 to 20 years ago. Thus, the generations now reaching retirement, having had better salaries than their forebears, now receive larger pensions too, from Social Security and, for a majority of people, from private pensions. Retirement income has increased to a marked extent. In the period 1960 to 1977, the real value of the Social Security retirement pensions, starting from a very low level, has tripled,

while the average value of salaries has 'only' doubled. The total retirement expenditures in France in non-inflationary francs have increased three fold in the period 1962 to 1975, while the number of retired persons has increased by only 1.5.¹⁹ This increase in pensions is all the more noteworthy as it has occurred during a period in which the 'dependency' ratio has been unfavourable: many children born in the swollen age groups after 1946, many retirees born in the swollen cohorts before 1914, and an active population belonging mainly to the meagre age groups born between 1914 and 1944, but shouldered by millions of young immigrant workers. The increase in pension earnings was clearly due to the economic expansion and full employment of the 1950–1974 period.

5. *Retirement as a desirable goal*

There has been a marked increase in the proportion of people who view retirement as a desirable goal, and early retirement as particularly desirable. A recent study, conducted in 1977 by the *Institut National d'Etudes Démographiques* (INED) with a sample of 953 retired persons and 1,404 non-retirees aged 50 to 70 years old, examined the age at which the retirees actually retired, the age at which the non-retirees thought they would retire, and the age at which each group wanted to retire.²⁰ Table 9 compares the retirement age of those interviewed in the 65 to 70 group with the age at which they would have liked to retire, and it is clear that the preferred age is lower.

TABLE 9. *Real and desired retirement age for retirees aged 65 to 70 in 1977*

	<i>Real age</i>	<i>Desired age</i>
Salaried workers of private sector	63.6	61.2
Salaried employees of public sector	59.7	58.9
Self-employed	64.0	62.9
Total (n = 583)	62.7	61.7

Source- INED, 1977 Survey

Other results from this study showed that the younger workers were when they retired, the more satisfied they were with the age at which they retired. Desire for early retirement for this generation was stronger among workers, employees and middle-level executives (at about 60) who form the greatest part of the population, than among shopkeepers and higher-level salaried executives (at about 63). If the salaried workers of the private sector surveyed in 1977 could have benefited from their full

retirement pensions at the age of their choice, 55 per cent would have stopped work at 60 or earlier (including 19 per cent at 55 years), only 31 per cent at 65, and 9 per cent later. Among former shopkeepers and artisans, 37 per cent would have stopped at 60 or earlier (including 7 per cent at 55 years), 41 per cent at 65 years, 13 per cent later. This study confirms the observations made in 1975 in our study in the Paris Region, just under half (47 per cent) of the retirees of this generation born 1907–1912 retired at an age they considered proper, while 13 per cent would have preferred to have worked on and 38 per cent would have preferred to have retired earlier.

Table 10 shows the results of a further comparison between the desired retirement age for retirees aged 65 to 70 years old, and non-retirees aged 50 to 59 years. It is clear that the desired age of retirement is two years lower for the generation born between 1918 and 1927 than for the older generation born between 1907 and 1911.

TABLE 10. *Desired retirement age for 2 cohorts, by occupational status*

	<i>Retired 65–70 (born 1907–1912)</i>	<i>Active 50–59 (born 1918–1927)</i>
Private sector salaried workers	61.2	59.4
Public sector employees	58.9	57.8
Self employed (except those below)	62.2	60.8
Professional occupations (doctors, lawyers, etc.)	(no figures)	62.3*
Total	61 n = 583	59.2 n = 1088

• Very small sample. Source: INED, 1977 Survey

This change in collective attitudes may be partly explained by the rise in the standard of living that most French people have experienced since the end of World War 2, a rise which has been accompanied by the development of new life styles which have, in turn, created new aspirations. It may also be explained by an increase in pensions; adequate income and financial security being the best statistical ‘predictors’ of retirement satisfaction. However in the final analysis this change in attitudes is the result of cultural changes: the spread of leisure as a value throughout society,²¹ perhaps the growing dissatisfaction with work (not that working conditions are poorer than before, but expectations are higher); and finally, the positive image widespread among all social classes, of active and independent retirement, a notion which originated in the middle-class.²² The image of retirement has changed, retiring before the age of 65 is becoming more and more acceptable in the public eye.

There is an increase both in the proportion of people content to retire and in those who would like to retire earlier. The new retirees are younger, healthier, better off. They have a more positive view of retirement, either as rest, relaxation, TV and family life, or as a new and active phase with more social, intellectual, and leisure activity – the latter being typically a middle-class pattern. Whatever the life style, retirement is seen as a positive gain corresponding to the workers' expectations; they want to retire earlier, to take better advantage of retirement and for a longer period. It is interesting to note that this aspiration for early retirement, always presented as a new phenomenon, was widely held by those *petit* and *moyenne bourgeoisie* in nineteenth-century France who lived on private income as soon as they had accumulated enough capital: it is Balzac's story of the shopkeeper who lived on 'beans at three pence a litre' in order to be able to retire at 50.

6. *Unions are increasingly taking an interest in retirement policies*

As I have already stated, trade unions have for years fought for the possibility of voluntary retirement at the age of 60 for men and 55 for women. For a long time they associated retirement with the rejection of workers no longer productive, worn out by their jobs, and needing a pension to survive.²⁸ According to this view, early retirement with a decent pension is available to a larger number of workers, who can then enjoy it for a longer period of time. Additional considerations have recently appeared. The first, related to the economic crisis, is the view that workers going into retirement open up jobs for young people, or at least prevent redundancy; in other words, one more pensioner would mean one person less on unemployment. The second is the more positive view held by the working-class unions (CGT and CFDT) that retirement is not only a well-earned rest but a time gained for doing something totally new. This view is eloquently summarized in the new slogan, 'Retirement, a chance for a new life'.

Conclusion

Social change has been so rapid that voluntary retirement at the age of 60 is increasingly looked upon as normal practice – certainly among salaried workers in the private sector. By comparison, those who work after the age of 60 are beginning to be considered 'job stealers' in the public eye. The change raises a number of interesting questions about 'normal' and 'deviant' behaviour. Many of the workers we interviewed who had retired before 65 ten years ago, after having been recognized as disabled

or having been laid-off, took great trouble to explain to us, that they could no longer work and that they were not lazy.

However, the official age for retirement in private industry has remained 65 for half a century. A different set of rules is applied to those who stop working earlier, rules which vary according to the economic sector, the region, the industry and individual conditions. Viewed from a macro political and economic perspective it is possible that this flexible policy, more flexible for the employer than for the employee, is the best guarantee for capital to utilize the older labour force according to the needs of time and place. At present, the 25–55 age group seems to have priority in the right to work and the current policy – called early retirement by some and lay-offs by others – may be seen as an effort on the part of the dominating class to ease the older labour-force which it no longer needs out of the system. These are contingency measures to be used with some caution. They offer older workers the chance to integrate into a socially acceptable structure, welcome to many of them, according to the needs of the labour market; but it is possible that such measures will be abandoned if and when the labour market once again needs older workers.²⁴

At a time when public opinion, government and employers are troubled about how to finance pensions and tend to see the retired population as a burden on society, the aspirations of future people and their recognized rights are important elements of this social problem. Some hope that future generations who will have started working later in life and in better circumstances, and who will be in better health in their sixties, will favour the desire to continue to work beyond 60. On the other hand, it is possible that the proportion of workers who gain little satisfaction from their work is increasing. Do ‘younger’ generations born after World War I tend to consider work as a necessary constraint – a way of ‘earning a living’ or one’s ‘free time’? All of this is uncertain. The future situation is likely to be very diverse, varying according to the sector, the region, the industry and the types of work and workers. These factors of diversification and of inequality will compound the heterogeneity of the retired population. At the same time, and paradoxically, the changing concept of retirement has created a positive base for age-group identity and may continue to develop its own momentum.

NOTES

- 1 Cribier, Françoise, *Une génération de Parisiens arrive à la retraite*, Paris, CNRS, 1978, 468 pages. The population studied will be described in the following pages.

- 2 In the comparison between the father's generation and the children's (i.e. men and women retiring around 1972) one must take into account two important factors: first, it refers only to those children still alive at 67 and, by definition, to those receiving a pension as salaried workers; second, the sisters and brothers of this generation, who remained as farmers or small shopkeepers, may finish their lives not much differently from the preceding generation, many of them remaining active right up to the end of their lives.
- 3 Most of the fathers of these Parisian retirees were born between 1865 and 1885. Those who reached the age of 60 did so between 1920 and 1950. In this period, older industrial workers used to go on working which often meant that they had to accept jobs of lower qualification, greater instability and frequent periods of unemployment. This pattern was described for France at the turn of the century by Peter Stearns, in *Old Age in European Society, the Case of France*, New York, Holme and Meyer, 1977.
- 4 Phillipson, C. R., *The Emergence of Retirement*, Working Papers in Sociology No. 14, University of Durham 1978, 58 pages.
- 5 Our study examined the difficulties encountered by retirees in the last years of their working life (study cited, pp. 232–9). It also showed that 17 per cent had changed their occupation during the five-year period preceding retirement; many of these people had to accept a drop in status in order to remain in the job market. The nineteenth-century pattern, described in many European and American historical studies, still lingers today. At the beginning of this century, the majority of American industrial workers had to change their occupation as early as the age 40 or 45 (Daedalus, *Journal of the American Academy of Arts and Sciences*, 1977: Tamara Hareven, *The last age: historical adulthood and old age*).
- 6 Before the age of 60, disabled wage-earners are eligible for the Sickness Fund, after 60 they are eligible for the Pension Fund. Thus, on their 60th birthday, they move from a state of 'invalidité' to a state of 'inaptitude'.
- 7 Calculated from data of Caisse Nationale d'Assurance – vieillesse des travailleurs salariés de l'industrie et du commerce. *Statistiques annuelles*, 1976.
- 8 There is no originality in this finding. Numerous American studies conducted over the last 25 years have arrived at the same conclusion, e.g., Friedman, E. and Orbach, H., 'Adjustment to Retirement' in *American Handbook of Psychiatry*, New York, 1974.
- 9 Twenty per cent of men and 7 per cent of women in our sample died in the first 4 years of retirement and 23 per cent of wives were widowed during the same period.
- 10 Many studies of attitudes toward retirement are unsatisfactory because they are directed at retirees of all ages who stopped working at very different times, and because they tend either to ignore or to accept a simplistic approach to interaction between attitudes and social status. In our study we interviewed salaried workers who retired at the same time and whose work history and life history were known to us; and as already explained, we took the whole interview into account in our analysis.
- 11 Treanton, J. R., 'Les réactions à la retraite, une étude psychosociologique', *Revue française du travail*, 1958.
- 12 From visits made in 1980 to a subsample of surviving retirees we tend to think that the proportion highly satisfied decreases with advancing years, although many people, thankfully, remain happy and satisfied.
- 13 By contrast, single women were among the least bored and most resourceful. This result was confirmed by a recent thesis in psychology presented to the Uni-

- versity of Paris V. by Antoinette Mayrat, who studied the sense of solitude among older single women: '*Le sentiment de solitude chez les femmes âgées vivant seules ou en institution*', Paris, 1980.
- 14 I strongly agree with Irving Rosow's statement that very different types of social integration can lead to satisfaction upon retirement (Rosow, I., *Social Integration of the Aged*, 1967). But social assurance and a network of social relations, much more developed in the upper and middle middle-class, can be very useful!
 - 15 The number of industrial jobs in France has decreased by 100,000 a year from 1974 to 1979.
 - 16 As Anne-Marie Guillemard shows, private employers favour early retirement of older workers, considered as under-productive, and think that the active population must be renewed with younger workers in order to increase productivity. *La Vieillesse et l'Etat*, Paris, P.U.F., 1980, 238 pages.
 - 17 Gaullier, Xavier, *Politiques de l'emploi, modes de vie et vieillissement*, Paris, Fondation des villes, 1979, 185 pages.
 - 18 The women, once widowed, who must live on about half of their husband's pension, are never questioned in these surveys on retirement, although they represent a substantial part of the retired population – the oldest and the poorest. The situation of widows is particularly poor in France.
 - 19 Desabie, Jaques, 'Facteurs économiques: l'exemple Français', *Environnement et vieillissement*, Conference de gerontologie sociale, 1978.
 - 20 Minnier, Alain, 'Les limites de la vie active et de la retraite: I. L'âge au départ en retraite', *Population*, 1979, 4-5, pp. 801-24; 'II. Les conditions du passage à la retraite', *Population*, 1980-1, pp. 109-36.
 - 21 Dumazedier, J., *Vers une civilisation du loisir*, Paris, 1962.
 - 22 Guillemard, Anne-Marie, 'A propos de la représentation activisée de la vieillesse', *Gérontologie* No. 28, pp. 43-8, October 1978.
 - 23 Guillemard, A.-M., *op. cit.*, 1980.
 - 24 Phillipson, C., *op. cit.*, analyses the reversal in older worker's employment practised in Great Britain during World War II.