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**Occupational social class differences in the impact of COVID-19 related employment disruptions on retirement planning amongst older workers in England**

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# **Occupational social class differences in the impact of COVID-19 related employment disruptions on retirement planning amongst older workers in England**

## **Abstract**

**Purpose:** This paper examines the impact of COVID-19 related employment disruption on individuals' retirement planning and whether these experiences differ by occupational social class.

**Methodology:** To explore these issues, we linked data from those who were employed in wave 9 of the English Longitudinal Study of Ageing (ELSA) main study with wave 1 of the ELSA COVID-19 study (N = 1797). Multinomial regression analyses were conducted to explore whether the interaction between employment disruption and occupational social class was associated with planning to retire earlier or later than previously planned.

**Findings:** The results show that stopping work due to COVID-19 is associated with planning to retire earlier. However, there were no statistically significant interactions between occupational social class and employment disruptions on whether respondents planned to retire earlier or later.

**Originality/ Value:** This paper's original contribution is in showing that the pandemic has had an impact on retirement decisions. Given the known negative effects of both involuntary early labour market exit our findings suggest that the COVID-19 related employment disruptions are likely to exacerbate social inequalities in health, well-being in later life and, consequently, can help anticipate where there will be need for additional support in later life.

**Keywords:** COVID-19 pandemic, employment disruption, retirement plans, socio-economic position, inequality

## Introduction

In England, the national lockdowns between March 2020 and June 2020, in November 2020 and in the first trimester of 2021 had an impact on almost all domains of life and all population groups. Although younger workers were most affected by the COVID-19 pandemic, older workers aged 50 years and over, were also significantly affected by employment disruptions (Office for National Statistics [ONS], 2021b). Towards the end of the first lockdown period 2.1 million older workers had been furloughed, and 0.5 million had claimed Self-Employment Income Support (Department for Work and Pensions [DWP], 2020). Although these numbers decreased by February 2021, the proportion of furloughed workers over 50 remained sizable at 27.3% (ONS, 2021b). The number of unemployed over 50s grew by 38% between December 2020 and February 2021 compared with the same period in the previous year (ONS, 2021a). Although unemployment rates for this age group have returned to pre-pandemic levels, economic inactivity has increased by around 1 percentage point, meaning that the improved employment rates observed for this age category before the pandemic have decreased (ONS, 2022). These figures indicate that work and employment for older workers have been significantly affected by the pandemic. The long-term implications of work disruptions for older workers are concerning, as these may increase the level of social inequalities experienced in later life (Centre for Ageing Better, 2020a; ONS, 2021b).

This article examines the potential impact of COVID-19 related employment disruptions for the current cohort of older workers and whether they affected retirement intentions. We are particularly interested in exploring how experiences might differ by occupational social class. We are interested in occupational social class as this has been a key focus of much of British social gerontology (see Philipson, 1982; Formosa and Higgs, 2013).

It has also been identified as an important indicator of inequality in the UK (Torres, Warren, Veeken and the UK Women's Budget Group, 2021) that has been previously associated with levels of choice and control over retirement decisions (Loretto, Vickerstaff and White, 2005; McNair, 2006). There is an emerging knowledge base on how COVID-19 has influenced employment and its social stratification (Beck, Fuertes, Kamrade, Lyonette and Warren, 2020), and it has been suggested that those who already occupy more precarious labour market positions, e.g. those in lower occupational social classes, will be at greater risk of disrupted employment and retirement planning (Moen, Pedtke, and Flood, 2020; Torres et al., 2021). Hence, the main argument in this paper is that COVID-19 has created new challenges for older workers' retirement decisions and that these intersect with pre-existing social class inequalities.

To examine these issues this article draws on linked data from wave 1 of the English Longitudinal Study of Ageing (ELSA) COVID-19 study and wave 9 of the ELSA main study to explicitly explore the interactions between occupational social class and employment disruption. We make the following original contributions to knowledge: 1) that stopping working during COVID-19 impacted on retirement planning; 2) that the relationship between disrupted employment and changing retirement plans is likely to differ by occupational social class, 3) finally, we identify priority areas for further in-depth investigation through longitudinal and qualitative data and policy implications.

## **Retirement transitions**

The relationship between employment disruptions and retirement is complex (Platts, Corna, Worts, McDonough, Price and Glaser, 2019; Crawford and Karjalainen, 2020). Inactivity after the age of 50 is often a pathway to (involuntary) retirement; the longer one is out of the labour market the less likely one will re-enter employment (Organisation for Economic Co-operation

and Development [OECD], 2006). This is likely to have worsened as the unavailability of employment, increased caring commitments or shielding due to the pandemic may have discouraged people from re-joining the workforce (International Labour Office [ILO], 2020; ONS, 2020). Conversely, work disruptions that could have been experienced as commensurate to being retired, e.g., remaining at home, might have informed decisions to delay or anticipate previous retirement plans.

The degree of control over retirement decisions has been associated with better adjustment to life after work (van Solinge and Henkens, 2005; Rowson and Phillipson, 2020), and tends to be socially stratified. Those with higher qualifications and better occupational positions enjoy greater control and more choice over their work and retirement plans (Radl, 2013; Hyde, Cheshire-Allen, Damman, Henkens et al., 2018). Those in higher occupational social classes tend to be in better health and have the financial resources to retire, and still, many continue in work out of personal choice. In contrast, the lowest qualified with the least control over work and retirement are more likely to retire through ill-health or redundancy or to have to continue to work to make ends meet even when their health is not conducive to continued employment (Loretto et al., 2005; McNair, 2006). Involuntary retirement decisions, in themselves can impact negatively on health and well-being (Hyde, Hanson, Chungkham et al., 2015; Rhee, Mor Barak and Gallo, 2016), particularly when accompanied by poor health or a precarious financial position (Lain and Phillipson, 2019). Existing evidence suggest socio-economic position impacted whether people changed their retirement plans due to COVID-19 (Crawford and Karjalainen, 2020). However, emerging patterns are complex and more research is needed to better understand how work disruptions and changes in retirement planning differ by occupational social class.

Therefore, we seek to address the following research questions:

- Are those who have experienced employment disruptions more likely to plan to retire earlier or later?
- Is there a relationship between planning to retire earlier or later and the individual's occupational social class?

## **Methods**

### ***Sample***

The data are drawn from wave 9 of the English Longitudinal Study of Ageing (ELSA) and wave 1 of the ELSA COVID-19 study. ELSA is a large-scale, nationally representative longitudinal panel study of those aged 50 years and over living in England. The wave 9 data were collected in 2018-2019 and included 7,289 interviews and a response rate of 57.2% (Dangerfield, Hussey, Pacchiotti et al., 2020). Wave 1 of the ELSA COVID-19 survey was conducted throughout June and July 2020. All ELSA sample members were contacted by post and invited to take part in the survey. In total 7040 ELSA members completed the survey (response rate 75%). Fuller details on the sampling and data collection can be found in Addario, Dangerfield, Hussey and colleagues (2020). Respondents in the two datasets were linked using their individual id number. For the purpose of this study we restricted the sample to those who were in paid work, i.e. employed or self-employed, in the ELSA wave 9 study and who responded to the wave 1 ELSA COVID-19 study (N = 1797).

### ***Outcome variable***

*Change retirement plans:* If respondents in the ELSA COVID-19 study indicated that they were not currently retired they were asked, “Has the age at which you expect to retire from paid work changed as a result of the coronavirus outbreak?” and asked to choose from the following options: i) Yes – I now plan to retire earlier; ii) Yes – I now plan to retire later; or, iii) No.



### ***Explanatory variables***

*Ceased working for pay since the COVID-19 outbreak.* Respondents in the ELSA COVID-19 study were asked what their labour market situation was prior to the COVID-19 outbreak and what their current situation was. Any respondents who indicated that they had been either employed or self-employed prior to the COVID-19 outbreak but were no longer either employed or self-employed were considered to have stopped working for pay since the outbreak of the pandemic.

*Occupational social class* was based on the National Statistics Socio-Economic Classification (NS-SEC). According to the Office for National Statistics the NS-SEC is based the Goldthorpe Schema, a sociological classification that has been widely used in pure and applied research (e.g. Goldthorpe 1987). It is designed to measure the employment relations and conditions of occupations as these are central to showing the structure of socio-economic positions in modern societies and helping to explain variations in social behaviour and other social phenomena. To ensure that there would be sufficient numbers of participants in each of the socio-economic groups we used the NS-SEC 3 which has the following groups: i) Managerial, administrative and professional occupation (NS-SEC 1), ii) Intermediate occupations (NS-SEC 2) and, iii) Routine and manual occupations (NS-SEC 3). Data about occupational social class was linked from the ELSA wave 9 survey

### ***Covariates***

In the final regression models, we also controlled a number of demographic factors that have been associated with retirement planning (Hyde et al, 2018). These were i) age, recoded as either below or at or above state pension age (SPA), ii) sex and, iii) self-rated health, recoded as ‘Good health’, i.e. respondents who answered either ‘Excellent’, ‘Very good’ or ‘Good’, or ‘Not Good health’, i.e. ‘Fair’ or ‘Poor’. To control for feelings of financial constraint, which

might induce people to feel that they need to remain in work for longer, we included the variable: How do you feel your current financial situation compares to before the coronavirus outbreak? Responses ‘A little worse off’ and ‘Much worse off’ were recoded as ‘Financially worse off’, whilst responses ‘About the same’, ‘A little better off’ and ‘Much better off’ were recoded as ‘About the same or better off’. We also controlled for area level deprivation using the English Index of Multiple Deprivation measure as recent evidence suggests that this might also be associated with retirement timing (Giri, Basu and Giri, 2022).

### ***Analyses***

Descriptive analyses were performed to examine the proportion of those in the sample as a whole who had experienced either disrupted employment or who had changed their retirement plans as a result of COVID-19. Following these we conducted bivariate analyses to examine the association between employment disruption and changing retirement plans separately for each social class. Finally, a series of multinomial regression analyses were conducted to examine whether disrupted employment was associated with changed retirement plans.

### **Results**

The descriptive analyses (table 1) show that amongst those who had to stop work due to COVID-19 equal proportions (9%) said they plan to retire earlier or later than previously planned. Amongst those who did not stop work only 4% report that they plan to retire earlier and 7% plan to retire later. The results of the bivariate analyses show that this is a statistically significant association ( $\chi^2 = 16.558$ ;  $df = 2$ ;  $p < .001$ ). Whilst the proportions across the three socio-economic groups who say that they plan to retire earlier are quite similar, 6%, 4% and 5% respectively, occupational social class differences in plans for later retirement are more evident. Around 10% of those in managerial, administrative and professional occupations say

that they now plan to retire later compared to 6% of those in both intermediate and in routine and manual occupations. However, these differences are not statistically significant ( $X^2 = 6.823$ ;  $df = 4$ ;  $p = .146$ ).

Table 1 about here

The results of the bivariate analyses (table 2) show that there are statistically significant associations between COVID-19 employment disruption and changed retirement plans for those in managerial, administrative and professional occupations (NS-SEC 1) and those in routine and manual occupations (NS-SEC 3). In both cases those who stopped work were more likely to report that they now plan to retire earlier.

Table 2 about here

Table 3 shows the results for the likelihood of being in the group who plan to retire earlier or the group who plan to retire later versus being in the group who did not change their plans. Model 1 shows older workers who had to stop work due to COVID-19 were 3.17 times as likely to be in the group who plan to retire earlier versus being in the group who have not changed their plans compared to those who did not have to stop work. Conversely, stopping work due to COVID-19 had no statistically significant impact on whether older workers plan to retire later or not. There were no occupational social class differences in whether older workers were more likely to be in the group who plan to retire earlier versus being in the group who have not changed their plans. However, those in NS-SEC 1 were 1.76 times as likely to be in the group who plan to retire later versus being in the group who have not changed their retirement plans compared to those in NS-SEC 3.

To explore whether the impact that having to stop work due to COVID-19 had on retirement plans differed by social class we included a test for interaction effects between

stopping work or not by occupational social class on the likelihood of being in the group who planned to retire earlier or later versus being in the group who did not change their plans, controlling for social class and whether the participant had stopped work due to COVID-19. As model 2 shows none of the interaction effects were statistically significant.

Finally, we included the covariates to control for any potential confounding between the main effects (and interaction effects). As model 3 shows the main effects of stopping work due to COVID-19 on the increased likelihood of being in the group who plan to retire earlier as opposed to the group who have not changed their retirement plans remains statistically significant after controlling for covariates. Aside from this, other notable results are that older male workers were around twice as likely to be in the group who plan to retire later versus being in the group who have not changed their retirement plans compared to older female workers. Similarly older workers who were not in good health were around twice as likely to be in the group who plan to retire later versus being in the group who have not changed their retirement plans compared those who were in good health. Finally, older workers who were financially worse off due to COVID-19 were over three times as likely to be in the group who plan to retire later versus being in the group who have not changed their retirement plans compared those who financial circumstances were about the same or better off during the pandemic.

Table 3 about here

## **Discussion and conclusions**

Our findings show that the impact of the COVID-19 pandemic on work and retirement plans of people aged 50+ has been mixed. An important consideration in assessing these findings is that the data was collected in June-July 2020 and therefore at a time when the first English lockdown was coming to an end, with the general outlook at the time being relatively positive.

Any unemployment or furlough period experienced as a result would have been less than six months long and the influence on retirement plans may therefore have been relatively small. The data seem to support this. However, given extended lockdowns and furlough periods, and increases in, economic inactivity and unemployment rates since that time, the suggestion is that the findings presented here are indicative of a broader trend that should become more evident in future data waves as they become available. The data presented here is therefore important for early policy responses to trends that are likely to become more prominent. However, it should be noted that although the ELSA COVID Wave 2 data have become available, its data is not comparable to wave 1 and have not been included in this study.

The bivariate analysis shows that those in higher or lower occupational social class were more likely to retire earlier when stopped working, with an unclear picture for those in intermediate occupations. Although this pattern is not observed in the multivariate analysis, this is consistent with existing evidence that those from different social and economic backgrounds may more or less choice and control over retirement (Loretto et al., 2005; Hyde et al., 2018; McNair, 2006; Radl, 2013). Previous studies in our literature review indicate that those within higher occupational groups who choose to retire earlier are likely to have the financial resources to exit the labour market when facing work disruptions such as the COVID-19 pandemic. Those within lower occupational groups, however, tend to retire early due to unemployment or ill-health (Loretto et al., 2005; McNair, 2006). It is likely that, during the COVID-19 pandemic, the work conditions of those in lower occupational groups may have left them more exposed to infection and therefore more likely to be forced out of employment because of ill-health.

While work disruptions were not associated with planning to retire later, there may be occupational class differences in intentions to work for longer. Our initial results alluding that those in the high occupational group were more likely to retire later were not confirmed in our

multinomial regression analyses. This needs to be further investigated, as findings elsewhere (ONS, 2021c) indicate that intention to continue working for longer among those in higher occupational groups may be related to the nature of their work lending itself to be performed remotely. This type of work arrangement, however, is not evenly available across all occupational social classes (ONS, 2021c). Therefore, greater control and flexibility over their work arrangements, and more opportunities for fulfilling work associated with this higher occupational group are advantages that likely contribute to better work and retirement outcomes (Loretto et al., 2005; McNair, 2006). Conversely, we observe that those who were financially worse off since the start of COVID pandemic are also more likely to work for longer, indicating that not only disadvantages accrued during the pandemic, but also loss of advantage and resources during these disruptive events stage can alter retirement intentions (Ferraro and Morton, 2018). Surprisingly, our data shows that those who plan to retire later are also more likely to be in worse health. This is unexpected considering that previous research indicates ill-health as a pathway to retirement (Harris, Zh hao and Zucchelli, 2021; OECD, 2006). Further investigation is needed to understand how this result interacts with other factors, as work arrangements are likely to exacerbate or ameliorate the effects of accumulated health disadvantages. For instance, being in worse health but being able to work flexibly from home as opposed to having to continue working despite health risks for financial reasons constitute different patterns of disadvantage. Previous research indicates that when health interacts with financial circumstances, control over the retirement process is compromised (Crystal, 2006). Our results show that the impact of COVID-19 pandemic on employment and retirement is likely to magnify inequalities between those at the top and bottom of occupational hierarchies (Moen et al., 2020; ONS, 2021c). The picture for middle-ranking occupations was not clear in our analysis, this is perhaps due to sample size, a wide variation in these occupations and how

the sector in which they work fared. Therefore, we cannot make any meaningful conclusions for this group.

Other social factors and work conditions are also likely to have had an impact but neither the data nor the literature provide us with a clear picture here. What is evident is that COVID-19 has resulted in additional factors in older workers' retirement decisions and that these may reinforce existing socio-economic inequalities in retirement patterns. Our results show that there is a need for a policy focus on two specific and potentially overlapping groups: those in lower socio-economic positions and those working in sectors worst affected by the pandemic. As already outlined, individuals from working class and lower socio-economic positions are less likely to have autonomy and choice over their working conditions, more likely to be in poor health, and less likely to have the financial resources to be able to retire early. They are also more likely to be working in sectors that fared badly during the pandemic, such as hospitality and aspects of retail (ONS, 2020) or in high-risk sectors such as health or transportation. While these groups are known to have fared badly during the pandemic (Beck et al., 2020) this paper's contribution is to highlight the long-term implication beyond participation in the labour market. The pandemic has thus highlighted and reinforced pre-existing inequalities in terms of socio-economic position and their interrelationship with retirement intentions and behaviours. We call for more in-depth and nuanced research, using next ELSA wave 10 and further qualitative research, to explore our early identification of this trend and to explore the longer-term impact that the pandemic has on retirement decisions as influenced by socio-economic position.

Overall, the policy context for this group, and older workers considering retirement more generally, needs to change. Policy measures to promote better access to flexible working; sickness absence and sick pay; management training and the Plan for Jobs (Centre for Ageing Better, 2021) all go in the right direction. What is still missing is an overarching and clear

policy for older workers that makes the now long-established ‘extending working lives’ agenda (Weyman, Wainwright, O’Hara, Jones and Buckingham, 2012) workable for all. Recent, disproportionate decreases in employment and increases in unemployment among older workers suggest that this group is targeted by employers in times of crisis rather than seen as a valuable resource (see also Moen et al., 2020). The number of older workers considering earlier retirement or having to work longer than they would like or than their health allows them to equally suggests that the blanket expectation for everybody to work longer is not feasible and, potentially, not fair. The end of the default retirement age in 2011 was intended to give individuals control over the timing of their retirement (Beck and Williams, 2015), yet the current pandemic shows how poorly equipped individuals are to make such decisions, especially given the added pressures in the form of a recession and cost of living crisis. This is particularly evident when additional shocks and insecurities have to be navigated, such as the work disruptions and health risks associated with the COVID-19 pandemic. As a society we therefore need to do better to ensure that the complex process of retirement is supported and older workers who want to continue working do not end up discouraged.

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## TABLES

Table 1. Changes in retirement planning due to COVID-19 by whether the respondent stopped work and by respondent's socio-economic position: Percentages

	Plan to retire earlier	Plan to retire later	No change in retirement plans	N
<i>Whether stopped work</i>				
Stopped work	9.24	9.24	81.52	433
Did not stop work	4.40	7.41	88.19	1295
<i>NS-SEC 3</i>				
Managerial, administrative and professional	6.22	9.56	84.22	450
Intermediate	4.29	6.27	89.44	303
Routine and manual	4.80	5.87	89.33	375

Table 2. Percentage of those who have changed their retirement plans by NS-SEC and whether they had to stop work due to COVID-19

		Yes – I now plan to retire earlier	Yes – I now plan to retire later	No change in plans	N	p
Managerial, administrative and professional	Stopped work	13.33	11.11	75.56	90	.005
	Did not stop work	4.44	9.17	86.39	360	
Intermediate occupations	Stopped work	5.36	7.14	87.50	112	.683
	Did not stop work	3.66	5.76	90.58	191	
Routine and manual	Stopped work	10.53	5.26	84.21	114	<.001
	Did not stop work	2.30	6.13	91.57	261	



Table 3. Results of multinomial regression analyses for the likelihood of planning to retire earlier or later compared to those with no change in retirement plans

	Model 1				Model 2				Model 3			
	Plan to retire earlier		Plan to retire later		Plan to retire earlier		Plan to retire later		Plan to retire earlier		Plan to retire later	
	OR	95% CI	OR	95% CI	OR	95% CI	OR	95% CI	OR	95% CI	OR	95% CI
Stopped work	<b>3.17</b>	<b>(1.85-5.45)</b>	1.21	(0.73-2.00)	<b>4.98</b>	<b>(1.82-13.65)</b>	0.93	(0.35-2.46)	<b>4.24</b>	<b>(1.50-11.96)</b>	0.73	(0.26-2.03)
Did not stop work†												
NS-SEC 1	1.60	(0.86-2.98)	<b>1.76</b>	<b>(1.03-3.02)</b>	2.05	(0.79-5.32)	1.59	(0.85-2.95)	1.72	(0.65-4.55)	1.48	(0.75-2.90)
NS-SEC 2	0.82	(0.39-1.72)	1.05	(0.56-1.99)	1.61	(0.53-4.88)	0.95	(0.43-2.10)	1.44	(0.47-4.41)	0.86	(0.37-2.01)
NS-SEC 3†												
Stopped work*NS-SEC 1					0.69	(0.19-2.48)	1.48	(0.44-5.06)	0.67	(0.18-2.47)	1.21	(0.33-4.41)
Stopped work*NS-SEC 2					0.30	(0.07-1.37)	1.38	(0.36-5.31)	0.32	(0.07-1.46)	1.36	(0.33-5.62)
Stopped work*NS-SEC 3†												
Did not stop work*NS-SEC 1†												
Did not stop work*NS-SEC 2†												
Did not stop work*NS-SEC 3†												
Male									1.36	(0.78-2.38)	<b>2.10</b>	<b>(1.29-3.41)</b>
Female†												
Below SPA									0.68	(0.37-1.25)	1.76	(0.89-3.49)
SPA or above†												
Not married or in partnership									1.01	(0.53-1.91)	1.23	(0.72-2.09)
Married or in partnership†												
Not good health									1.04	(0.45-2.43)	<b>1.99</b>	<b>(1.08-3.68)</b>
Good health†												
Financially worse off									1.39	(0.77-2.52)	<b>3.64</b>	<b>(2.17-6.10)</b>
About the same/better off†												
Most deprived areas									0.57	(0.20-1.65)	<b>0.24</b>	<b>(0.08-0.73)</b>
Second most deprived areas									<b>0.31</b>	<b>(0.10-0.96)</b>	0.72	(0.36-1.43)
Middle level of deprivation									0.59	(0.28-1.25)	<b>0.21</b>	<b>(0.09-0.49)</b>
Second least deprived areas									0.84	(0.42-1.68)	0.64	(0.35-1.19)
Least deprived areas†												
<i>N</i>	<i>1128</i>		<i>1128</i>		<i>1128</i>		<i>1128</i>		<i>1103</i>		<i>1103</i>	

Figures in **bold** are statistically significant at the  $p < .05$  level. † denotes the reference category.