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Gendered variations in the experience of ageing at work in Switzerland

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Abstract

Purpose – The purpose of this paper is to examine the gendered processes of ageing at work in Switzerland, a country already characterised by particularly high employment rates for seniors of both sexes, and where the notion of “active ageing” has recently appeared on the policy agenda. The study illustrates the mechanisms through which men and women accumulate dis-/advantage across the life course, and the influence that critical events in different life domains have on the conditions under which they prepare the transition to retirement.

Design/methodology/approach – The data used in the paper were collected with a mixed methods approach, including secondary statistical data analysis, expert interviews (with human resource and line managers), company case studies and 63-biographical interviews with male and female seniors employed in three different sectors (food distribution, health, transport) of the Swiss labour market. The interview guide covered issues relating directly to the employment histories and working conditions of the over 50s, but also enabled respondents to reflect on the influence of past or recent events in their private lives on their experiences of ageing at work (and vice versa).

Findings – The study shows that, in the Swiss context, ageing at work is a social experience, that is profoundly marked by societal-level normative “gender scripts” and by the gendered nature of major life-course transitions. However, rather than producing a clear distinction between the experiences of men on the one hand and women on the other, studying the accumulation of dis-/advantages (Dannefer, 2009) enables us to elaborate a more nuanced typology, mapping the Swiss experience of ageing at work according to four alternative ideal-type models: confident, resentful, determined and distressed.

Social implications – In a context characterised by prolonged life expectancy and restricted welfare budgets, a clearer understanding of the conditions under which men and women make decisions about the continuation, interruption or adaptation of their professional activities (and care commitments) in the second half of their adult lives has clear implications, both for patterns of “active ageing” and for gender equality.

Originality/value – The paper sheds new light on the gendered variations in the experience of ageing at work in the Swiss context; it examines the implications of the dis-/advantages accumulated by different categories of men and women during various transitions in the employment and family spheres on their autonomy, well-being and satisfaction during this critical period of their adult lives.

Keywords Gender, Ageing, Seniors, Work, Switzerland, Equality

Paper type Research paper



1. Introduction

The aim of this paper is to shed new light on the gendered variations in the experience of ageing at work in Switzerland, a country characterised by particularly high employment rates for the over 50s of both sexes. The paper examines the implications of the dis-/advantages accumulated (Dannefer, 2009) by different categories of men and women during various transitions in the employment and family spheres on their autonomy, well-being and satisfaction during this critical period of their adult lives.

Several studies of the life-course in Switzerland stress the enduring differences between male and female biographical trajectories (Levy and Widmer, 2013), largely due to the influence of normative “gender scripts” (Le Feuvre and Lapeyre, 2005). This term refers to “ways of behaving and thinking that individuals have come to associate with being male or female” (Mahoney and Knudson-Martin, 2000, p. 41). When such scripts are translated into social policy measures and institutional arrangements, they produce a distinct societal “gender regime”. In the Swiss context, such scripts lead to differentiated and unequal work-life trajectories for men and women. Thus, over the duration of their adult lives, the vast majority of Swiss men are continuously engaged in full-time employment, working long hours and doing only a small share of domestic duties (OFS, 2009). Swiss women, on the other hand, usually adjust their labour market participation patterns to changes in their household composition and care configurations (Lyon and Glucksmann, 2008), frequently working part-time to compensate for the lack of affordable childcare facilities and for the unequal division of domestic labour. However, the statistical importance of this “modified male breadwinner” gender script (Crompton, 1999) should not mask the profound changes currently taking place in the Swiss context. The employment rates of Swiss women have been steadily increasing since the mid-1990s and this is particularly true for “seniors”[1]. Thus, 71 per cent of Swiss women aged between 50 and 59 years were in paid employment in 2010, compared to just 55 per cent in 1991 (Rosende and Schoeni, 2012). Over the same period, the activity rate of men stagnated at around 80 per cent (Murier, 2012).

Furthermore, recent so-called “active ageing” policies (Guillemard, 2013) have harmonised the legal retirement age for men and women[2]. Pension rights are determined by the number of years in employment and by pre-retirement salaries[3]. As indicated in Table I, Swiss women are particularly disadvantaged in access to the second and third retirement pension pillars. Although divorced women are legally entitled to a proportional share of their ex-husband’s pension, women who have not accumulated personal pension rights are likely to face severe financial difficulties in later life (Stutz and Knupfer, 2012), but this is also the case for some divorced men who have to share their pension with their ex-wives.

Despite their gender-neutral objectives, prevailing “active ageing” policy initiatives have a clear gender bias: it is those seniors with interrupted and/or part-time employment histories, those in low-paid jobs and those with discontinuous intimate relationships that are now required to remain in employment until they reach the official retirement age,

	Men	Women	Total
1st pillar (AVS – <i>Assurance vieillesse et survivants</i>)	96.9	98.1	97.6
2nd pillar (PP – <i>Prévoyance professionnelle</i>)	81.7	56.8	67.3
3rd pillar (voluntary private pension fund)	42.3	25.3	32.7

Source: OFS (2012b)

Table I.
Access of currently
retired persons (aged
64-70 years) to each
component of the
swiss three-tier
pension scheme, by
sex, 2008 (per cent)

irrespective of their working conditions, care commitments or health status (Le Feuvre, 2011). Due to the normative arrangements that shape the sexual division of paid and domestic labour in the Swiss context (Kuehni *et al.*, 2013; OFS, 2012a), most of those individuals are currently women. Although the extension of working life may indeed enable some women to reposition themselves on a post-parental career track (Wanner *et al.*, 2005), women's "accumulation of disadvantage" (Dannefer, 2009) across the life-course generally leads to less positive gendered experiences of ageing at work in the Swiss context (Le Feuvre *et al.*, 2014).

2. Research design

The results presented here are based on fieldwork in four large Swiss companies: two supermarket chains, a teaching hospital and a national transport company. In each of these organisations, we collated statistical data on the age and gender composition of the work force; we analysed internal policy documents on age management and/or gender equality measures and we carried out expert interviews with HR and line managers. We also completed 63 biographical interviews with male and female employees aged between 50 and 67 years. Access to these employees was negotiated with management and most of the interviews took place during working time and on company premises. We met with seniors from a wide range of occupations and hierarchical positions and conducted interviews that lasted between 45 minutes and two-and-a-half hours. The interview guide covered issues directly related to the respondents' current situation, but also provided opportunities to discuss past work histories, family formation patterns, the sexual division of domestic labour, the evolution of care duties over time and retirement prospects. Due to selection bias, most of our interviewees either had Swiss nationality or had been living in Switzerland for many years[4]; they had usually clocked up longer than average length of service with their current employer. We thus consider that they represent a rather privileged selection of Swiss seniors in employment and this should be born in mind when considering our results.

In studying the experiences of Swiss seniors, we were particularly interested in mapping the institutional opportunities and constraints that shape their practices and aspirations in relation to ageing at work and the transition to retirement. Our research design enabled us to study the past and present employment patterns of male and female seniors, in parallel to their shifting family arrangements and care configurations.

In line with the insights gained from previous comparative research on gender inequalities in work and the family (Crompton *et al.*, 2010), we were committed to analysing the employment experiences and aspirations of our respondents in the light of the bifurcations (Bessin *et al.*, 2010) in their intimate and family lives, and also to understand the influence of working patterns on other social domains. We also wanted to analyse the ease or difficulty with which our interviewees could act to resolve any potential conflicts, particularly in relation to work-life balance and ill health. Contrary to the prevailing rhetoric of free choice, we believe that their ability to "choose" between competing options clearly depends on: "The position they occupy in the social hierarchy and on the constraints [...] that the social environment imposes on them" (Ertul *et al.*, 2012, p. 8, our translation). Our research therefore aims to show that previous employment and care histories offer Swiss male and female seniors very unequal resources when it comes to organising the final phase of their working lives and to preparing the transition to retirement. However, these resources combine in potentially varied ways with the dominant gender scripts of the Swiss context, to produce multiple experiences of ageing at work.

3. Research outcomes

Our empirical interview data enabled us to elaborate a typology, representing four distinct ideal-type models of the gendered experiences of ageing at work in the contemporary Swiss context. We chose to elaborate this typology as an analytical tool, in order to clarify the factors that lead to contrasting experiences of a given social event (Schnapper, 1999) and to identify the characteristics that are associated with a particular type of experience (Coenen-Huther, 2003, p. 544). In this section, we exemplify each ideal-type of ageing at work on the basis of two discriminating criteria, which are rooted in the accounts of our interviewees and which cut across the family and employment spheres. Although each dimension of the ageing at work experience varies between the categories described below, space limitation requires us to focus here on the most salient characteristics of each ideal-type.

One of the discriminating factors in the experience of ageing at work in the Swiss context is undeniably the degree of choice that individuals have (or perceive themselves as having)[5] in determining their employment patterns (full/part-time), their care commitments and the timing of their future transition to retirement. The first axis of our typology thus translates the structural, ideological and institutional constraints that weigh on this final phase of working life. The degree of (perceived) choice obviously depends on the financial resources available, notably on the anticipated pension. However, this perception does not appear to derive from financial considerations alone. It is largely determined by the complex and ever-evolving imbrication of the employment and domestic spheres (Nicole-Drancourt, 2009).

For example, under certain circumstances, indirect access to comfortable economic resources (through a stable marriage, e.g.) may also give some married women the sentiment that they are in a position to freely determine their own retirement calendar, despite their own limited income and/or future pension rights. Likewise, for some men, the degree of autonomy offered by relatively comfortable financial resources may be significantly reduced if this period of life is associated with exceptionally high outgoings (education bills for children; care costs for dependant parents; large outstanding mortgage repayments, ill-health of a partner: see Perrig-Chiello *et al.*, 2011).

The second discriminating factor in the ageing process refers to the level of satisfaction that seniors feel in relation to their current situation, in work but also in their personal and family lives and, of course, to the level of “balance” achieved between these life-domains. Thus, the second axis of our typology refers to the ways in which individuals interpret continuities and change in their lives. We argue that a given event (being offered a promotion, losing a job, having a child, filing for divorce, joining a chess club, etc.) can take on very different meanings, notably according to the gender, citizenship and class status of the people concerned. A global satisfaction scale may thus be composed mainly of considerations relating to events in the employment sphere for some individuals, whilst others will give more weight to other areas of their lives, such as having a good relationship with their adult children. Our results show that satisfaction levels vary according to the ease with which changes (or continuities) in the life-course can be incorporated into beliefs about what is “right” and desirable in the eyes of the individual and their close social environment.

As indicated in Figure 1, the combination of these two axes enables us to identify four distinct ideal-type patterns of ageing at work in the contemporary Swiss context.

3.1 Ageing at work with confidence

Amongst our respondents, a controlled, confident and relatively contented process of ageing at work was most likely to be found amongst middle-class men and women who

have always acted in conformity to the normative script of the “modified male breadwinner” gender script, without having to deal with any major disruptive events along the way. This type combines a high degree of autonomy as far as the decision to remain in employment or to make an early transition to retirement is concerned and a strong level of satisfaction with the current situation, in work, at home and in health terms.

The men who typify this experience of ageing at work are those who could be described as “accomplished breadwinners”; they are well-qualified, with professional or managerial status, who have had objectively upwardly mobile careers, accompanied by harmonious relationships with their spouse, children, extended family and wide circle of friends. They have accumulated sufficient financial resources (home ownership, generous pension) to envisage a smooth transition out of the labour market, which they usually plan to make before reaching the legal retirement age. Having a history of good health, the retirement phase is anticipated with relish as a time for increased leisure (mainly sport and travel), voluntary work and the family (particularly grand-children). The hierarchical position occupied and the recognition that these men have always received from their employers enables them to “take their feet off the accelerator” in the final years of their career, thus making for a “smooth transition” into retirement. Although they may have to limit their working hours or refuse interesting job opportunities, these men continue to see themselves as very much “in control” of their professional (and personal) lives as they age (Gognalons-Nicolet and Le Goff, 2001).

Importantly, these interviewees are not only proud of their status in the company, and they are also comfortable with the demands of their jobs. As Pierre[6] (married, three children), a 61-year-old sales manager explains: “This is a managerial position, it’s rewarding; it suits my character, my way of doing things [...] lots of organisation, I like that [...] So it’s really a question of feeling comfortable in the job, with the position you’ve reached [...] I’m very comfortable in this job. That’s what I mean when I say that this is the perfect position for someone of my age”[7]. Furthermore, it is the confidence they feel in their ability to do their job well that enables these men to renegotiate their commitment to the company as they move into the final stage of their career. As Marc, a 55-year-old sales manager (married, three children) recounts: “There was a time when my bosses said that I had a lot of potential and they would have liked me to take a course in order to move a bit higher up the ladder. But, I said ‘no’; work-life balance is important to me and I don’t really want to move any higher up [...] I give a lot to the job, but I don’t want to give any more [...]”.

It is interesting to note that the satisfaction associated with this “accomplished breadwinner” type of ageing at work are rarely shared by the (few) women in our

		Level of satisfaction with current professional and personal life (including work-life balance and health)	
		High	Low
Degree of choice in relation to 50+ employment patterns & retirement calendar	Strong	<i>Confidence</i>	<i>Resentment</i>
	Weak	<i>Determination</i>	<i>Distress</i>

Figure 1.
Ideal-types of “ageing at work” experiences in the Swiss context

sample who have also had objectively “successful” careers. Most of these women fall into the second type, as described in the following section. The female equivalent of a confidently controlled ageing process was encapsulated by a small number of women who had to date invested most of their time and energy into a “family-centred” life-course[8]. These women had helped the career advancement of their husbands and had achieved a high level of satisfaction from the fact that first, they were still (happily) married to their (successful) husbands; second, were close to their children and other family members. Although they were looking forward to more shared leisure activities with their retired husbands, they were also a little apprehensive at the prospect of his daily presence in the home.

Having no particular ambitions for their own careers, these women are satisfied with their current part-time jobs. They intend to adapt the calendar of their retirement to the schedule decided by and for their husbands. In parallel the men who can depend on continuing recognition from their company in return for their past “loyalty”, these women express a high level of confidence in the future stability of their marriage and, thus, on the availability of financial support for their retirement and old age.

3.2 Ageing at work with resentment

A second ideal-type profile of ageing at work is also characterised by high levels of choice regarding the calendar for the transition to retirement, but by low satisfaction with the current life-situation, either in the professional or the personal sphere; often in both. In our interview sample, experiences of this type were most prevalent amongst women who had shown less conformity to the “modified male breadwinner” gender script than in the previous case. We often found this type amongst well-qualified women who had demonstrated a high level of continuous commitment to their jobs, but who felt that their career progression has been hampered by unfavourable gender expectations or by outright discrimination. Reaching the 50 years threshold had often led them to reflect (often bitterly) on the “sacrifices” they had made in their private lives, in order to meet the requirements of an upwardly mobile career, before hitting the proverbial “glass ceiling”.

Unlike the “devoted wives” of the previous type, the women who express regrets about their current situation are financially independent and have accumulated far more generous pension prospects than most women of their generation (Oesch, 2008; OFS, 2011). However, this “thwarted career” profile is nevertheless associated with a sense of regret and misplaced trust. For example, Marianne, a 63-year-old health care manager (single, no children), who stated that she had always been “married to the job” expressed a lack of recognition for the energy invested in her career: “Once, the head of my section said to me: ‘You know what? I don’t even earn that much more than you’. I thought: What a cheek! I studied for 3 years, plus 2 more to specialise, took two management training-courses and have a 35-year-long career behind me and that little upstart just has some clerk’s diploma!”

This sense of betrayal stems from the fact that, unlike their male counterparts, these highly committed female managers have absolutely no guarantee that their company will continue to reward their efforts as they move towards retirement. Several of our interviewees shared the experience of Chantal, a 61-year-old administrative manager (married, one child), who had recently been demoted: “So, I was Head of the Insurance section and I had a colleague who was in charge of Pay. Then, about two and a half years ago, I lost my title as Head of Insurance, because Insurance and Pay were merged into one section. So partly, it was because of the reorganisation and partly because

I announced that I was going to retire and they decided to replace me there and then. Since the 1st of January this year, I'm not even Deputy anymore!"

As these women get older, the "sacrifices" made in order to move up the career ladder are often reinterpreted in the light of the rather limited rewards they have received in return. When asked if she regretted only having one child, Chantal shared this account: "Yes, I think that I must have suffered sometimes because – not now, but when I was younger – I used to dream that I had found a baby [...] I always found this baby in the same place, and I didn't take it to the police, I kept it. I'm sure that's something that deep down inside of me [...] I mean, I'm sure that, from the outside, I probably didn't look particularly bothered. But, deep down inside, unconsciously, I'm sure that now and again, there must have been something. And then there was the reality check: 'OK, stop now'. Even to think about working full-time with two kids, it was just impossible".

Although these highly committed and qualified women do not face any objective risk of financial hardship in retirement, they nevertheless express a fear of boredom and/or loneliness once they leave the labour market. As Chantal says: "Sometimes I think about what I'm going to do. Yes, the nearer it gets, the more I wonder: 'what an earth am I going to do with all those empty days?'"

Due to the very structurally gendered nature of this resentful experience of ageing at work, it was rather difficult to identify a masculine equivalent to this profile. We did hear some negative accounts of ageing from male transport workers. However, these dissatisfied seniors felt "betrayed" by what they saw as the end of a "public service" ethic in the rail company, rather than by their own career outcomes. They were unlikely to identify any direct consequences of their frustrations on their personal relationships or family formation patterns. In other words, the past "sacrifices" they had made for the company (working overtime, weekend shifts, etc.) may have made them bitter, but they had not had any major consequences in their personal lives. We would suggest that this is because, under the dominant Swiss gender script, masculine (over-) commitment to the job is seen as perfectly acceptable and "normal". It causes almost no disruption to family life, since it is mechanically compensated for by the availability of women working part-time to take on the lions' share of domestic labour.

3.3 Ageing at work with determination

This third type of ageing at work also tends to appear under a feminine guise in our sample. Unlike the first two profiles, it is characterised by very limited options for the transition to retirement. The women concerned by this type started out on a typically female "family-centred" life-course. They demonstrated relatively low levels of commitment to the labour market in the early stages of their adult lives, often leaving their jobs or working short hours in order to take charge of all their households' domestic and childcare duties. However, this period of family centeredness ended with the often-dramatic "turning point" of separation or divorce. Dependency on a "male breadwinner" was suddenly no longer an option.

Involuntary deviation from the normative gender script lead these women through a period of considerable financial hardship (due to the need to re-train or up-date their existing qualifications, and then to find a job and affordable childcare solutions), but it also allowed them access to more autonomous material and symbolic resources. Their previous discontinuous employment patterns mean that they have to continue working for as long as possible. However, despite the fact that they have not aimed for (or reached) the most prestigious positions in the job hierarchy, these women are

qualified and can therefore command a relatively comfortable income. The pride and satisfaction they express in their professional achievements is often linked to the type of jobs they occupy. As secretaries, nurses, social workers and so on, these respondents are in jobs that have been historically constructed as “women’s work”, and that enable them a “daily weaving of strands of working life with elements of their private lives” (Messant-Laurent, 1990, p. 207 our translation). The combination of doing a “worthwhile” job and providing care at home is not experienced as a “double burden”, but rather as a source of satisfaction and self-realisation (Galerand and Kergoat, 2008). In parallel to a positive evaluation of their labour market experiences, these women take pride in the fact that they have always been able to honour their duties to their children and to build up a close-knit and supportive network of family and friends. Despite quite demanding domestic and care commitments, they have achieved some degree of “balance” between their life-spheres; although this is often at the price of some very intensive time-management and daily “weaving” on their part.

This experience of ageing at work can be illustrated by the case of Elisabeth, a divorced mother of two, living in rented accommodation and who worked for 30 years as a qualified nurse at the local university hospital. She claims that her job, which she occupied “long-part-time” (80 per cent), had always been “a source of great satisfaction”. Out of personal interest, Elisabeth decided to study for an MA in her late 40s, despite already being considered too old for promotion by then. Elisabeth had to retire from nursing at the age of 58[9]. However, because she was sharing the costs of a university education for her children with her ex-husband, she could not afford to stop working so soon; nor did she particularly want to. She re-trained in order to start working as an independent therapist, a job she enjoys and that she intends to continue at least until the legal retirement age.

The determination we have used to characterise this third type of ageing at work is manifest in many different dimensions of the respondents’ lives. However, these women appear first and foremost determined not to fall back into any state of financial or emotional dependency on a male partner. Given that their divorce is experienced (retrospectively) as an emancipatory watershed, these women do not express any sense of loss or regret concerning their previous relationship, and they have no particular aspiration to marry again in the future and do not fear loneliness in later life. They are proud to have met the challenges caused by their deviation from the dominant gender script of their generation. Their current jobs and (almost) full-time employment patterns are seen as “manageable”, because they offer intrinsic satisfaction and relatively generous rewards and because they do not pose a direct threat to their health. This comes in stark contrast to the forth and final experience of ageing at work we were able to identify in our research sample.

3.4 Ageing at work with distress

Unlike the previous model, this forth type appears as mixed, from a gender perspective. It is associated with men and women who have access to limited economic resources and few qualifications and who have the most chaotic life-course events behind them. This type of experience seems to be particularly prevalent amongst migrant workers (some of whom may have been working and living in Switzerland for many decades)[10], and amongst those respondents who have combined a series of non-normative events in their lives (leaving school early, accidents, illness, redundancy, unemployment) with very discontinuous lifelines in the intimate and family sphere.

As indicated in Figure 1, this type of ageing experience implies a lack of choice and control over the last part of working life and over timing the transition to retirement. The imperative financial needs of the socially isolated men and women mean that they absolutely have to stay in employment until they reach the legal retirement age. However, contrary to the other types already mentioned, this need to remain active comes into direct conflict with the physical demands of the only jobs they can get, creating very serious pressures on their health and well-being. Furthermore, because the main fear expressed by these respondents is that of losing their job, they are at great pains not to appear in any way “diminished” by their health problems (Kuehni and Rosende, 2013). They develop different strategies to limit the amount of sick leave they take, but these sometimes imply reductions to their already over-stretched financial resources (working part-time, avoiding shift work, e.g.).

The fear of no longer being able to “stand the pace” expected of them at work is exacerbated by the complete lack of any age-management policies in their company, or at least at their level of the company. Somewhat paradoxically, we observed that male managers were given the message that it was acceptable for them to “take their foot off the accelerator” as they approached (pre-)retirement age, whereas seniors in manual jobs were expected to maintain high levels of productivity and performance. In some cases, ageing was actually associated with increased demands on their physical and mental resources. Thus, for example, Alice, a 57-year-old secretary (divorced, with an adult child still living at home), who worked for the same supermarket chain for over 30 years, had recently been told that she would now have to share her working-time between her office and the supermarket tills. As she explained: “I felt really degraded by that. I even became a bit depressed. My doctor told me not to make such a fuss, to accept things as they come. I’m better now. I’m not as bothered as I was at first. But it’s still not easy [...]” This perceived “demotion” was particularly hard for Alice to accept because she suffers from work-related health problems (arthritis), which make working on the tills physically painful as well as symbolically degrading.

Of course, events in the family sphere also impact on the control these ageing workers can exert on their working environment. Since Alice is bringing up her child alone, she cannot afford to reduce her working hours, because her full-time salary only just covers the family’s needs. This lack of opportunity to adapt working conditions to the effects of ageing at work (in an environment which does not make any allowances for this) in turn feeds into the stress levels of the ageing workers, who doubt that they will be able to continue working full-time until the legal retirement age, but who also know that they could not survive on welfare benefits or on a reduced pension.

As noted earlier, some men with chaotic and discontinuous working histories also face similar difficulties, particularly when they have little control over their working conditions. Thus, after starting off on a fairly standard (masculine) employment track in early adulthood, Daniel moved abroad for several years. On return to Switzerland he found only temporary manual jobs. After a series of fixed-term contracts and a spell of unemployment, he was finally recruited part-time to stack shelves in a supermarket. It was there that he heard about a job going on the nightshift of the regional distribution centre of the same company. The working conditions in the packing-room are physically demanding (the storeroom is refrigerated), particularly when combined with the shift work. Daniel, who is divorced and remarried knows perfectly well that: “people aren’t falling over themselves for this kind of job” and that, at his age and with his “dotted employment history”, he stands no chance of ever progressing onto another

job, either with the same company, or elsewhere. So, he has decided to “stick at it as long as (he) can”, with a degree of resignation and fatalism, that is characteristic of this pattern of ageing at work.

Family life offers little solace to many of the ageing workers in this situation. For the men, the suffering experienced at work is generally exacerbated by the fact that they cannot rely on a spouse or on their (adult) children to provide domestic services on a daily basis. For the women, the physical exhaustion experienced at work is increased by the domestic chores that they continue to carry out for the benefit of their children (and, more rarely, husbands or ageing parents). Generally speaking, the respondents who experience this particular type of ageing at work have very restricted social networks and almost no personal leisure activities. Furthermore, their plans for retirement are also severely restricted by their limited financial resources. Although having more time to spend with their family is occasionally mentioned, most of these respondents imagine the end of their working lives solely in terms of the relief it might offer from their current state of exhaustion and ill health. These ageing workers are disorientated and helpless. They: “Feel professionally degraded and short-changed; they are confronted with multiple forms of uncertainty that they find it increasingly difficult to deal with [...]” (Zimmermann *et al.*, 2007, p. 760).

4. Conclusions

Our research has enabled us to illustrate the very varied and contrasting conditions of ageing at work in the Swiss context. Our results confirm the idea that: “some [ageing workers] can control and adapt the end of their working lives, whilst others are in a highly constrained situation; obliged to continue in jobs that are not adapted to their needs, threatened by poverty or insecurity, forced to live on welfare benefits [...]” (Guillemard, 2013, p. 17).

However, beyond a general critique of the “active ageing” paradigm (Moulaert and Biggs, 2013), this paper has also insisted on the particular influence of normative, historically situated gender scripts on the experiences of ageing at work. We have shown how institutional changes in the labour market and the family sphere have modified the opportunities and constraints associated with existing gender norms and expectations. The structural conditions of “second modernity” (Beck, 2000) have: modified the ability of men to fulfill the obligations (and reap the associated advantages) of the “male breadwinner” norm of masculinity; and increased the risks (and material disadvantages) women face when they adopt the “female carer” norm of femininity. It is nevertheless interesting to note that those Swiss men and women who were born in the 1950s and whose lives have been led in closest conformity to the expectations of this particular gender script (associating continuous, full-time, upwardly mobile career paths for men with uninterrupted family-centred lifelines and discontinuous, part-time employment histories for married women) are those for whom ageing at work and the transition to retirement are currently the least problematic.

Nevertheless, we would argue that the conditions required for this confident (type 1) model of ageing at work are likely to become less widespread over the coming years. With the phasing out of many early retirement schemes and the intensification of pressures on seniors to maintain (or even increase) their commitment to work for longer, future generations of ageing workers will undoubtedly face more pressures on their health before the transition to retirement. Similar tensions also appear on the care dimension of this traditional gender script, since fewer (increasingly well-educated and

equality conscious) Swiss women are willing to sacrifice their own financial autonomy in order to support their husbands' career by providing extensive, un-paid care services. Not only have high divorce rates (Robert-Nicoud, 2014) made a "family-centred" feminine life-course more risky for the women concerned; the growing unpredictability of male employment trajectories have also made it harder for men and women to live comfortably and raise their children on a single (male) wage.

We have shown that the drive to prolong working lives under the structural conditions of "second modernity" does have gendered consequences. However, these do not map easily onto a binary template, which would enable us to predict a future scenario for men's ageing at work, as distinct from that of women. Although the life-course is still highly gendered in the Swiss context, there are signs of de-standardisation (Levy and Widmer, 2013) and these processes will influence the conditions under which future generations of seniors experience ageing at work and the transition to retirement. Our research suggests that the potential effects of extending the duration of working life cannot be fully appreciated without reference to the normative expectations placed on men and women, in relation to paid employment and in relation to domestic and care activities (Loretto and Vickerstaff, 2013). Some aspects of the current "active ageing" policy initiatives may potentially contribute to decreasing the overall levels of inequality between men and women (Esping-Andersen, 2009), but at the price of widening the gap between different categories of women (and some groups of men), according to resources they have been able to accumulate – in the family and employment spheres – over the life-course.

Notes

1. The term "seniors" refers here to individuals aged over 50 years-old, who are either in employment or who play an active role in society through work, leisure, community or care activities.
2. The legal retirement age was traditionally lower for women than for men. It will be harmonised at 65 years for both sexes by 2020.
3. The Swiss retirement regime is based on three "pillars". The first pillar provides a basic, universalistic (and modest) state pension (AVS – *Assurance-vieillesse et survivants*). The second pillar (PP – *Prévoyance professionnelle*) is based on employers and employees mandatory contributions to a company pension fund. The third pillar is based on individual voluntary contributions to private pension schemes.
4. Overall, about 30 per cent of the Swiss working population is of foreign nationality. See: www.bfs.admin.ch/bfs/portal/fr/index/themen/03/01/key.html
5. We thus take the subjective accounts of our respondents seriously, without attempting to verify their perceptions of reality against any "objective" measures of agency or satisfaction. We thus defend the idea that "beliefs" are "social facts"; they potentially have as strong an influence on individuals' experiences as measurable "objective" indicators.
6. Pseudonyms have been used throughout.
7. The interviews took place in French; the authors have translated the excerpts cited here.
8. Women of this profile were probably under-represented in our interview sample. Because they only worked a limited number of hours per week and had few years of service with their present company, they were unlikely to have been selected by managers to take part in our study.

9. At the time of our interviews, public sector employees were obliged to retire once they reached the 37.5 years threshold of contributions to their pension fund, irrespective of their age. A recent pension reform changed this rule, making it possible for everyone to work up until the legal retirement age, irrespective of length of service.
10. Some of these migrant workers are qualified, but their diplomas are not recognised in the Swiss context.

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Further reading

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