



Towards age-friendly work in Europe: a life-course perspective on work and ageing from EU Agencies

Report



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The **European Centre for the Development of Vocational Training (Cedefop)** is the European Union's reference centre for vocational education and training. Cedefop provides information on and analyses of vocational education and training systems, policies, research and practice, with particular focus on how best to link education and employment. It also operates as a forum, bringing together policy-makers, social partners, researchers and practitioners to share ideas and debate the best ways to improve vocational education and training in Europe. Cedefop was established in 1975 by Council Regulation (EEC) No 337/75 and is based in Thessaloniki, Greece.

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The **European Institute for Gender Equality (EIGE)** is the EU knowledge centre on gender equality. EIGE supports policy makers and all relevant institutions in their efforts to make equality between women and men a reality for all Europeans by providing them with specific expertise and comparable and reliable data on gender equality in Europe. EIGE was established in 2006 by Council Regulation (EC) No. 1922/2006 and is based in Vilnius, Lithuania.

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Chapter 1

Introduction



1 Introduction

1.1 The report

The European population is ageing owing to decreasing birth rates and increasing longevity. Population ageing is associated with a decrease in the size and ageing of the workforce. The majority of the EU Member States have reacted to this development by, among other measures, increasing retirement ages and limiting early access to pensions. Nevertheless, a large percentage of workers in the EU do not stay in employment until the official retirement age. The reasons for this are diverse, and will be examined in more detail in this report. Policy-makers are faced with the challenge of addressing this demographic change and its implications for employment, working conditions, living standards and the sustainability of welfare states. The working conditions of older workers and their participation in the labour market are affected by various policy areas (see also Table 1). This report aims to outline various aspects of the working conditions of the ageing workforce and related policies.

The **European Agency for Safety and Health at Work (EU-OSHA)** organised and coordinated this report, and the European Centre for the Development of Vocational Training (Cedefop), the European Institute for Gender Equality (EIGE) and the European Foundation for the Improvement of Living and Working Conditions (Eurofound) contributed individual chapters. Each EU agency in its chapter focuses on a different aspect of demographic change and its implications for employment, working conditions and workers' health and education. The individual chapters stand alone, although they are interlinked. Each organisation is responsible for the content of its chapter.

As will be shown in this report, achieving sustainable work involves a range of interacting factors from different policy areas. The four agencies are each concerned with different aspects of these factors and areas. Therefore, a cross-agency collaboration has been applied in this report to show how the diverse aspects of keeping the European workforce healthy and active need to be addressed simultaneously to ensure that all measures taken have the greatest possible effect.

Section 1.2 is dedicated to facts and figures showing the impact that the demographic developments in Europe and related changes are having on society, work, working conditions and health. Section 1.3 is dedicated to general information on EU legislation and policies in relation to an ageing workforce. It is followed by a short section focusing on the clarification and definition of related concepts (section 1.4).

This introductory chapter is followed by a contribution from **Eurofound** (Chapter 2). The concept of sustainable work is

the theoretical basis for the statistical analysis of the relevant data from the European Working Conditions Survey (EWCS) presented in this chapter. The chapter elaborates on EWCS data by showing the working conditions of workers at different ages and related work sustainability outcomes. The second part of the Eurofound chapter discusses policies developed in EU Member States in relation to keeping workers at work and fostering longer working lives, including actions at the company level at the mid-career stage, policies to facilitate caring and working at the same time and programmes to extend working lives through partial retirement schemes.

EU-OSHA's contribution (Chapter 3) provides policy examples from several Member States showing how challenges related to occupational safety and health (OSH) and the demographic change that is occurring can be tackled through an integrated approach by implementing policies that touch on many different fields. The chapter highlights the multidisciplinary nature of a successful policy approach to ageing and OSH while giving an insight into the diversity of successful policies being implemented in different EU Member States. The chapter concludes with recommendations on successful policy approaches on OSH and ageing.

The chapter by **Cedefop** (Chapter 4) focuses on the role of vocational education and training (VET) and related policies to support active ageing. Drawing on various sources — e.g. relevant Cedefop work and surveys such as the European Skills and Jobs (ESJ) survey, Eurostat data (the Adult Education Survey (AES) and the Labour Force Survey (LFS)) and others — the chapter presents recent demographic and labour market trends, including employment, skills and lifelong learning participation, and reveals a need for action. It shows how VET and related policies can contribute to active ageing by keeping older workers employed, active and skilled. The chapter covers guidance and counselling for mature learners, the role of suitable learning approaches, validation, and comprehensive age management strategies in enterprises. It closes with policy conclusions and policy implications in relation to these topics.

EIGE's contribution (Chapter 5) introduces a gender perspective to the issue of the ageing workforce and the different challenges that men and women face. The chapter includes an outlook on the consequences and implications of not sufficiently taking into account the gender aspects of an ageing workforce. The chapter discusses how lifelong inequalities in the labour market and working conditions accumulate over the life course and result in limited economic independence for many throughout life, but particularly in old age. The focus of the chapter is on access to different resources at an older age, such as in relation to monetary and non-monetary poverty, as well as the gender gap in pensions. This includes, for example, reasons for early retirement and looking at risk factors for special groups, e.g. lone parents.

The final chapter (Chapter 6) is not a standard summary of findings. Rather, it presents principles for policies and practices aimed at keeping the European workforce and population active and healthy. Uncovering cross-cutting issues, trends and challenges, this chapter clearly demonstrates the value of holistic approaches and transversal and multidisciplinary policy perspectives to deal with the challenges of ageing and benefit from the opportunities it presents.

1.2 Population and workforce ageing

The demographic change taking place in Europe can be seen in figures such as the median age in the EU-28, which has increased on average by 0.3 years per year during the past decade, rising from 39.2 years in 2004 to 42.4 years in 2015. In the same year, 18.9 % of the EU-28 population was older than 65 years. For 2080, Eurostat estimates that the percentage of those aged over 65 in Europe will be around 28.7 %¹.

Decreasing birth rates and increasing longevity owing to improved lifestyle, better education and better access to quality health services are the main reasons for this development^{2,3,4}. However, increased life expectancies does not necessarily result in a healthier population. Healthy life years (HLY) expectancy indicates the number of years a person of a certain age can expect to live without disability. HLY expectancy has not increased to the same degree as general life expectancy over the last decades (European Commission, 2009). In addition, there are major differences between Member States and between men and women (OECD, 2014). Since 2010, HLY at birth has been measured at around 62.0 for women and around 61.6 for men in the EU-28. At present, average HLY at birth in the EU is 17 years shorter than the overall life expectancy for men and 22 years shorter than that for women⁵.

General population ageing is associated with an ageing workforce and the resulting implications. The EU old-age dependency ratio — the ratio of people of working age (15-65) to people aged over 65 — is increasing and will rise further in the forthcoming years. This means that the number of people of working age compared with the number over 65 is decreasing, which is a challenge for sustaining the welfare states. The old-age dependency ratio increased by more than 4 percentage points during the last decade from 24.7 % in 2005 to 28.8 % in 2015, indicating that in 2015 there were around four people of working age for every person aged 65 and over. Population

projections point towards an ongoing increase in the old-age dependency ratio until 2055, when it will reach as high as 50 %⁶. The old-age dependency ratio varies a lot between the different Member States; in 2016, Ireland, Luxembourg and Slovakia (lowest to highest) had ratios under 21 % and Italy, Greece, Finland and Germany (highest to lowest) had figures of 32 % and higher⁷. This situation also reflects the various ways in which Member States are affected by demographic changes. While in the Nordic countries and Germany, in particular, demographic change began in the 1980s, other Member States have only recently been challenged with such changes.

To fight the consequences of these developments, many Member States have already raised the official retirement age and have often also restricted possibilities for early retirement. These changes have contributed to a rise in the employment rate of older workers (age group: 55-64) in the EU⁸. From 2005 to 2015, the employment rate of older workers increased by more than 10 percentage points for the EU-28, reaching 53.3 % in 2015⁹. In addition, there are great differences between Member States, with Greece, Slovenia and Luxembourg (lowest to highest) scoring between 34 and 39 % and Sweden reaching more than 70 %¹⁰. Moreover, there are gender differences in employment rate, with that for older women being only 46.9 % in 2015, compared with that for men being 60.1 %¹¹. However, the gender gap is getting smaller (see also Chapter 2, Eurofound; Chapter 4, Cedefop; and Chapter 5, EIGE).

Comparing the official retirement age with HLY, we can see that older workers are very likely to face health problems, and this could create difficulties in participating fully in the labour market. The average age at which workers exit from the labour market in the EU is 61 years — significantly younger than the average official retirement age. Of those aged 50-64, 40.4 % of women and 26.3 % of men were inactive in 2015¹². Around one-third of inactive men and one-fifth of inactive women aged 40-64 are not searching for a job as a result of illness or disability¹³. For nearly a quarter of inactive women in this age group, family or care responsibilities prevent them from searching for a job. There are clearly some obstacles to full participation in the labour market at older age. The figures also indicate that there is a need for a cross-sectional approach in

1 http://ec.europa.eu/eurostat/statistics-explained/index.php/Population_structure_and_ageing

2 <http://ec.europa.eu/eurostat/web/sdi/indicators/demographic-changes>

3 https://ec.europa.eu/health/state/glance/editions/health_glance_2014_en

4 http://ec.europa.eu/eurostat/statistics-explained/index.php/Mortality_and_life_expectancy_statistics

5 http://ec.europa.eu/health/indicators/healthy_life_years/hly_en.htm#fragment2

6 http://ec.europa.eu/eurostat/statistics-explained/index.php/Sustainable_development_-_demographic_changes

7 http://ec.europa.eu/eurostat/statistics-explained/index.php/Population_structure_and_ageing

8 The employment rate of older workers is calculated by dividing the number of persons aged 55 to 64 in employment by the total population of this age group: <http://ec.europa.eu/eurostat/tgm/mapToolClosed.do?tab=map&init=1&plugin=1&language=en&pcode=tsdde100&toolbox=types>

9 <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tsdde100>

10 <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&pcode=tsdde100&plugin=1>

11 http://ec.europa.eu/eurostat/en/web/products-datasets/-/LFSI_EMP_A

12 http://ec.europa.eu/eurostat/web/products-datasets/-/lfsa_ipga

13 http://ec.europa.eu/eurostat/web/products-datasets/-/lfsa_igarr

which, in addition to age, other personal characteristics such as gender need to be taken into account.

The reasons for workers leaving the labour market are diverse and have been examined in detail in other publications. In summary, they can relate to work, such as working conditions including OSH, career possibilities, including training and lifelong learning, and work-related attitudes and behaviours, factors which are closely related to those mentioned above. Reasons for leaving the labour market can, of course, also be based on individual factors, such as a person's financial, health or family situation.

Accordingly, the challenge of an ageing workforce brings with it different aspects that need to be taken into account and addressed. EU legislation, strategies and programmes cover such topics.

1.3 EU legislation, policies, strategies and instruments

1.3.1 Legislation

The demographic change that is occurring presents one of the most important economic and social challenges for the EU in the coming years, touching on many different areas of social and economic policies. The EU has been dealing with these topics and addressing them, based on the EU Treaties and the Charter of Fundamental Rights of the European Union, taking several policy approaches and implementing related instruments.

The following articles of the **Charter of Fundamental Rights** and the **Treaty of the European Union** lay the foundation for implementing policies and legislation to prevent age discrimination and ensure active and healthy ageing.

- Article 21 of the Charter of Fundamental Rights and Article 19 in the Treaty on the functioning of the EU prohibit any discrimination and refer to appropriate action to combat discrimination based on several reasons, among them age. Within the ordinary legislative procedure, the Parliament and the Council are empowered to support action taken by the Member States to combat discrimination.
- Article 151 highlights the EU target of promoting employment and combating social exclusion.
- Article 153 names, among others, the objectives of improvement of the working environment for protecting workers' safety and health and the integration of workers excluded from the labour market.
- Article 157 prohibits discrimination on the grounds of sex on matters of pay for the same work or work of equal value.
- Article 166 makes references to vocational training and reintegration into the labour market.

EU legislation on safety and health at work and on equality at work addresses several factors related to ageing workers and possible health-related issues. These have influenced the development of national policies and legislation related to the ageing workforce (EU-OSHA, 2016a).

Several EU directives highlight the need to take the individual worker's capability into account when planning and organising work. The Framework Directive on the introduction of measures to encourage improvements in the safety and health of workers at work (Directive 89/391 EEC; European Commission, 1989a), while focusing first on collective measures to protect all workers, states that work needs to be adapted to the individual's and the worker's capabilities. It further includes the need to protect sensitive groups from the dangers that specifically affect them.

Directive 89/654 EEC (European Commission, 1989b), concerning the minimum safety and health requirements for the workplace, includes the obligation for the employer to take account of workers with disabilities. Two directives dealing with work aspects specifically include possible requirements of an ageing workforce: One is the Directive 90/269 on manual handling of loads (European Commission, 1990), stating that 'Individual factors such as age should be addressed...'. The second one is the Directive 2000/78 on employment equality, which prohibits discrimination on the ground of inter alia age and disability (European Commission, 2000). Employers are also requested to make reasonable changes at the workplace to allow workers with disabilities to work. The minimal rules for employers cover issues such as access to vocational training, as well as employment and working conditions, including pay and dismissals.

In the context of this report, there is another crucial directive to be mentioned, **Directive 2006/54/EC** on the implementation of the principle of equal opportunities and equal treatment of men and women in matters of employment and occupation, which ensures equality in employment and working conditions, equality in social protection and defence of rights (European Commission, 2006a).

1.3.2 Policies and instruments

The demographic change occurring, with its diverse challenges, has long been recognised by the EU and accordingly has been addressed in policy documents on diverse levels. The Lisbon Presidency Conclusion from March 2000 (Council of the European Union, 2000) and the following Stockholm Council Conclusions from 2001 (Council of the European Union, 2001) address aspects such as the low employment rate of older workers and the need to secure long-term sustainability of the European Social Model with respect to an ageing workforce and population.

The **Lisbon Strategy (2000)** set the target of 50 % employment participation among the 55-64 population age group by 2010. However, this target was fully reached only somewhat later: in 2014, 51.8 % of older workers in the EU were employed¹⁴.

In 2006, the Commission identified five key response areas to fight the challenges of demographic change (European Commission, 2006b). Responses 2 and 5 directly relate to the topic of this report:

1. Promoting demographic renewal in Europe
2. Promoting employment in Europe: more jobs and longer working lives of better quality
3. A more productive and dynamic Europe
4. Receiving and integrating migrants in Europe
5. Sustainable public finances in Europe: guaranteeing adequate social security and equity between the generations.

Current European policies follow this path. The Europe 2020 Strategy for smart, sustainable and inclusive growth emphasises that Europe needs to make full use of its labour potential by fostering a high-employment economy. The strategy does not include a specific target for older workers, but takes a more integrated approach by aiming for 75 % of those aged 20-64 years to be in employment by 2020 (European Commission, 2010a). The same target is included in the Council Decision on guidelines for employment policies (European Commission, 2010b) calling for the promotion of diversity in labour market participation by integrating older workers and other groups. Instruments being used to reach the targets of the Europe 2020 Strategy and those specifically relating to the topic of an ageing workforce are, among others, the flag ship initiatives **New Skills for New Jobs**, the **European Platform Against Poverty and Social Exclusion** and the **European Innovation Partnership on Active and Healthy Ageing**¹⁵.

To achieve the anti-poverty target of lifting 20 million Europeans out of poverty by 2020, the Commission launched, in 2010, the **European Platform Against Poverty and Social Exclusion**, together with a list of key initiatives to be completed, such as an assessment of active inclusion strategies at the national level and a white paper on pensions (European Commission, 2010c).

The recently adopted **New Skills Agenda for Europe** (European Commission, 2016) raises political awareness of the critical importance of skills and highlights that acquiring and developing skills is a lifelong process. It is designed to reach the target of improving employment rates by taking a whole life-course approach. Another priority area in this agenda aims to improve job flexibility and security ('flexicurity').

14 http://ec.europa.eu/eurostat/statistics-explained/index.php/Sustainable_development_-_demographic_changes

15 <http://ec.europa.eu/social/main.jsp?catId=750&langId=en>

One of the objectives of the **European Innovation Partnership on Active and Healthy Ageing** is an increase of the average healthy life span by two years by 2020 (European Commission, 2011). The objectives and approach of the European Innovation Partnership on Active and Healthy Ageing are in line with the principles and goals of the **EU Health Strategy** 'Together for health' (European Commission, 2007a) and the partnership is also related to the objectives of the European Year for Active Ageing and Solidarity between Generations in 2012.

Under the EU Health Strategy, the **Health for Growth Programme (2014-2020)**¹⁶ was adopted in 2011. The Health for Growth Programme contributes to finding and applying innovative solutions for improving the quality, efficiency and sustainability of health systems, putting the emphasis on human capital and the exchange of good practices. By combating poor health — which is an important determinant for early retirement, reduced productivity and absenteeism — the programme adds to the target of keeping the European population active and healthy throughout their life-time.

The **Social Investment Package** targets aspects related to the Europe 2020 Strategy, associated social policies and active ageing¹⁷. It provides guidance for the Member States on more efficient and effective social policies and highlights the challenge of demographic change and its implications for EU society as a whole, for workers and for employers.

The European Pillar of Social Rights, announced by the Commission in autumn 2015, focuses on three categories: equal opportunities and access to the labour market, mentioning the employability of the individual; fair working conditions, highlighting the concepts of flexibility and security; and adequate and sustainable social protection, including access to health and social benefits as well as highlighting the importance of enabling participation in employment¹⁸.

The **European Social Fund (ESF)** supports cooperation between different involved stakeholders at the national level by helping to put EU actions into practice and to reach the above-mentioned targets. Via the ESF, different activities are subsidised to improve and promote active and healthy ageing¹⁹.

The **EU Occupational Safety and Health (OSH) Strategic Framework 2014-2020** identifies the ageing workforce as one of the three key safety and health challenges for the EU that needs to be addressed²⁰.

16 http://ec.europa.eu/health/programme/policy/proposal2014_en.htm

17 <http://ec.europa.eu/social/main.jsp?catId=750&langId=en>

18 http://ec.europa.eu/priorities/deeper-and-fairer-economic-and-monetary-union/towards-european-pillar-social-rights_en

19 For more information on EU funding and OSH, see the EU-OSHA funding guide: <https://osha.europa.eu/en/tools-and-publications/publications/eu-osha-funding-guide-2015>

20 <http://ec.europa.eu/social/main.jsp?catId=151>

Lifelong learning is another policy area closely related to a healthy ageing workforce. It is also closely related to the New Skills for Jobs Agenda, mentioned above. The Council conclusions on active ageing emphasise the importance of lifelong learning, improved working conditions and prevention of discrimination to maintain older workers in the labour market (Council of the European Union, 2010). With its Communication 'Making a European area of lifelong learning a reality', the European Commission had already highlighted the importance of lifelong learning at the beginning of the millennium. Lifelong learning has been prominently on the policy agenda since then, covering all age groups. The 2007 **Action Plan on Adult Learning** calls for investment in the education of older people (European Commission, 2007b). The **Council Resolution on a Renewed European Agenda for Adult Learning** re-emphasises the importance of learning later in life to promote active, autonomous and healthy ageing. It encourages the Member States to focus on 'enhancing learning opportunities for older adults in the context of active ageing' (Council of the European Union, 2011, C 372/6). The **Lifelong Learning Programme (2007-13)** and its successor, the **Erasmus+ Programme (2014-20)**, have been supporting countries and organisations in their attempts to promote lifelong learning.

Equality is one of the five values on which the EU is founded. With regard to an ageing workforce, this concerns equality not only between workers of different ages but also between women and men. Three out of the five priority areas in the Commission's new **Strategic Engagement for Gender Equality 2016-2019** directly refer to aspects also relevant in the context of an ageing workforce (European Commission, 2015):

- increasing female labour market participation and equal economic independence;
- reducing the gender pay, earnings and pension gaps and thus fighting poverty among women;
- promoting equality between women and men in decision-making.

The **Council Conclusions on Equal Opportunities for Women and Men: Active and Dignified Aging** (Council of the European Union, 2009) recognised the reduced employment opportunities of older women, and the greater vulnerability of women in the labour market. Integration of a gender-equality perspective into all EU activities is seen as one of the ways to achieve the above objectives. The Draft Council Conclusions of June 2015 acknowledge that closing the gender gap in pensions **is crucial for ensuring de facto gender equality (Council of the European Union, 2015)**. The Council calls for Member States and the European Commission to pursue policies applicable throughout the life course and to combine preventive measures focused on employment patterns to ensure adequate and gender-neutral outcomes in old age; it also encourages research into the effects of pension gaps in the light of an ageing population.

1.4 Concepts and definitions

1.4.1 Integrated policy approaches

As the previous section on EU policies and legislation already demonstrates, the challenges of an ageing workforce cover very different policy areas. To ensure a successful approach to fighting the consequences of demographic change, policies need to be integrated into a common approach, as shown in Table 1 (see also Chapter 3, EU-OSHA, for more details). Cross-policy programmes and coordinated follow-up activities are needed to address the related social, economic, health and employment impacts, and to prevent incoherence between the different policy areas. This approach can be taken only while in the meantime considering each country's current context with regard to policy, legislation and culture. Eurofound highlights, in particular, the role of social partners being involved in such comprehensive strategies on active ageing (Eurofound, 2013).

While some European countries have recognised the challenges of an ageing workforce and started to address the issue by taking measures, beginning years or even decades ago, others have experienced less dramatic demographic change to date (EU-OSHA, 2016b). However, the situation now concerns the EU as a whole, despite differences between Member States. The economic crisis has certainly added to this diversity in approaches among EU Member States. In Member States with high youth-unemployment rates in the EU, particularly in those most affected by the economic crisis, the focus of policies has temporarily shifted towards promoting the employment of younger age groups, which risks losing the focus on a life-course approach.

The fact that four different EU agencies contributed to this report is suggestive of the possibility of joint approaches to target demographic challenge simultaneously in different areas.

1.4.2 Definitions related to integrated approaches

Several EU countries have built their policy approaches on integrated policy frameworks, taking a holistic approach to dealing with the consequences of an ageing workforce. These integrated approaches take into account the individual and workplace levels, as well as society as a whole. They are based on different concepts. Some of these arose decades ago, such as the concept of work ability, developed in Finland in the 1980s (Van den Berg et al., 2009), or the concept of active ageing, developed by the World Health Organization (WHO) in the late 1990s (WHO, 2002). Table 2 contains a list of concepts that are used in different approaches. The list includes a definition of the authors' understanding of these concepts.

Table 1: Integrated policy frameworks to address the challenges of an ageing workforce

Socio-economic measures	Employment	Working conditions including OSH	Public health	Social justice and equality	Education
<ul style="list-style-type: none"> • Pension reforms <ul style="list-style-type: none"> - limiting access to early retirement and disability pensions - raising the retirement age • Economic incentives for staying at work • Support for carers 	<ul style="list-style-type: none"> • Increasing labour market participation <ul style="list-style-type: none"> - promoting employability - encouraging labour force mobility - targeted support for older workers 	<ul style="list-style-type: none"> • Sustainable work • Promotion of adapted workplaces • Working time arrangements • Work–life balance • Return to work <ul style="list-style-type: none"> - vocational rehabilitation - management of sickness absence 	<ul style="list-style-type: none"> • Workplace health promotion • Work-oriented medical rehabilitation • Active and healthy ageing 	<ul style="list-style-type: none"> • Equal opportunities and access for all workers • Legislation prohibiting discrimination on all grounds • Preventing discrimination on all grounds by awareness-raising and organisational measures 	<ul style="list-style-type: none"> • Lifelong learning • VET
Maintaining employability and fostering the work ability of all workers					

The life-course approach

Another feature that all these approaches have in common is that they are based on a life-course approach, meaning that they do not only take into account a certain part of the workforce (e.g. older workers) but instead take into account that certain measures for a restricted age group of workers might have an effect on other groups of workers, e.g. shifting physically hard work to younger workers in order to protect older workers has a negative effect on the health of younger workers in the long term. The idea behind these concepts is that different age groups are characterised by specific challenges with regard to private life, work and health. In addition, the life-course approach considers how life events have an impact upon the rest of the life and how inequalities can accumulate over a life-time. As such, previous events and experiences have an important impact on current opportunities and challenges. Only by bringing the needs and challenges of different groups together in one concerted approach can these challenges be addressed successfully while avoiding negative side effects on specific groups.

Older workers

There is no universally accepted definition of older workers (Bohlinger and van Loo, 2010). However, a number of bodies

at European and international levels (e.g. the European Commission, Eurostat and the International Labour Organization (ILO)) define the category of older workers as being between 55 and 64 years old. This categorisation has been adopted in this report, except where referring to sources that are based on categories differing from the definition above. In addition, it has to be taken into account that, in recent years, some Member States have raised their retirement age and workers sometimes work until after retirement age. Accordingly, the category of older workers includes any worker aged 55 years and older.

Regarding the overall aim of this report and taking a holistic approach to an ageing workforce, it does not appear to be crucially important to define a fixed category of workers referred to as 'older workers'. Ageing is a very individual process that cannot be generalised. Differences between two workers belonging to the category 'older workers' can easily be greater than differences between workers of different age categories²¹. It is therefore important to look at ageing as a continuing process and not to focus too much on fixed categories.

21 <https://www.ncbi.nlm.nih.gov/books/NBK207708/#ddd00019>

Table 2: Definition of concepts, adapted from EU-OSHA (2016b)

Concept name	Definition ¹
Healthy ageing	Healthy and active ageing ... allows people to realize their potential for physical, social, and mental well being throughout the life course and to participate in society ... while providing them with adequate protection, security and care when they require assistance (WHO, 2002)
Active ageing	Active ageing is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age (WHO, 2002)
Lifelong learning	All learning activity undertaken throughout life, with the aim of improving knowledge, skills and competences within a personal, civic, social and/or employment-related perspective ... [Lifelong learning encompasses] the whole spectrum of formal, non-formal and informal learning (European Commission, 2001)
Rehabilitation	Measures ... to enable persons with disabilities to attain and maintain maximum independence, full physical, mental, social and vocational ability, and full inclusion and participation in all aspects of life (UN, 2006)
Workplace health promotion/ health-promoting workplaces	Workplace Health Promotion (WHP) is the combined efforts of employers, employees and society to improve the health and well-being of people at work ²
Well-being at work	Creating an environment to promote a state of contentment which allows an employee to flourish and achieve their full potential for the benefit of themselves and their organisation (CIPD, 2006)
Return to work	Return to work (RTW) is a key pillar in a set of workplace processes designed to facilitate the workplace reintegration of persons concerned, who experience a reduction in work capacity as a result of either occupational or non-occupational diseases or injuries ³
Age management	The various dimensions by which human resources are managed within organisations with an explicit focus on ageing and, also, more generally, to the overall management of the workforce ageing via public policy or collective bargaining (Walker, 2005)
Diversity management	Diversity Management is the active and conscious [sic] development of a future oriented, value driven strategic, communicative and managerial process of accepting and using certain differences and similarities as a potential in an organisation, a process which creates added value to the company (International Society for Diversity Management, 2007)
Employability	A simple definition of 'employability' is 'the quality of being employable'. More broadly, it can be conceptualised as 'gaining, sustaining and progressing in employment' (JRC, 2013)
Work ability	The holistic image of work ability consists of both the resources of the individual and factors related to work and working and the environment outside of work (Ilmarinen et al., 2008)
Sustainable work	'Sustainable work over the life course' means that working and living conditions are such that they support people in engaging and remaining in work throughout an extended working life. These conditions enable a fit between work and the characteristics or circumstances of the individual throughout their changing life, and must be developed through policies and practices at work and outside work (Eurofound, 2015)

¹ The definitions selected in the table are not universally accepted definitions of these concepts, as, for most of them, a universally accepted definition does not exist. The definitions presented in the table are, in most cases, extracted from the main, or most recent, policy document on the topic/concept prepared by a relevant international organisation. In a few cases, such as for 'work ability', 'well-being at work' and 'employability', other sources have been used.

² <http://www.enwhp.org/workplace-health-promotion.html>

³ <https://www.issa.int/en/excellence/guidelines/return-to-work>

2

Chapter 2

Working conditions at different ages and policies for extending working lives — Eurofound



2 Working conditions at different ages and policies for extending working lives — Eurofound

Sustainable work over the life course means that working and living conditions are such that they support people in engaging and remaining in work throughout an extended working life. To achieve this goal, employment rates need to increase and working life needs to be lengthened. This requires new solutions for working conditions and career paths to be devised that help workers to retain their physical and mental health, skills and employability, motivation and productivity over an extended working life, on the one hand, and that allow workers to reconcile work with their private life throughout the life course, on the other (Eurofound, 2014b, 2015a).

Working conditions are of the utmost importance, as it is the combination of different elements of working conditions that influence the sustainability of work over the life course. Effects can build up or even out over the working life. Transitions throughout the working life can help workers to be able to continue working, and career management is very important in assisting these transitions.

Furthermore, throughout the life course, our private and family situations and certain events influence the way we engage, and can continue to engage, with work. For work to be sustainable for all, it is important that it is reconciled with, for instance, care responsibilities and health issues. Needs can change throughout the life course. While specific policies, social protection systems and social infrastructure are important, they need to be combined with workplace practices, for instance working time options and arrangements that allow one's private situation to be taken into account.

In other words, sustainable work over the life course is an issue for men and women of all ages, for households, companies, social actors and policy-makers at all levels. Identifying and analysing the factors and actions underpinning sustainable work throughout working life is a research priority for Eurofound as well as for all of the other agencies contributing to this report.

2.1 Working conditions of workers of different ages (sixth EWCS)

Eurofound has been monitoring working conditions since 1991 through the implementation of the EWCS, with a view to contributing to the measurement of the progress that has been made in the improvement of working conditions in Europe. The sample size per country is between 1,000 and 3,300 workers. The interviews are conducted face to face and cover job design, employment conditions, working time, exposure to physical risks, work organisation, skill use and

autonomy, work-life balance, employee participation and employee representation, the social environment at work and health and well-being. The sixth edition of the EWCS from 2015, which covers the EU-28 plus seven other European countries, explores new paths, dealing for the first time with job holders with chronic disease and those with sleeping problems, and also dealing with issues of social climate, and organisational justice and engagement. This section includes an analysis of factors related to the sustainability of work and is mainly based on the analysis of the EWCS.

As introduced in the first chapter of this report, keeping older workers in the labour market and extending working lives requires the consideration of different aspects related to ageing. This report covers several of these areas in different chapters contributed by the four agencies introduced earlier. The reforms and policies implemented during the last decade in Europe to tackle the challenges raised by demographic ageing have predominantly focused on measures to raise the average retirement age and limit access to early retirement. The same reforms have involved elements related to providing financial incentives to continue working after the statutory retirement age (Eurofound, 2013). However, such measures on their own may be insufficient to allow older workers to successfully extend their working life. A person's experiences of family life, leisure and the surrounding society also have to be considered, together with the fact that working life can affect physical and mental health, as well as cognitive capabilities and the motivation to continue working. By identifying these factors and how they are distributed across the workforce, it is possible to implement actions towards more sustainable work and, therefore, to extend working lives.

This section will cover only aspects related to working conditions. Questions related to retirement age (including institutional arrangements), economic incentives or non-working life aspects cannot be considered using the EWCS. However, it is possible to identify the most relevant work-related factors using past Eurofound research and to use the EWCS to analyse their distribution in the different age groups, showing country differences and occupational differences in relation to being able to work until the age of 60 years, an indicator of sustainable work.

The EWCS monitors the extent to which people believe they would be able to do the same job when they are 60 years old. Running a series of logistic regression analyses confirmed the importance of certain variables (Eurofound, 2012a). Eurofound's secondary analysis of the fifth EWCS, *Sustainable work and the ageing work force* (Eurofound, 2012b), also identified aspects related to being able or unable to do the same job when 60 years old. Finally, the joint report between Eurofound and

EU-OSHA *Psychosocial risks in Europe: prevalence and strategies for prevention* highlights the association between some working conditions related to psychosocial risks and health and well-being outcomes, identifying factors contributing to poor health and work sustainability. Moreover, the report *Employment trends and policies for older workers in the recession* (Eurofound, 2012c) analysed the data from the Labour Force Survey (LFS) and the European Union Statistics on Income and Living Conditions (EU-SILC) to ascertain the determinants of leaving work. Based on all of these reports, Table 3 includes those aspects that are associated with health and well-being outcomes and with either being able to work when 60 years old or leaving the labour market. For example, having a good balance between work and other activities in life can help workers to extend their working life, while workers exposed to high strain are more likely to end their career earlier.

The factors included in Table 3 are related to different areas of job quality — career prospects, earnings, the psychosocial environment, the physical environment and working time — and the accumulation of them can positively ‘pull’ workers into employment or negatively ‘push’ them out of work.

The literature seems to confirm that the factors included in Table 3 are among the most significant factors affecting the sustainability of work and the extension of working life (see Nilson, 2016²²).

22 A discourse analysis of documents was used in an integrative review including 128 articles.

2.2 Sociodemographic characteristics of the workforce at different ages: gender, education and health status

Participation in work has historically differed between **women and men**. In all age groups, the proportion of men in employment has been higher than that of women. However, the sixth EWCS and the EU LFS show that, in the EU-28, this gap is closing in all age groups. In the 55+ age group in 2015, the difference was 9.2 percentage points according to the LFS.

There is evidence that women exit employment earlier than men, that they take more career breaks and that their overall working life is shorter (see Chapter 5, EIGE). It is necessary to analyse and tackle these gender-specific obstacles that women face in the later stages of their careers.

The proportion of women at work is constantly increasing and, if this trend continues, the gap will eventually almost certainly close. Although variations exist between countries, the feminisation of the workforce is affecting all workers, including older workers in the age group 55-64. This change has implications for working conditions and the work-life balance. The incorporation of women in the labour market implies a growing number of dual-earner families, which might be associated with more difficulties in reconciling work with family responsibilities. Tackling this challenge in the mid-range and older age groups could contribute to the participation of both older women and older men in the labour market and to improvements in their working conditions. Therefore, when considering participation in the labour market, the fact that women are now more represented than previously (see Figure 1) has to be taken into account when considering actions aiming to keep older workers in the labour market.

Table 3: **Factors associated with sustainable work and participating in the labour market** (see also Chapter 3, EU-OSHA)

Pull effect (+)	Push effect (–)
Tertiary level of education ⁽¹⁾	Poor health status
Training ⁽²⁾	Low earnings/high earnings ⁽¹⁾
Being well paid for the job ^(2,3)	High work intensity ^(3,4)
Career prospects ^(2,4)	Job strain ⁽²⁾
Feeling of work well done ^(2,3)	Ergonomic risks ^(2,3,4)
Manager’s support ⁽⁴⁾	Ambient risks ^(2,3)
Work–life balance ^(2,3,4)	Job insecurity ^(1,3,4)
	Subjected to bullying and harassment ⁽³⁾
	Discrimination ⁽²⁾

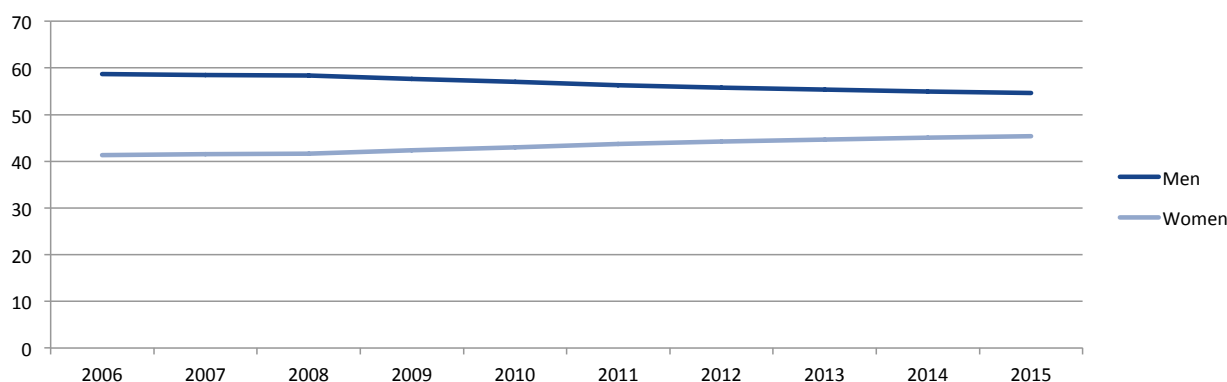
(1) *Employment trends and policies for older workers in the recession* (Eurofound, 2012c).

(2) *Overview report of the fifth EWCS* (Eurofound, 2012a).

(3) *Psychosocial risks in Europe: prevalence and strategies for prevention* (Eurofound and EU-OSHA, 2014).

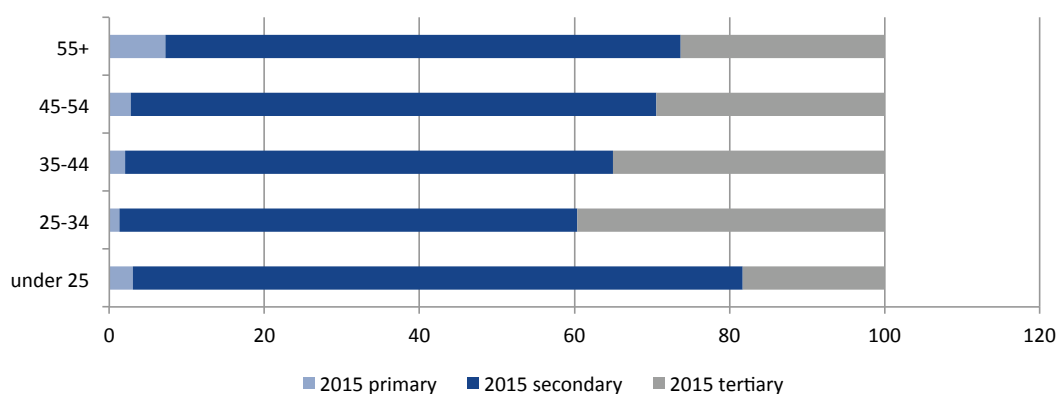
(4) *Sustainable work and the ageing workforce* (Eurofound, 2012b).

Figure 1: Workers in the age group 55-64 by gender (2006-2015) (%)



Source: LFS 2015.

Figure 2: Workers in three educational levels by age group



Source: Sixth EWCS (2015), Eurofound.

From the gender perspective, it is interesting to note that the EWCS shows that women in general are slightly less likely to report being able or willing to work at the age of 60 (74 % of men versus 70 % of women).

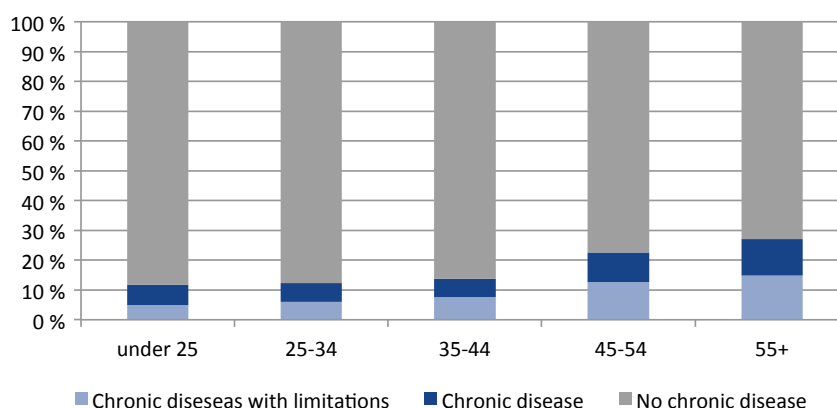
Two important individual characteristics that have an impact on participation in work are educational attainment and health status. **Level of education** was found to be one of the determinants of when a person leaves the labour market. On the one hand, older workers with tertiary education are less likely to leave the labour market when they reach the age of 55. On the other, Figure 2 shows that, within the older workers age group, there is a higher proportion of persons without a tertiary level of education than in any other age group; this could potentially be a push factor affecting this age group, as a high level of education facilitates career progression, helps people to learn new things and assists in adaptation to changes in the organisation and to changes in the labour market, including the increasing use of ICT in many jobs, for example. Since the first wave of the EWCS (in 1990), the educational level of all age groups in the EU has increased, and younger workers constantly report higher educational levels than older workers. Therefore, as these younger workers age,

the level of education of workers aged over 55 is expected to continue improving, along with their possibilities for career and skills development. The group of younger workers under 25 reflects the fact that people of that age without tertiary education tend to join the labour market earlier than those with tertiary education.

Moreover, there is a tendency among those with only a basic education to remain in the same occupation throughout working life, despite demanding working conditions and the fact that their physical capacity decreases with age (section 2.4 looks at occupational differences in relation to work sustainability).

Another and more obvious individual characteristic that is linked to participation in the labour market is **health status**. It is a major factor affecting the ability of older people to participate in work and it can be a key determinant of whether a person's working life is extended. As expected, the sixth EWCS shows that workers in the age group 55+ report a poorer health status and that this age group comprises a higher proportion of workers reporting that they have an illness that has lasted for more than 6 months, an indicator of suffering

Figure 3: Workers with and without chronic disease, and those with limitations on their daily activities



Source: Sixth EWCS (2015), Eurofound.

from a chronic disease, than any other age group. Chronic diseases are health problems requiring ongoing treatment for a period of years or decades, implying that these diseases are recurrent, long-lasting, persistent and cannot be cured. Although they may or may not be caused (or made worse) by work, chronic diseases can have a serious impact on the working capacities of the people affected. Chronically ill employees often experience great difficulties either staying at work or returning to work after a long period of absence (Eurofound, 2014c).

One might hypothesise that the daily activities of older workers would be more limited than those of younger workers. However, the reality is that there are no significant differences between the different age groups in relation to their possibilities of carrying out their daily activities while having a disease that has lasted for more than 6 months. The proportion of older workers who report having experienced their daily activities being limited is not comparatively higher than those of the age groups 45-55 and 35-44 (Figure 3).

In relation to the age group 45-55, it must be considered that some of the workers who experienced poor mental and physical conditions during middle age (e.g. between 45 and 55) might have left employment before entering the older age group (55+). If they had continued working, both the working conditions and the health and well-being outcomes of the older age group would be expected to be poorer. This phenomenon can be called the 'survival effect'. For example, the proportion of workers with chronic diseases would be higher if all of those with a chronic disease in the age group 45-55 continued working after the age of 55 years. Within the context of this important aspect, the working conditions of workers of different ages are described in the next section.

2.3 Working conditions associated with participation in work and age

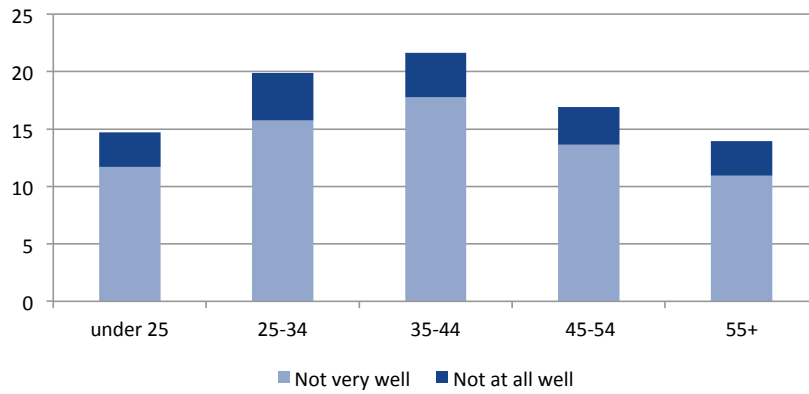
The factors leading to a worker participating in or leaving the labour market are numerous and of different natures, and some of them affect workers differently depending on age. Whether someone continues in or leaves the labour market depends on the interaction between that person's characteristics (e.g. skills, health status and psychological aspects) and the work environment (see also Chapter 3, EU-OSHA). In this section, the distribution of only some factors (namely working conditions) — that is, those that can be captured from the EWCS — are presented.

2.3.1 'Push factors' less frequently reported by older workers

The physical and psychosocial work environment can influence the health status of workers and therefore their participation in work and the length of their working life. Overall, at the aggregate level, there are not large differences between age groups in some of the working conditions listed in Table 3. This is true of whether a worker has been the subject of bullying or harassment, as there is only a small difference between the percentage workers in the age group 45-55 reporting that situation (5 %) and that of older workers (4 %). There are also insignificant differences between age groups in whether workers feel well paid for their job.

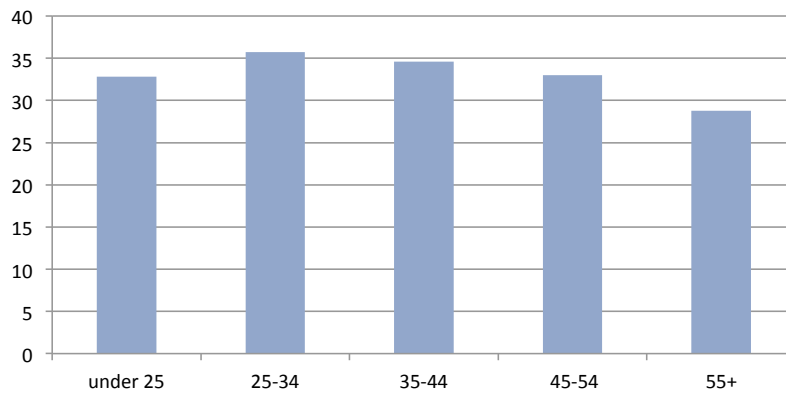
However, other specific conditions differ between age groups and, in several cases, with a positive outcome for older workers. Two psychosocial risk factors, namely experiencing **high work intensity** and a **poor work-life balance**, present an inverted U-shaped curve (although this is less clear for work intensity than for work-life balance), meaning that younger and older workers are less likely to suffer these situations, while the middle age groups have more problems with these situations.

Figure 4: **Poor work–life balance by age (%)**



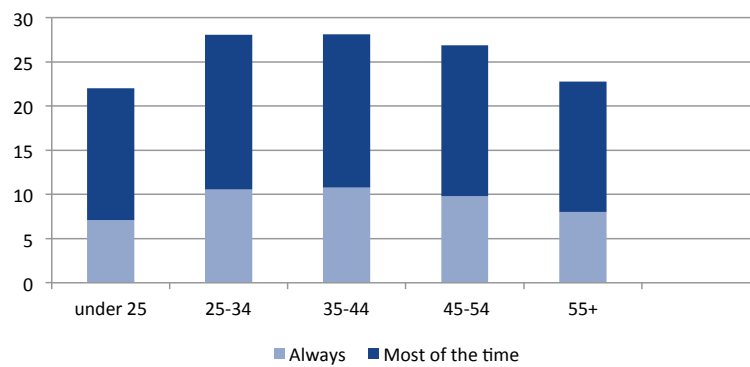
Source: Sixth EWCS (2015), Eurofound. Source: Sixth EWCS (2015), Eurofound.

Figure 5: **High work intensity by age (%)**



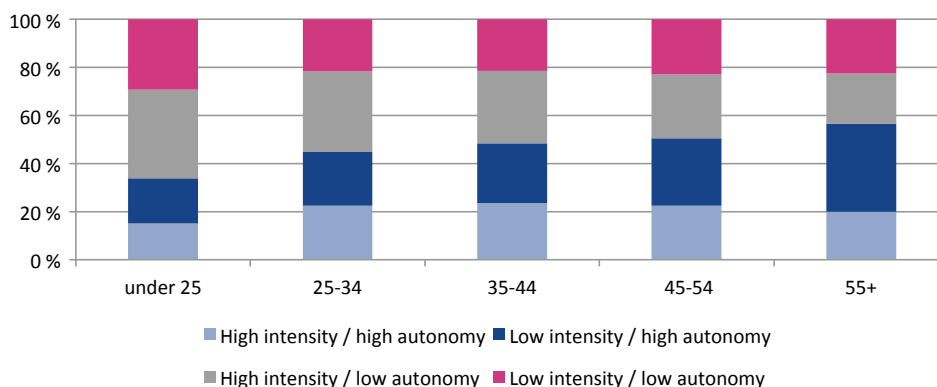
Source: Sixth EWCS (2015), Eurofound.

Figure 6: **Self-reported stress (experiencing stress at work most of the time and always) (%)**



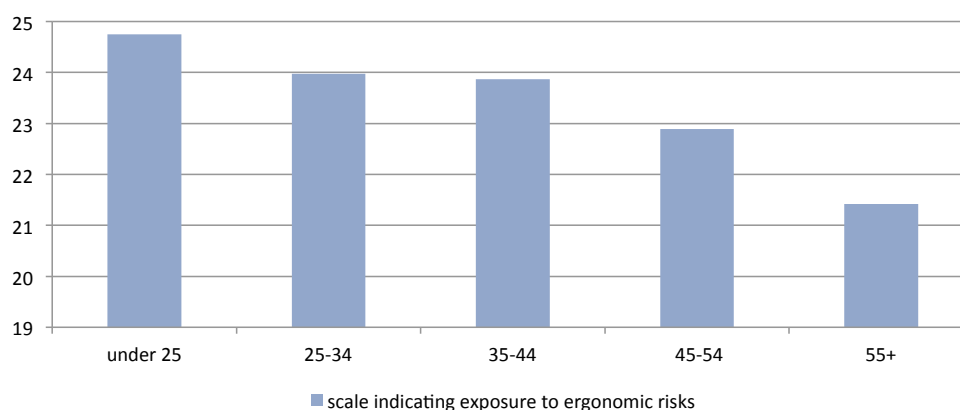
Source: Sixth EWCS (2015), Eurofound.

Figure 7: **Workers' work intensity and autonomy**



Source: Sixth EWCS (2015), Eurofound.

Figure 8: **Ergonomic risks index^a by age group**



^aThe index is based on the average responses to six items: vibrations, tiring positions, lifting people, carrying heavy loads, standing and repetitive movements.
Source: Sixth EWCS (2015), Eurofound.

The work–life balance results are in line with the fact that 23 % of workers over 55 years work less than 20 hours, whereas in the group 45–55 only 11 % work that number of hours. Moreover, in both groups, the percentage of workers who would like to work fewer hours is similar, 31 and 32 % respectively. Among workers aged over 55, it seems that more women than men are negatively affected by a poor work–life balance and working long hours. When asked if they thought they would be able to work in the same job at the age of 60, 34 % of men aged over 55 with a poor work–life balance responded ‘no’, whereas among women in the same circumstances 42 % gave the same answer. In this sense, a poor work–life balance could be considered more of a ‘push’ factor for women than for men and a good work–life balance more of a ‘pull factor’ for women than for men.

Both poor work–life balance and high work intensity are associated with workers reporting stress. Interestingly, reporting **high levels of (perceived) stress** presents the same inverted U-shaped curve in relation to age (Figure 4).

An aspect that can mitigate the negative effects of high levels of work intensity is job autonomy. From this perspective and considering the ‘Karasek’ model, the combination of high work intensity and low job autonomy is related to **job strain**²³ and stress. The proportion of workers under job strain declines with age. The opposite trend is experienced in relation to those workers with very low strain, that is, the proportion of workers experiencing low job intensity and high autonomy is higher in older cohorts (Figure 7). These results can be interpreted as older workers improving their control over their work through an ‘adaptation’ process in the workplace and labour market, at least by those who continue working.

23 The ‘Karasek’ model explains stress at work and links it to the interaction between the psychological demands of work and the degree of control or decision latitude of the worker (Karasek, 1979). The model hypothesises that job strain is highest when workers are put under high work demands while being limited in the extent to which they control the way in which they carry out their job. Workers with job strain are more likely to experience work-related stress.

In general, physical risks are clearly less reported by older workers than by younger workers and this is true of ambient, biochemical and ergonomic hazards. As an example of better physical environments among older workers, an index of exposure to ergonomic or posture-related risks (including tiring or painful positions, etc.) is shown in Figure 8. Ergonomic risks are one of the physical hazards that is more significantly associated with health and well-being outcomes and work sustainability (Eurofound and EU-OSHA, 2014).

Finally, an inverted U-shaped curve is also seen in relation to the EWCS question asking if workers feel that their safety and

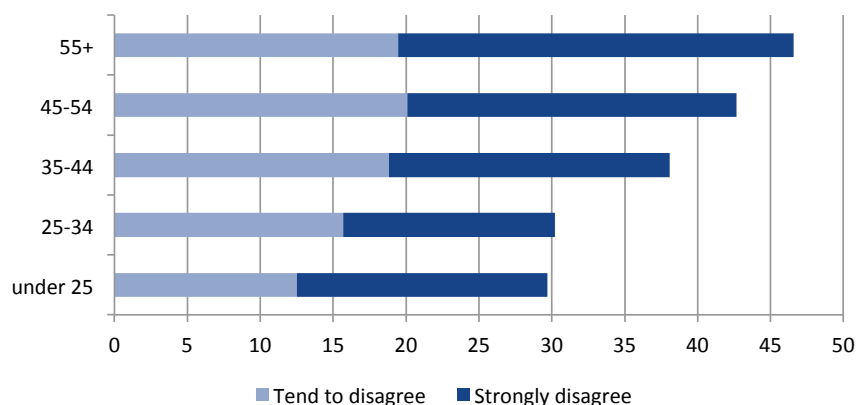
health is at risk: the highest proportions of workers feeling at risk are in the age groups 35-44 and 45-55. Therefore, it is important to be aware that the conditions of those between the ages of 35 and 55 are crucial for workers' future health and motivation for continuing working beyond 55 years of age. An interesting finding, regardless of age group, is that the percentage of workers expressing that their health is at risk at work has, in general, declined since 2000. However, an upturn was detected between 2005 and 2010 for younger workers. However, the possible explanation of this is beyond the aim of this report.

Box 1: Life-course risk exposure accumulation and higher 'sensitivity' of older workers when exposed to the same working conditions

Although generally the picture does look comparatively better for older workers remaining in the labour market than for those dropping out, two considerations have to be made:

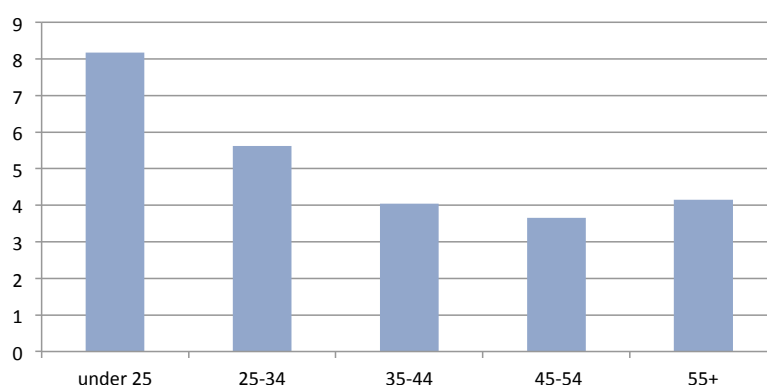
1. One of the reasons for older people being more likely to experience poorer health is their longer exposure to risks in the work environment throughout their working life. Work capacity can decrease at an increasing rate with age among individuals in physically demanding work environments and among those with little control over their work. For example, those in middle age are more exposed to certain risks. The health deterioration influenced by this exposure could thus start when workers are in their 40s. Although workers might be less exposed to most risks after the age of 55, the accumulation of risk exposure throughout working life might have disastrous consequences for workers when they over 55, including ill-health, poor well-being and leaving work.
2. Older workers are more sensitive to exposure to certain risks because they normally have poorer physical and mental health, including chronic diseases, as well as a lower level of education. Other conditions not necessarily related to health can also affect older workers more than young workers (e.g. adaptation to changes in work organisation or demands for new skills). Moreover, fatigue, the need for a decreased work pace and the need for rest increase in general with biological ageing, as do chronic health problems. This is probably why they tend to work shorter hours and why 32 % of them would like to reduce their number of working hours.

Figure 9: Workers' agreement with the statement 'my job offers good prospects for career advancement' (%)



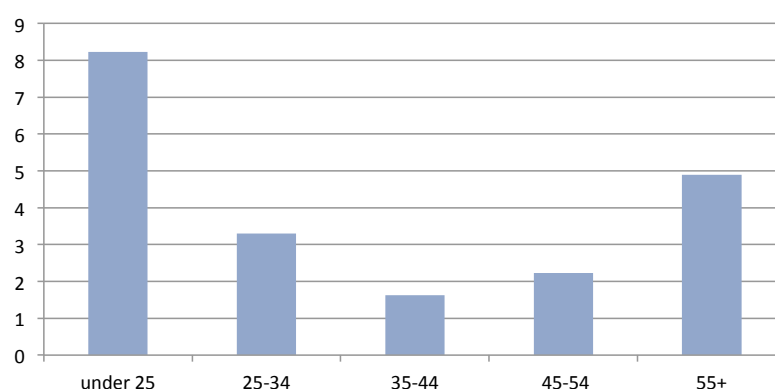
Source: Sixth EWCS (2015), Eurofound.

Figure 10: **Workers feeling that the job is well done rarely or never (%)**



Source: Sixth EWCS (2015), Eurofound.

Figure 11: **Workers experiencing age discrimination (%)**



Source: Sixth EWCS (2015), Eurofound.

2.3.2 'Push factors' that affect older workers more than younger workers

In this section, some working conditions that increase the chances of workers leaving the labour market, or 'push effects', that are more prevalent among older workers are introduced. In general, they are related to motivational aspects, but are also related to the social environment.

With age, workers generally feel that their job is more secure (Eurofound, 2012a). However, one condition in relation to which older workers are definitely worse off than their younger colleagues is **career prospects**: 47 % of older workers disagree with the statement 'my job offers good prospects for career advancement', a percentage that is higher than in the rest of the age groups (Figure 9). This is very likely to be related to a combination of factors, including the shorter number of years they have in their remaining working life. However, bearing in mind the increasing number of older workers in employment, this barrier in combination with other learning and motivational aspects (which are going to be discussed

below) can have a negative effect not only on the worker but also on the productivity of companies.

The motivational and learning factors negatively affecting older workers include, for example, satisfaction with the job done, learning new things and participating in training. For most of these aspects, negative responses are reported more among workers over 55 than by those aged 45-55. In addition, a higher proportion of older workers than younger workers report being subjected to age discrimination, an aspect that is negatively associated with health and well-being outcomes (Eurofound and EU-OSHA, 2014). As highlighted in Chapter 4 (Cedefop), workplace age discrimination — as one of the most widespread forms of age discrimination — is one of the main challenges. Another aspect that is crucial for workers to continue working is the manager's or employer's support of older workers and their attitudes towards their capacities. Although support from managers overall does not largely differ between the age groups 45-55 and 55+, some negative attitudes towards the potential of older workers can be detected, as 5 % of older workers report being **discriminated**

against because of their age, in comparison with only 2 % of workers in the group 45-55 (see Figure 11).

Feeling that the job is well done is an indication of a worker's satisfaction with his or her daily activity and, therefore, can be a motivation to continue working. In this regard, a small but higher proportion of older workers report that they 'rarely or never feel the job is well done' than workers in the group 45-55 (Figure 10). However, the most worrying conditions are 'learning new things' (Figure 12) and 'participation in training' (Figure 13). The age group 55+ has the smallest proportion of workers that reports these aspects, which are essential for professional development and adaptation to technological changes, for example. These findings are important and constitute a challenge for continuing working, since older workers are more likely to face skills obsolescence, meaning that several of their skills are likely to become outdated in the near future (see Chapter 4, Cedefop).

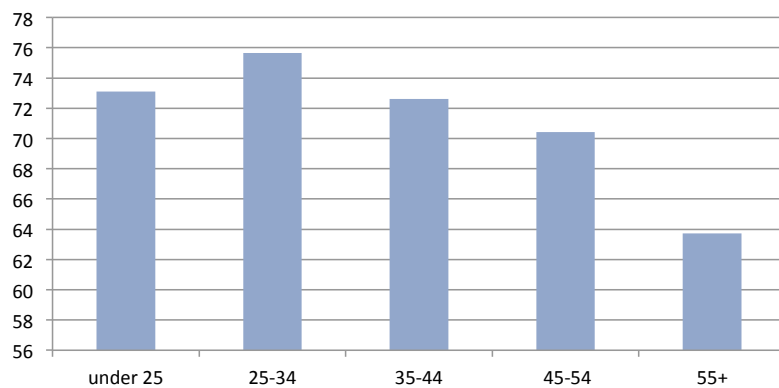
There are both pull and push factors associated with the possibility of individuals working longer. In Europe, 28 % of workers think that they are not going to be able to work until

they are 60. This percentage is higher in younger workers; however, it is interesting in the context of this report to note that the percentage in the age group 45-55 is 18 %, whereas in workers older than 55 27 % feel that they will not continue working throughout the next 5 years.

Box 2: Improving participation of older workers in employment

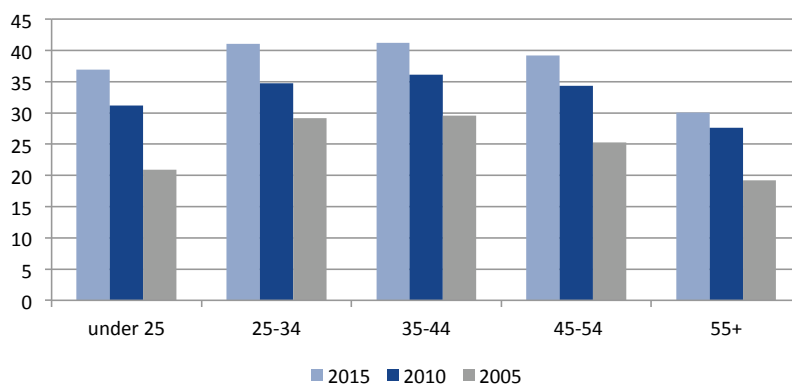
Poorer conditions in relation to learning new things, participation in training and expectations of career development and discrimination are fundamental aspects that need to be tackled to improve the participation of older workers in employment. Some of these aspects are related to attitudes of workers and employers. Good conditions in relation to these factors are essential for workers to participate in and continue to work at an older age.

Figure 12: **Workers learning new things (%)**



Source: Sixth EWCS (2015), Eurofound.

Figure 13: **Participation in training offered by employers (%)**



Source: Sixth EWCS (2015), Eurofound.

2.4 Older workers in different contexts

The aggregate level presented above gives a general overview of the working conditions of older workers. There are many specific situations related to the job, occupation, sector and country that need to be explored in more depth in future research.

The context, including the country and the sector in which workers develop their activity, can determine the working conditions of an older worker. From the macro-level (e.g. country) and the meso-level (sector) to the micro-level (occupation/job) there are a myriad of socio-economic characteristics influencing the conditions of an older worker and, therefore, the possibility of him or her continuing to work with an optimum health status and level of motivation.

Multivariable analysis²⁴ shows that, for example, an older worker (55+) in Denmark is more likely to report a good work–life balance²⁵ than an older worker in Greece, with work-related contextual variables remaining constant. Violence and harassment are more likely to be reported in the health sector, and exposure to ergonomic risks is more likely to be reported in elementary occupations, by craft and related skilled trade workers and by plant and machine operators. These occupational groups also have more workers reporting not being able to work during the next 5 years in the age group 55+ (Figure 14).

The results of the analysis seem to suggest that the socio-economic, cultural and institutional contexts of specific countries are associated with being exposed to certain working conditions that are either ‘push’ or ‘pull’ factors (see also Chapter 3, EU-OSHA). Special attention should also be given to countries associated with push factors for workers aged 55+ that at the same time also have a high percentage of older workers (e.g. Lithuania and Hungary).

The national context appears to be related to the ability of older workers to work within the next 5 years. The results (see Figure 15) show that, in some countries (e.g. Portugal), the percentage of older workers able to work until they are 60 years is 86 %, whereas, at the other end of the scale, we find Slovakia, with a percentage of only 55 %. In general, some central and eastern countries (e.g. Croatia, Hungary, Poland, Slovenia and Slovakia) have a lower percentage of workers reporting that they will be able to work until 60. A better outlook is found in some northern countries, including Ireland, the Netherlands and Sweden.

24 A logistic regression including the working conditions most related to staying in/leaving employment and their association with being able to work at the age of 60 was performed, using as control variables country, sector and occupation.

25 Q44. In general, how do your working hours fit in with your family or social commitments outside work?

2.5 Insight into policies to improve the conditions of older workers to help them to continue working: flexible retirement, mid-career review and reconciliation of work and care

As the national context seems to be relevant in determining the conditions that influence the sustainability of work and when workers leave the labour market, it is necessary to address the improvement of working conditions through national policies and actions (see also Chapter 3, EU-OSHA).

In the next section, some examples of policies are presented in relation to the improvement of the conditions of older workers with the aim to help them to remain for longer in the labour market, including policies related to flexible retirement, mid-career review and reconciliation between work and care. For an overview of policies on other areas of working conditions, see *Role of governments and social partners in keeping older workers in the labour market* (Eurofound, 2013).

The organisation of work and working time involves a critical set of factors that affect the work ability of older workers. As mentioned before, the results of the EWCS suggest that measures linked to working time are considered of special importance by older employees themselves. Different types of measures have been put in place across Member States. An important group of measures is those that facilitate a reduction in working time for older workers, including nationwide measures and schemes developed through collective bargaining, as well as special provisions targeting older workers in terms of leave and rest periods.

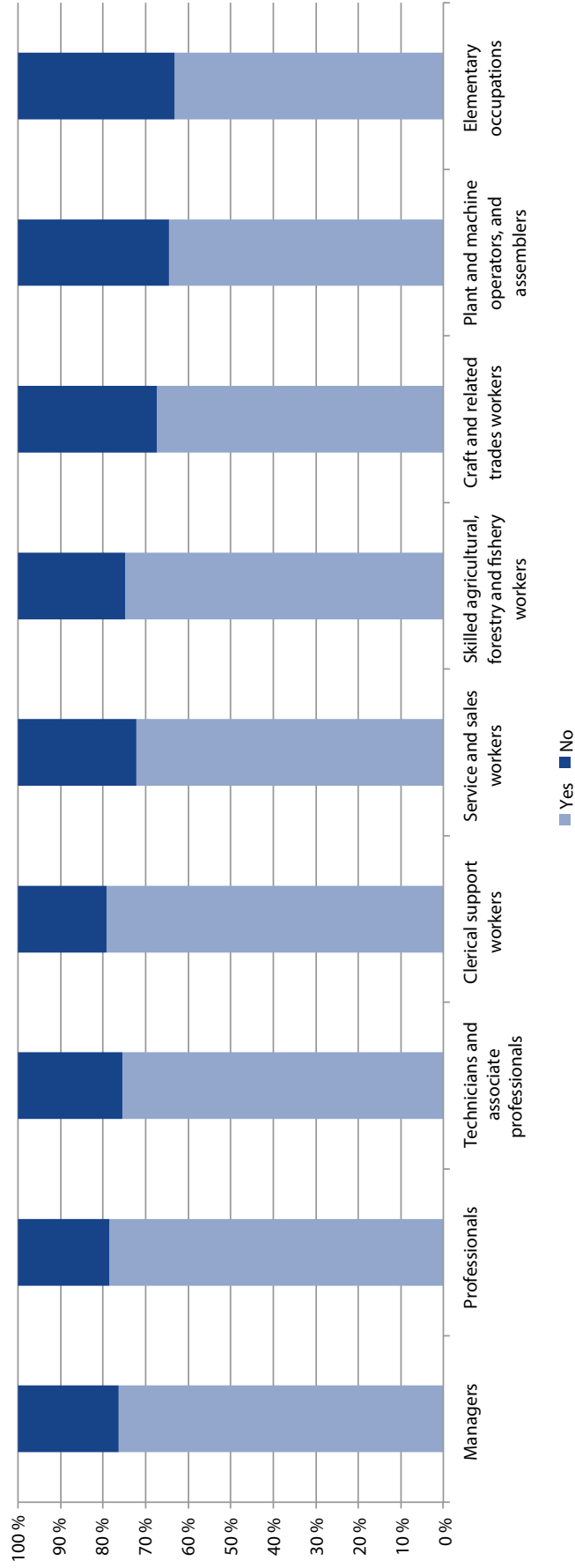
Overall, according to the available evidence, work organisation and working time measures seem to be more widespread in countries that already have a relatively older labour force, especially among the EU-15 countries. Almost all of the initiatives identified in the area of work organisation focus on working time reductions, which seem to be a response to a strong demand from older employees. According to the information provided, these types of initiatives exist in some collective agreements (Eurofound, 2013).

2.5.1 Enabling and motivating older workers to continue working: the case of partial retirement

Shorter working hours — a key motivator and enabler

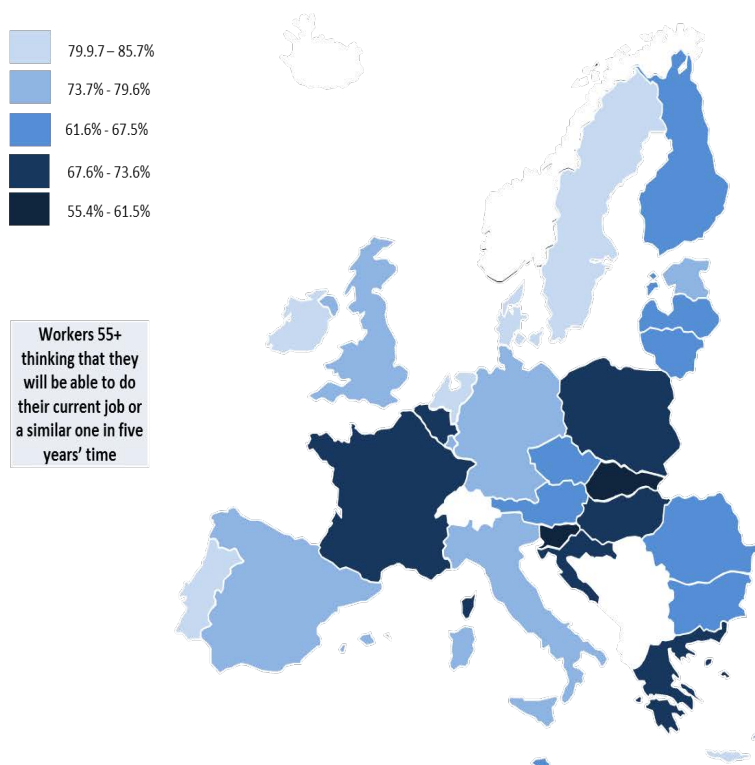
As mentioned above, the EWCS demonstrates that many workers believe that they will not be able to do their current job or a similar one until they are 60 years old. The proportion of people who think they will be unable to continue *until the pension age* (often above 60) may well be higher, certainly now that the pension age is increasing and options for early

Figure 14: Workers being able to work at the age of 60 (for workers 55+ within the next 5 years)



Source: Sixth EWCS (2015), Eurofound.

Figure 15: Sustainable work for workers of more than 55 years of age



Source: Sixth EWCS (2015), Eurofound.

retirement are being restricted in most Member States (European Commission and Social Protection Committee, 2015; OECD, 2015). This is a problem for ageing European societies aiming to have sustainable adequate pension systems.

In a survey in Sweden in 2005, workers aged 50-64 years who thought of themselves as unable to work until the pension age (14 %) were asked what measures would be needed to enable them to work until the pension age. Most respondents (60 %) said that *shorter working hours* would be required, with this measure selected more than any of the other measures listed, such as changes in the physical working requirements, work pace or psychosocial working environment (Statistics Sweden, 2006). Surveys with a similar question at the EU level, or more recent data, were not identified in a review of databases and literature, but it is clear that shorter working hours can facilitate work, in particular for older workers who may be developing health problems and disabilities or who have care responsibilities (Eurofound, 2014a).

Shorter working hours may not only *enable* people to continue working, but also *motivate* them to work for longer. In the EU-28, almost half (45 %) of all workers aged 50 and over would prefer to work fewer hours, taking into account their income needs (Figure 16; Eurofound, 2014a). This is true regardless of their ability to continue working until the pension age.

While reduced hours may enable and motivate older people to work for longer, many older workers *cannot afford to reduce*

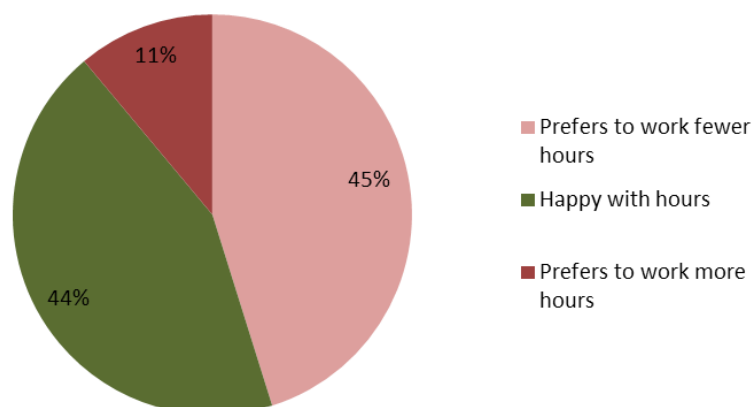
their hours because a loss of income would cause financial difficulties for them. At least in some cases, the solution may be found in flexible retirement schemes, in particular *partial retirement schemes*, which are defined here as schemes that facilitate combining a reduction in hours with a partial pension or benefit.

Do older workers reduce their working hours in a move to retirement?

Do people in the EU-28 often reduce their working hours in a move towards full retirement in practice? Eurofound's (2016a) report analyses data from the LFS 2012 ad-hoc module on 'Transition from work into retirement' to answer this question. At the EU-28 level, 6 % of 55- to 69-year-old people (retired or in employment) report having made such a reduction. This is most common in the Netherlands (21 %), Finland (18 %), Belgium and Sweden (both 17 %), and least common in Croatia (0 %), Slovakia (1 %), Hungary and Spain (both 2 %). Overall, of all people aged 55-69 years in employment who have reduced their hours in the EU-28, 60 % are also receiving some pension income, while 40 % are not.

There is a marked difference between sectors and professions. When looking at 55- to 69-year-old people who are still in employment, a reduction in working hours is most common in professional, scientific and technical activities (10 %), followed by agriculture, forestry and fishing (9 %). Among the sectors

Figure 16: Working hour preferences of workers aged 50+, taking into account their financial need (EU-28, 2011/2)



Source: Compiled from Eurofound (2014a).

where it is least common is manufacturing (4 %), which employs the largest proportion of people aged 55-69 (14 %).

Partial retirement schemes

There seems to be a group of people who would like to reduce their working hours, but do not because of income needs or other barriers, such as a lack of part-time work opportunities in their organisations, a lack of agreement with employers or a lack of information about options. A reduction in working hours may enable many of them to continue working. Flexible retirement schemes may provide a solution for them.

Eurofound mapped partial retirement schemes from across the EU-28 and Norway (Eurofound, 2016a). Several countries have a nationally regulated scheme in place (e.g. Belgium, Spain, Austria, Poland and Finland). Some schemes apply only after the statutory retirement age, such as the national scheme in the Czech Republic. National schemes in Norway and Sweden have decoupled the timing of pension receipt and work, in that the pension can be withdrawn partially or fully, early or late, and combined with part-time or full-time work. Several other countries do not have a national scheme, but there are partial retirement schemes in place as part of a collective agreement covering a sector (e.g. universities, higher education and associated institutions in the UK, and the healthcare and social work sector in the Netherlands). In several countries, there are both national and large sector-level schemes (Germany and France).

The schemes vary largely in their design and funding (Eurofound, 2016a). For example, some schemes are mainly publicly funded (Belgian and Austrian national schemes), some are funded by people's own pension entitlements (sector schemes in the Netherlands) and some are funded by combined employer and employee contributions to special funds (some sector schemes in Germany and France). Schemes also differ in their flexibility in terms of their types and the extent of working time reductions. For example, in some schemes, changes are possible, including reversals (UK universities, higher education

and associated institutions); in other schemes, reductions need to be a fixed proportion (50 % in the German national scheme). For example, sometimes it may be preferred that workers take parts of the year off instead of reducing their hours every day or taking 1 or 2 days a week off (Eurofound, 2012d). This is facilitated, for example, by some German company schemes that treat time reduction as additional leave days instead of necessarily working, for example, part-week. Most schemes require employer-employee agreement, but others do not, for example the Belgian scheme (for larger companies) and partial retirement in the transportation sector in Denmark. Schemes also differ in terms of their entitlement criteria, for example from what age workers can partially retire. Some can be continued until after the statutory retirement age. For example, the Dutch public sector's partial retirement scheme, which is accessible for people from the age of 60 years until 5 years after the statutory pension age.

Partial retirement and extended working lives: challenges

In assessing the impact of the schemes, Eurofound (2016a) conducted case studies of relevant schemes and reviewed the literature. It appears that, in practice, there are numerous challenges in designing partial retirement schemes to help extend working lives. Most schemes are designed to reward people for long service years, often resulting from negotiations between employers and employee representatives, rather than to extend working lives. However, they may still extend working lives for some groups of workers²⁶.

There are two key challenges in designing effective partial retirement schemes.

²⁶ Partial retirement schemes may also have been negotiated instead of early retirement schemes. So, while the partial retirement scheme itself may not extend working lives for many, it does lead to longer working lives at the macro-level if the alternative were a generous early retirement scheme (Eurofound, 2016a).

First, people who are able to work until the pension age without a reduction in their working hours may want to make use of partial retirement schemes.

This first challenge can be addressed by making work pay, for example by not compensating for the full loss of income that would result from the reduction in hours or by making continued wage payments in terms of increased future pensions. Furthermore, partial retirement schemes are likely to be most effective when they are an attractive alternative to early retirement schemes, motivating workers and employers to continue in an employment relationship with reduced hours rather than embarking on full early retirement.

Second, people may be enabled and motivated to continue working longer, but the hours gained may not outweigh the hours lost because of the reduction in working hours.

This challenge can be addressed by striking the right balance between facilitating access to the scheme so that, first, it is early enough to still have the potential to enable people to continue working (e.g. to prevent health problems) and, second, it is late enough to result in not too many hours being lost. It appears, in practice, that this is not an easy task.

However, there is a more straight-forward strategy to address this second challenge. It focuses more on maximising the hours gained than on minimising the hours lost. It does so by facilitating work beyond the statutory pension age, so that, for those who are enabled and motivated to work longer as a result of reduced hours, the gain in hours is extended beyond the retirement age.

This strategy is in alignment with a broader trend in European societies, where people on average live longer and are healthier until an older age than ever before. This trend consists of a vast increase of people aged 65 years and older who are in employment, from 3.3 million in 2004 to 4.9 million in 2014: up by 48 % in one decade. Analysis of the LFS 2012 data (Eurofound, 2016b) demonstrates that almost half (45 %) of the 65- to 69-year-olds who are in employment (12 % of the total age group) mainly works for non-financial reasons²⁷, but for most it is a mix of reasons. The additional income is a factor, but many 'working retirees' also see work as a way to maintain social contacts, continue self-actualisation, remain active and healthy, and contribute to society (Eurofound, 2012d).

It is clear that there is scope to further facilitate partial retirement that extends beyond the retirement age. In 2011, almost two-thirds (65 %) of people in the EU reported that they find it more appealing to 'combine a part-time job and partial pensions instead of full retirement' (Eurofound, 2016a). In addition, many people who are already retired, retiring early

or at the statutory retirement age, are interested in combining part-time work with pensions (Eurofound, 2014a).

Catering for heterogeneity

Older workers are a heterogeneous group. Flexible retirement schemes acknowledge this heterogeneity and facilitate a better match between the worker's circumstances and his or her retirement path. Therefore, if the objective were a broader one, focusing not only on 'extending working lives', but also on 'sustainable quality of life', the case for partial retirement may be even stronger. Partial retirement could also contribute to reduced public expenditure, for example by facilitating combining work with providing care or volunteering. Finally, the maintenance of human capital attached to a company for longer periods may be of a benefit that goes beyond that measured in hours of work, e.g. by facilitating knowledge transfer. However, there remain many challenges — beyond the two discussed above — for flexible retirement schemes to be effective, and to contribute to sustainable adequate pension systems. There are also challenges in terms of fairness, with those of a higher socio-economic status sometimes benefiting disproportionately from subsidised schemes, and some schemes being inaccessible for people already working part-time or who are inactive but may take up part-time work (Eurofound, 2016a).

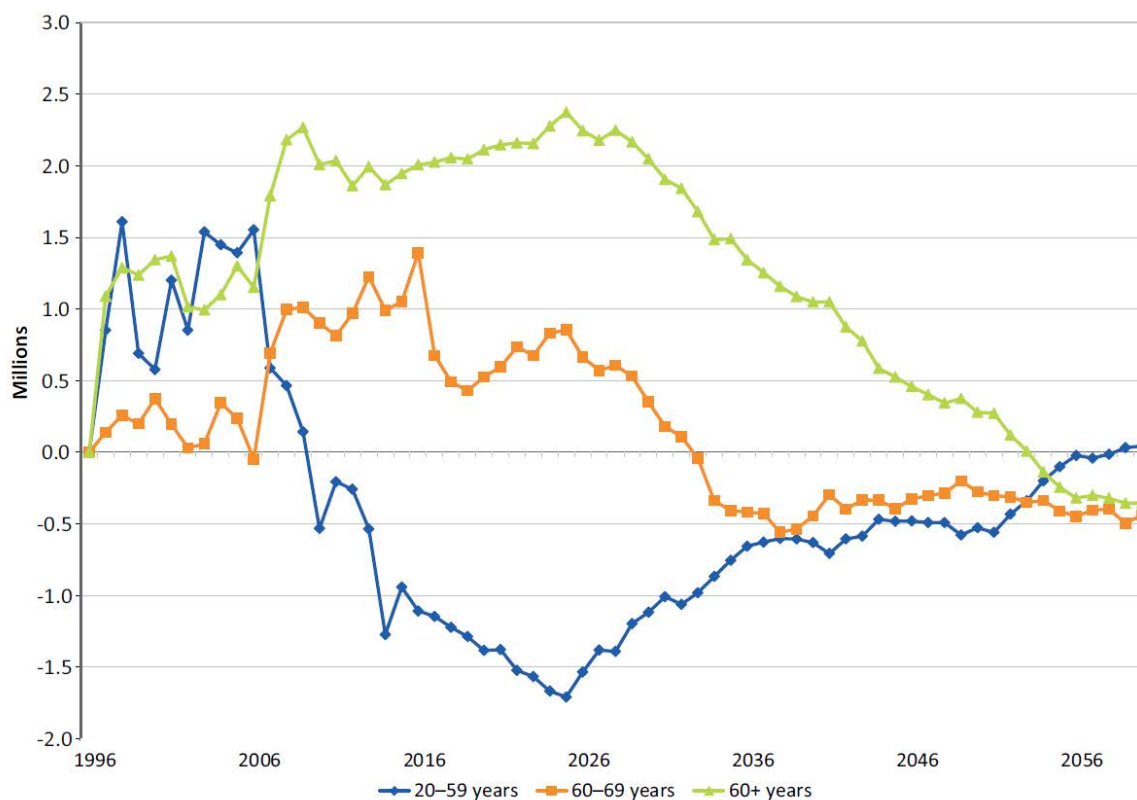
2.5.2 Mid-career reviews

Europe's working populations are ageing and the baby boomers are retiring more and more frequently from the labour market. Figure 17 from the EU Commission's white paper on pensions (European Commission, 2012) shows the evolution of the working age population between 1996 and 2060. The figure shows year on year changes in absolute numbers for different aggregates of the population. After 2014, the number of 20- to 59-year-olds across all Member States started to fall by up to one million every year, and the population of those over 60 started to increase by around two million after 2007. In short, if most people continue to retire at around 60 years of age, the European labour force will shrink by around two million per year after 2012 and by around three million per year over the period 2020 to 2035.

The EU had set itself strategy objectives to increase labour market participation of older workers: the Stockholm target to achieve an average employment rate of 50 % for those older than 55 to 64, and the Barcelona target, which stipulates that older workers should delay their retirement by an average of 5 years (compared with 2004). These targets should have been reached by 2010. Part of the reason why these targets have not yet been reached is that, for many older workers, it is not possible to continue working longer in their current jobs or they would prefer not to continue working. The reasons can range from health problems and acquired financial security to different wishes for time management.

27 Calculated for the European Commission blog 'The changing meaning of "working age"' (<http://ec.europa.eu/social/main.jsp?langId=en&catId=89&newsId=2500&furtherNews=yes>).

Figure 17: The projected evolution of the working age population in the EU from 1996 to 2060



Notes: Year-on-year changes in absolute numbers for different aggregates of the population. See also the European Commission's White Paper on pensions (European Commission, 2012, p. 2.)

There is a need for a new and more comprehensive policy design to counter the shortage of workers in the future, particularly to keep workers in employment for longer. This cannot be done by cutting pension entitlements to force people to work for longer, but must be thought of as a systemic change, thinking about work from a life-course perspective (see also Chapter 3, EU-OSHA). The restriction of early retirement possibilities and the increase in the pensionable age, in addition to anti-(age) discrimination legislation, have certainly helped to retain older workers in employment for longer. Incentivising measures have also contributed to keeping workers in the labour market for longer. Finally, agendas have helped to sensitise people to ageing workers and to bring about a change in mentalities towards older workers. Flexible working time arrangements, such as partial retirement, are another type of policy that supports working until later in life while having regard to family obligations.

As pointed out in the section on working conditions, in many cases changes must be made in an anticipatory way when workers are in their 40s or 50s, and especially for those in low qualified jobs or working in arduous jobs. One example of new and innovative ideas are so-called 'mid-career reviews'. They are supposed to take place when professional re-orientation and an increase in employability are still possible to improve the worker-job fit for the coming years. Among these is the

enhancement of employability through further education and training, organising intergenerational transfer of knowledge through mentoring and coaching initiatives, introducing flexible work arrangements including partial retirement and, finally, internal, lateral or horizontal mobility. Most of these instruments can be discussed during mid-career reviews and can ultimately be the outcome of a mid-career review.

In contrast to widespread opinion, in-company careers are not the solution, nor are they a model of the past. Nevertheless, most new jobs end early, the probability of a job ending declines with time and, most importantly, long-term employment relationships are most common everywhere in Europe. There is no reason to believe that we are experiencing a generalised increase in precarious employment, even if this seems to be the case for the younger age groups (Eurofound, 2017). Looking towards the end of working lives, we find that, among those older than 55, less than 4 % have changed their job within the year and that the average seniority of those who have not change their jobs recently is 20 years. In those close to retirement, the average seniority is 22 years across Europe and only 3 % of these workers have started a new job less than 6 months ago. Therefore, it is up to human resources (HR) managers to use their most important and scarce resource — human capital — in a better way and to introduce better policies for age management.

Careers are the intersection of individual biographies and organisations. They are objective as well as subjective and they represent an important part of a person's identity. Nowadays, a person is not simply reduced to his or her career, but might suffer from a deficit of identity if he or she feels that they do not have a career. Career specialists now advocate a shift away from the concept of employability to more of a focus on career adaptability, with the goal of supporting individuals to become more resilient and able to manage both risk and uncertainty in fast changing and unpredictable education, training and employment contexts. As outlined in Chapter 4 (Cedefop), a life-cycle approach to guidance, targeting all stages of life and focusing on preventive rather than ad-hoc measures, is a key instrument. Mid-career reviews could be an integral part of such holistic guidance approaches.

What really works is a certain obligation, for example by law as in France, to include an element of career checks and counselling in HR policies of companies, which at best would be in line with a dedicated age management policy. Employers, however, have to be convinced that a mid-career review can represent a valuable tool for HR management and innovative workplace policies that pay out in the long run. Most pilot studies carried out in Europe (UK, Flanders and France) lacked a clear methodology and did not follow any established standards applied in vocational counselling. There is also always a trust issue involved when employers are assessing their employees. Employers carrying out a mid-career review should be aware that this is not supposed to be a monitoring device to find solutions for the employer, but it should be an opportunity to offer suggestions to employees of what their options for the next half of their work life could look like. The trust barrier could be overcome by the inclusion of social partners and neutral actors from outside the company.

An important policy implication that arises from Eurofound's company case studies is that there is a need to educate and inform companies on age management practices and their usefulness for their own future (see also Chapter 3, EU-OSHA). This can be done through educational campaigns, training on age management and support programmes to introduce various age management methods at the company level (e.g. from social fund sources). Taking no action is not an option in most cases. Cedefop (see Chapter 4, Cedefop) points out that, although many companies are aware of demographic changes and their impact, they still do little about it ('ageing paradox').

2.5.3 Reconciliation of work and care

Often an important aspect of the life course is a person's care responsibilities for family members, which has clear implications for the ability of workers to reconcile work and family life. The third and latest edition of the European Quality of Life Survey (Eurofound, 2012e) reports that 11 % of women and 10 % of men are caring for an elderly relative or a relative with a disability less than once a week, and 9 % of women and

8 % of men care at least once or twice a week for an elderly relative or a relative with a disability. The prevalence rate of caring responsibilities is usually underestimated, but a number of surveys give figures of higher than 10 % of the population in employment that has to provide care to a relative. The incidence of providing care is highest among 50- to 64-year-olds, the age group not yet in retirement and at the end of their working career.

From the analysis of the Eurobarometer 2011 (see Table 4), we know that half of full-time carers are working and two-thirds of part-time carers are working. At the same time, carers are more affected by risks of job loss than non-carers. Between 59 % and 63 % of full-time and part-time carers find that their job is at risk, compared with 54 % of non-carers. Workers that are experiencing difficulties in reconciling work and care feel particularly vulnerable in an economically adverse climate, as they fear that their employers could lay them off in cases of company difficulties. In some countries, however, workers with family and/or care responsibilities are protected from lay-off for economic reasons. This is particularly true for the former socialist countries. Carers also perceive that there will be greater difficulties in finding a new job if they lose theirs than non-carers. This situation is likely to be even more pertinent for older workers with care duties.

Many different institutional policy frameworks are relevant to reconciling work and care on the national level, such as health and social care provision, pensions, insurance, invalidity benefits, labour law and collective labour agreements, and many different actors are usually involved in care. It is, however, often difficult to find a coordinated strategy. By default, families will organise care themselves, often by choosing or delegating care to those members(s) with the least opportunity costs. With the increasing employment participation of men and women at older ages, in addition to other societal changes (e.g. increased numbers of divorcees and singles), carers are more likely to be in paid work. However, this can often create future costs for this person and society. A substantial cost for companies can arise because of poor compatibility between work and care. Reconciliation problems, if not dealt with, can lead to absenteeism and sickness, (temporary) fluctuation and forced reduction in working hours, as well as presenteeism²⁸. A German study estimates that the additional cost for a lack of reconciliation arrangements is EUR 14.154 per year per employee (Schneider et al., 2011).

The policy instruments in place to support working carers can be compared to a hierarchy of needs similar to the well-known

²⁸ Presenteeism is the act of attending work when sick. It is sometimes considered to be the opposite of absenteeism, which has received extensive attention in the management sciences as a cost linked to the absence of staff. Presenteeism can incur the same costs, as, although workers are at work, they may simply be too ill to perform their tasks appropriately.

Table 4: Full- or part-time care provision to older family members by demographic characteristics in Europe, 2011. Percentages are presented across columns

	Yes, full-time carer		Yes, part-time carer		No, but have done so in the past		No, have never done so		Total	
	Number (thousand)	%	Number (thousand)	%	Number (thousand)	%	Number (thousand)	%	Number (thousand)	%
Status of economic activity										
Inactive	4,553	50.0	14,913	34.1	30,523	42.5	77,311	39.0	127,300	39.4
Working	4,552	50.0	28,826	65.9	41,295	57.5	120,947	61.0	195,621	60.6
		100		100		100		100		100
Are you at risk of losing your job because of the crisis?										
No	1,598	37.6	11,808	42.2	17,010	42.5	54,268	46.2	84,684	44.6
Yes	2,653	62.4	16,197	57.8	23,045	57.5	63,308	53.8	105,203	55.4
		100		100		100		100		100
Likelihood of finding a new job if lost										
Low	1,494	35.9	10,874	39.7	14,461	36.5	34,820	30.3	61,649	33.1
Average	1,437	34.5	8,744	31.9	13,584	34.3	40,651	35.3	64,416	34.6
High	1,236	29.7	7,753	28.3	11,525	29.1	39,557	34.4	60,071	32.3

Source: Eurobarometer 76.2 September-November 2011; authors' own calculations using survey weights.

pyramid of needs by Maslow²⁹, starting with flexible working time arrangements at the bottom, followed by employment security, emergency and short-term leave (unpaid and paid) and long-term care sabbaticals at the top. Employment protection is important for working carers, as the existence of any legal entitlement makes sense only if working carers are protected from dismissal for personal or economic reasons. A lack of employment protection also jeopardises existing reconciliation measures, as workers will not readily claim their rights if they have to fear dismissal. Further emergency leave, or force majeure leave, is part of the EU directive on parental leave, which has been adopted in only 13 out of the 28 EU countries so far. Still higher on the hierarchy of entitlements

are unpaid short-term and long-term leave and, higher still, are paid short- and long-term leave.

If we classify EU Member States into three groups according to the generosity of carer support, on the one hand, and the nature of the main reconciliation strategy, on the other, we can construct a matrix with nine cells as in Table 5 (see Eurofound, 2015b, for details). The best performers are Denmark, Germany, Finland, Belgium, Sweden and France. These countries have a high level of carer support or generosity and a broad range of intervention policies to help reconciling workers. On a slightly lower level but still fairly good performers are Austria, Ireland, Lithuania and the UK, which have a broad range of entitlements to reconcile work and care, but these are not as sophisticated as in the former group. Countries that can be labelled 'partial care regimes' either have a more restricted range of entitlements (compared with the above countries) or have a much reduced number of policies to help the reconciliation of work and care. Mostly, a combination of working time flexibility and short-

29 Maslow's hierarchy of needs is a theory in psychology proposed by Abraham Maslow in his 1943 paper 'A Theory of Human Motivation' in *Psychological Review*. Maslow's hierarchy of needs is often portrayed in the shape of a pyramid with the largest, most fundamental, levels of needs at the bottom and the need for self-actualisation at the top.

Table 5: Heuristic classification of national reconciliation strategies for working carers of older family members and children with disabilities across the 28 Member States of the EU and Norway

Generosity of carer support (reconciliation indicator)	Fully fledged care regimes based on extended leave entitlements, work flexibility and protection	Partial care regimes with short-term leave entitlements and protection of working carers	Residual care regimes mainly based on flexible work (time) organisation only
High (top 25 %)	DK, DE, FI, BE, SE, FR	IT	
Medium (50 %)	AT, IE, LT, UK	NO, SI, LU, HR	CY, RO, PT, CZ, NL, ES, MT
Low (bottom 25 %)		EE	BG, SK, EL, LV, HU, PL

Note: A detailed description of the policies involved and the codification are illustrated in the report on work and care (Eurofound, 2015b).

term leave/emergency leave is used by this group to address reconciliation.

Of the countries with partial care regimes, with the notable exception of Italy, all are performing to an average or below average degree when considering the outcome as measured by a reconciliation indicator (for a detailed description, refer to Eurofound, 2015b). Estonia is the only country in this group that is below average; however, on the reconciliation level, Estonia is placed after Croatia and performs much better than any of the countries with residual care regimes. The care regimes that are mainly based on working time flexibility (residual regimes) are in Hungary, Poland, Slovakia and the Czech Republic. Cyprus, Portugal, the Netherlands, Malta and Spain are of only an average degree when it comes to the outcome level. It is noteworthy that the Netherlands is among this group. However, there are initiatives among social partners and at the company level in these countries, and it must not be forgotten that the levels of formal care are very high in the Netherlands and Luxembourg, so in these countries there is not really a need to facilitate the reconciliation of work and care. Worst off are individuals in countries where there is neither a good formal care infrastructure nor a significant policy context to help in the reconciling of work and care.

Work connects the carer to social networks, to a duty other than the care job, and helps them to retain a perspective on their professional future, learning and experiences that makes the individual feel included in society. If carers can combine work and care, they have a better quality of life, have a higher level of self-esteem and continue to have a career and to contribute towards their own pension and social protection entitlements, while continuing to be productive in the economy. It has been found that the worse situation for a carer is not a situation in which they are required to combine work and care, but a situation in which they are not able to work while caring.

Policies that help working carers with reconciliation have to include a mix of suitably organised long-term care services to support dependent persons and their families, income support and other 'flexicurity' measures for carers, rights and regulations in the employment field and practical measures that can be implemented by employers at the company level. Formal and informal care should be seen as complementary and not substitutes for one another. Therefore, policies should support the reconciliation of work and care alongside other forms of care. This involves bringing three actors together: public authorities, employers and their employees with care duties.

3

Chapter 3

OSH for an ageing workforce: the policy context — EU-OSHA



3 OSH for an ageing workforce: the policy context — EU-OSHA

This chapter gives an overview of OSH-related policies in the broader framework of general policies on ageing and work. The chapter is based on the outputs of a 3-year pilot project on the OSH of older workers and the rehabilitation of sick and injured workers in Europe. The project aimed to assess the prerequisites for OSH strategies and systems to take account of an ageing workforce and ensure better risk prevention for all throughout the working life. It was initiated by the European Parliament and managed by EU-OSHA.

This chapter is based on several reports conducted within the framework of the above-mentioned project³⁰. It summarises results from these reports, which looked into how ageing and OSH can contribute to more sustainable working lives and include information on relevant policies and programmes for prolonging working lives from EU Member States and the European Free Trade Association (EFTA) countries.

This chapter starts by exploring the relationship between ageing and health and examines the role OSH can play in the broader framework of sustainable working conditions for improving workers' health and preventing early retirement. It continues by giving examples of differences between countries, sectors and occupations, highlighting how different conditions require different solutions. The chapter then examines OSH concepts and related fields for improving and maintaining a sustainable workforce in Europe, including aspects of return to work and rehabilitation. In the final part of the chapter, the fields of activity discussed are presented in terms of short examples from various policies of Member States. The chapter concludes with key policy pointers.

3.1 Implications of OSH for an ageing workforce

3.1.1 Changes that occur to ageing workers

Findings from the EU-OSHA publication *The ageing workforce: Implications for occupational safety and health — A research review* (EU-OSHA, 2016c) show the complex relationship between health status determinants and performance, and age. Physiological, mental and cognitive processes undergo plenty of changes during the life course. With increasing age, the human body suffers reductions in aerobic power, muscle strength, stature, dexterity, mobility, etc. As such, older

workers are more susceptible to chronic health problems, such as cardiovascular disorders and musculoskeletal disorders (MSDs). However, the age at which these changes start taking place and the extent of such changes vary widely across individuals. Changes in physical strength and endurance are therefore very specific to individuals (Benjamin and Wilson, 2005: v). These individual differences can often be greater than the differences between age groups, which means that some older workers may be stronger than their younger colleagues.

As such, 'chronological age is not the most important determinant of health and ageing does not inevitably bring illness and disease' (Benjamin and Wilson, 2005: 5). Yeomans (2011: vii) states that 'other factors such as work demands, psychosocial and socioeconomic factors may have a greater influence on the risk of developing work-related ill-health than age'.

While some cognitive abilities decline with age, such as memory and reaction time, there is new evidence showing that older adults' brain function is not so much declining but is actually changing to differ more from younger brains (Reuter-Lorenz, 2002). Older adults seem to recruit different brain regions than younger adults for the same tasks and, by doing this, it is assumed that they can compensate for certain changes. Yeomans (2011: 29) also found evidence that 'key elements of cognitive performance do not generally show any marked decrease until after the age of 70'. Studies also suggest positive changes with age, showing that older people are more conscientious, more emotionally stable (Nielsen and Reiss, 2012) and better at managing social conflicts (European Commission and Warwick Institute, 2006; Nielsen and Reiss, 2012). Griffiths et al. (2009) summarise that work-related stress in general increases with age until reaching a peak at 55 years, at which point it diminishes (see also Chapter 2, Eurofound).

In summary, the EU-OSHA review on health and ageing comes to the conclusion that chronological age is not the most appropriate index of a person's abilities or needs and is not the most important determinant of health. Age does not inevitably bring illness and disease and even having an illness does not necessarily mean that an employee's work ability will be affected. Adjustments to work can enable an employee with a health problem to continue working. Okunribido and Wynn (2010) highlight, for example, that age is not an independent risk factor for MSDs. It is more important to look at the potential discrepancy between a worker's physical work capacity and the demands made of them by work. A barrier to working with a health problem may often also be the employer's attitudes rather than the health condition itself.

Evidence also shows that, in general, good quality work has a positive effect on both physical and mental health and well-being while associations have been seen between poor

30 Specifically, the chapter is based on the following reports: *Analysis report on EU and Member States policies, strategies and programmes on population and workforce ageing* (EU-OSHA, 2016a), *Rehabilitation and return to work: Analysis report on EU and Member States policies, strategies and programmes* (EU-OSHA, 2016b) and *The ageing workforce: Implications for occupational safety and health — A research review* (EU-OSHA, 2016c).

physical and mental health and not being in employment (EU-OSHA, 2016d). There is plenty of data showing that those who are unemployed are at higher risk of suffering physical or mental ill-health than people within employment (Waddell and Burton, 2006).

3.1.2 The impact of work on health and ill-health

Demographic change has led to the increase of pension ages and a limitation of access to early retirement options. This means workers have to stay longer in employment, which leads to an increased exposure time to possible risks in the workplace and, therefore, to the risks of developing occupational diseases or having one's health and well-being affected by demanding work (EU-OSHA, 2016c). The resulting challenges that older workers face do not arise suddenly or unexpectedly. Challenges, such as a restricted health status and skills deficits, normally arise as a consequence of a long working career exposed to risk factors and simply getting older (Eurofound, 1999).

The extent of workers' exposure to hazards throughout working life can influence their health, particularly in the case of older workers because of their potentially longer exposure time. There is evidence that long-term exposure to demanding work increases the impact of deterioration (EU-OSHA, 2016c); for example, health can be affected by long-term exposure to chemical substances or physical work. A cross-national econometric study exploring the links between working conditions and health, based on data from the Survey on Health, Ageing and Retirement in Europe (SHARE³¹) indicated that the accumulation of physical and psychosocial constraints at work has a negative influence on health and is also associated with early retirement as a result of ill-health. Pohrt and Hasselhorn (2015) report that high physical workload is a significant predictor for disability retirement.

3.1.3 Health and ageing in different sectors and occupations

There are studies showing clear differences in retirement reasons and patterns for blue- versus white-collar workers (see also Chapter 2, Eurofound). The participation rates of older people with a higher education level are higher than those with lower levels of education (OECD, 2006). Swedish researchers came to the conclusion that workers in elementary

occupations³² are likely to retire 5 years earlier than those in high-skilled occupations (Albin et al., 2015). The Danish National Research Centre for the Working Environment (NRCWE) confirms that physically hard work and low educational level increase the incidence of early retirement (EU-OSHA, 2016e). Yeomans (2011) gives an overview of studies that show that the increased prevalence of MSDs with age is most pronounced in workers involved in physically demanding jobs, irrespective of age.

Certain sectors are associated with specific working conditions, which in turn are associated with certain risks. Data show differences in the reasons for early retirement and different patterns in different sectors. Finnish studies indicate that workers in the manufacturing and construction sectors are susceptible to early retirement and indicate that retirement is more affected by work-related factors and factors related to work-life interaction than by personal factors, such as marital status or number of children (Takala et al., 2015). Adverse social behaviour (violence and harassment) is reported at the highest levels in the health, transport, administration and education sectors (Eurofound and EU-OSHA, 2014). For educational professions, there are indicators showing that mental disorders are the main medical cause of illness-related retirement (Habers and Achterberg, 2012).

Fortunately, occupations including heavy physical workload are likely to decrease in the future, which might have a positive effect in terms of people retiring later (OECD, 2006). However, at the same time, sedentary work is likely to increase, which could have negative implications for MSDs. In addition, psychosocial factors are more prevalent in clerical occupations and among service workers, for example in healthcare and public administration (Eurofound and EU-OSHA, 2014). As such, psychosocial risks could grow in importance with employment in the healthcare and service sectors expanding in the future.

3.1.4 Return to work and rehabilitation

There is plenty of evidence demonstrating the benefits of good-quality work for an individual's physical and mental health and well-being (see, for example, Waddell and Burton, 2006). 'In addition incidences of long-term sickness absence, work disability or early retirement could be reduced if appropriate measures were taken to facilitate return to work, rehabilitation and reintegration' (EU-OSHA, 2016b: 16). In 2012, 28 % of economically inactive people aged 50-69 years who received a pension (including both old age and disability pensions) reported that they would have preferred to stay longer in employment³³. To facilitate return to work, companies need to have specific programmes and approaches in place. Data from EU-OSHA's European Survey of Enterprises on New

31 SHARE is a large, cross-national survey that was conducted in 20 European countries (plus Israel). For further information, see <http://www.share-project.org/home0/overview.html>; Many of the studies analysing the link between working conditions, health and early retirement are based on SHARE, a multidisciplinary and cross-national database on health, socio-economic status and social and family networks of more than 85,000 individuals from 20 European countries aged 50 and above.

32 Defined by the ILO as 'simple and routine tasks which mainly require the use of hand-held tools and often some physical effort'.

33 http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=lfso_12worklong&lang=en

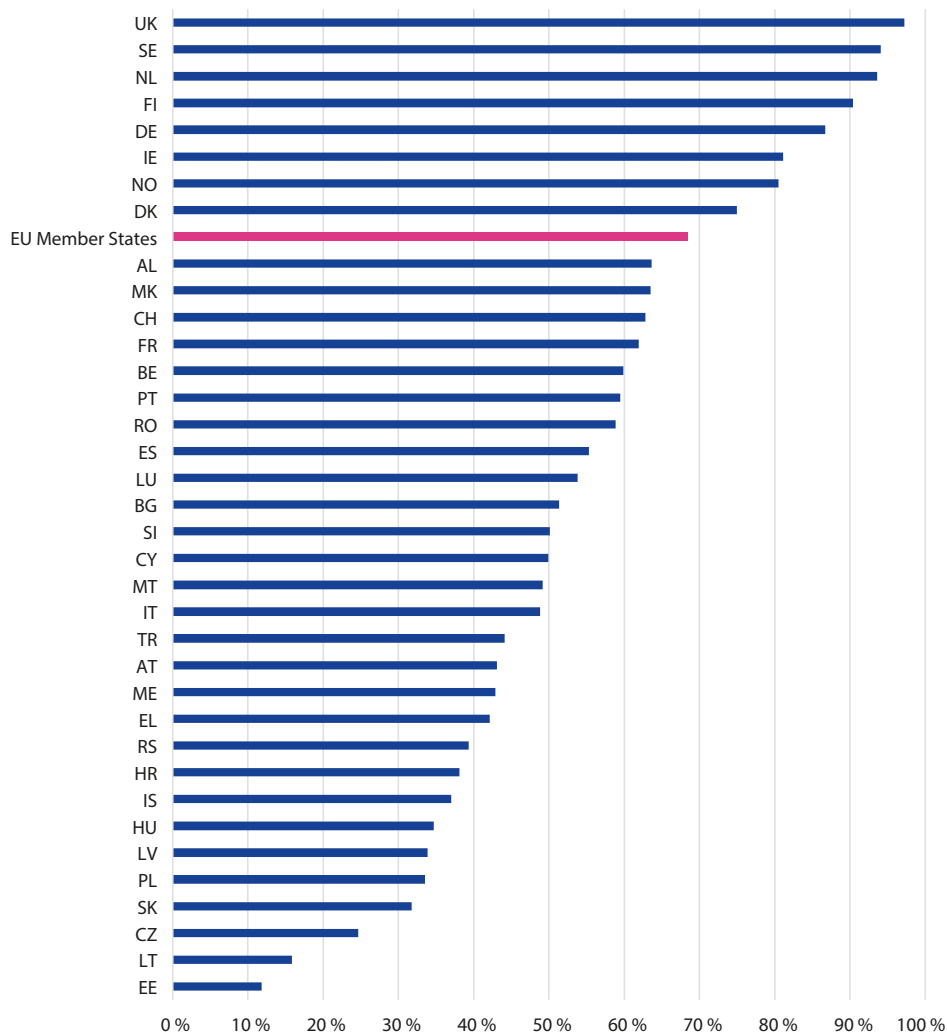
and Emerging Risks (ESENER) show that there is significant variation among Member States when it comes to companies having return-to-work and rehabilitation programmes in place. In the ESENER results, the percentage of companies reporting to have such measures in place ranges from slightly over 10 % in Estonia to more than 90 % in the UK (see Figure 18).

3.2 OSH measures and systems to support sustainable work

It is recognised throughout all European countries that the workforce is ageing (EU-OSHA, 2016f). Throughout Europe, pension schemes have been changed in the last decades and are still being subjected to many changes. Some Member States began to implement changes decades ago, whereas others only recently reacted to the need to adapt to the demographic change occurring.

The possibilities for changes in response to this demographic change are diverse and include different approaches. Very common are raising the official retirement age and increasing the minimum number of years of contributions. Another measure frequently taken is limiting the possibilities for early retirement. Reforms have resulted in higher employment rates of older people in Europe (EU-OSHA, 2016a). While retirement ages have been raised throughout Europe, the gap between the official and effective retirement ages remains significant in many Member States (EU-OSHA, 2016a). If workers drop out of the labour market because of health problems and there is no possibility for early retirement or similar schemes, this will have serious effects on poverty (European Commission and Warwick Institute, 2006) and public spending on social assistance benefits might rise because of this effect (OECD, 2006).

Figure 18: Companies indicating that they have a return-to-work procedure in place (%)



Source: ESENER 2015.

Changing pension schemes, raising the official retirement age and restricting early retirement options and disability claims make up just one aspect of the measures needed by Member States to address demographic change. Such measures alone will fail. An ageing workforce leads to increasing chronic diseases and higher risks of disabilities. Changes need to go hand in hand with measures for preventing ill-health and supporting active and healthy ageing in the workplace.

3.2.1 OSH and sustainable work concepts

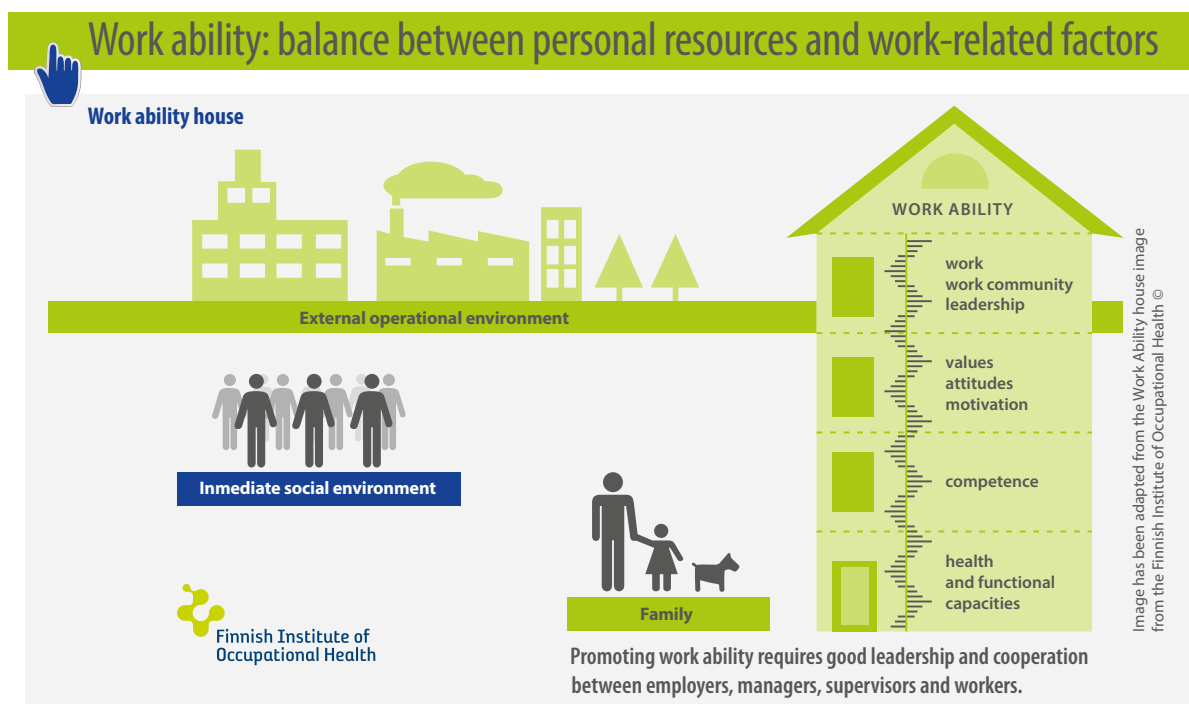
The concept of sustainable work along the life course (see also Chapter 1, 'Introduction') should be used in a broader framework to provide an integrated approach to improving working conditions for all, combined with a consideration of the individual changes that can occur with ageing and their implications for workplace safety and health. Different aspects have to be taken into account to take such a holistic approach. On the one hand, when looking at working conditions, it becomes clear that they are influenced by the OSH culture in the workplace and national OSH policy and services. On the other hand, work ability not only is based on working conditions but also includes plenty of other facets. Various models have been put forward to help in understanding this multifaceted nature of sustainable work. The work ability house is an example of such a holistic concept (see Figure 19). The model presents the various complex and interacting elements that can influence the sustainability of work and the work ability of individuals

and, therefore, the continuation of or early exit from work of those individuals.

As mentioned above, the concepts related to healthy ageing and work are holistic, meaning they are based on interacting elements touching on different areas. Part of this holistic approach is that these concepts consider aspects from both in and outside the workplace, looking also at the individual and at society as a whole. As such, holistic policies in this area take into account the interaction between measures undertaken in various areas, such as health, economy, employment, social policies and education (see also Table 1 in Chapter 1, 'Introduction'). All of these measures also have in common the life-course approach, in which it is considered that changes carried out in the workplace should first address working conditions in general and as such consider the impact any change might have on the whole workforce, not just on older workers.

In relation to OSH, sustainable work consists of two basic elements, both covered in the European legal framework on OSH: ensuring work does not damage physical or mental health across the life course, by controlling risks to all workers (generic measures), and taking additional steps where necessary to protect any particularly vulnerable groups or individuals. This approach is most efficient when based on proper risk management, including the whole cycle of assessing risks, taking appropriate measures and controlling the effects.

Figure 19: Work ability house, from EU-OSHA's Healthy Workplaces for All Ages Campaign 2016-17



With regard to an ageing workforce, it is important to take this approach with a special emphasis on certain risks and their impact on the whole workforce, such as ergonomics, shift work, etc. This approach should always look first at general working conditions and aim to minimise effects on safety and health by taking technical and organisational measures. Various measures that would make work easier for all workers are identified in the EU-OSHA publication *The ageing workforce: Implications for occupational safety and health — A research review* (EU-OSHA, 2016c), such as changing the way tasks are carried out to avoid or reduce heavy work, exposure to repetitive work, exposure to dangerous substances, etc.; the use of equipment to make work easier; and improved career progression to avoid prolonged exposure (e.g. in relation to highly repetitive work carried out in some female-dominated work). In particular, measures to prevent MSDs for manual handling, repetitive work, and static and awkward postures would benefit all workers and contribute to the sustainability of work. Taking frequent breaks and properly adjusted ergonomic workstations are suggested for computer-based work. A policy shift towards supporting more active ways of working in the office, such as encouraging the use of sit-stand desks and other measures (see, for example, BAuA, 2008), would broaden the distribution of such measures.

In a second step, the risk assessment should look at the individual and especially at vulnerable groups, such as older workers, younger workers, workers with disabilities, etc. Proper risk prevention includes health surveillance measures that can help detect risks in the workplace and related personal health problems.

Going beyond the legal requirements, work should optimally not only ensure that workers are not harmed in terms of their safety and health but also take a salutogenetic approach, meaning that workers are enabled and supported to live a lifestyle that is as healthy as possible. Most people spend a significant part of their time in their workplace. As such, the workplace is a perfect place to promote health and well-being, taking into account that this needs to be done on a voluntary basis on the part of both the workers and the employers. This again starts with measures at the organisational level for the whole workforce, such as flexible working time arrangements (see also Chapter 2, Eurofound), and includes the possibility to inform and encourage workers on a voluntary basis to live healthily and to adopt health-supporting habits, such as exercising, a healthy diet, etc. It appears that the benefit of such programmes is greatest when measures are tailored to the diversity of the workforce, taking aspects such as age and gender into account (EU-OSHA, 2012).

Long-term sickness absence, work disability and early retirement could be prevented and reduced if appropriate measures were taken to facilitate return to work, rehabilitation

and reintegration (EU-OSHA, 2016b). Prolonging working lives is therefore based on successful management of early detection and interventions at the workplace when health problems arise. First, the focus should be on rehabilitation and staying in work, and intervention should be early. Rehabilitation programmes should be interdisciplinary. In the case of long-term sick leave, multidisciplinary return-to-work/rehabilitation programmes are required, involving the cooperation of different actors.

In summary, a comprehensive OSH approach to age management in the workplace to promote sustainable work and counter the effects of ageing includes OSH based on proper risk management, health promotion measures and well-designed return-to-work and rehabilitation measures. However, these need to be combined, where possible, with other fields. Flexible working time arrangements are, for example, linked to HR activities and to national regulations on retirement; health promotion measures are often more successful when linked to public health programmes; and return-to-work/rehabilitation programmes need to be supported by regulation at the national level (EU-OSHA, 2016d).

3.3 Ageing and working healthily: Member States' policy responses

3.3.1 OSH strategies for tackling an ageing workforce

Some Member States have reacted to the ageing of the workforce by including priority areas in their national OSH strategies. In the past, several strategies had focused on the ageing workforce by considering older workers as a sensitive group that needs special protection. More recent strategies often take a more holistic life-course approach (EU-OSHA, 2016a). They do not focus on older workers but instead aim for better risk prevention and health promotion more generally, with accompanying measures such as early intervention to ensure working lives are longer and healthier. Many of them include the prevention of chronic diseases as one of the priority targets (see Box 3).

Besides highlighting the ageing workforce and related aspects of importance in national OSH strategies, many Member States have integrated measures to adapt working conditions to an ageing workforce in the framework of general employment strategies (see Box 4). As such, they follow the idea of taking a life-course approach not only to OSH and ageing but also to interlinking policy areas to achieve better results. Many of these policies refer to flexible working time arrangements (see also Chapter 2, Eurofound) and also to educational measures for older workers (see Chapter 2, Eurofound, on mid-term career reviews; and Chapter 5, Cedefop, on the training and education of older workers).

Box 3: Examples of national OSH strategies with a focus on ageing

In Austria, the national OSH strategy 2013-2020 defines the approach to the prevention of work-related and occupational diseases as a holistic one, taking a life-course perspective (Bundesministerium für Arbeit, Soziales und Konsumentenschutz, 2013-2020). Within this approach, gender and diversity aspects are highlighted and the importance of dealing with psychosocial risks and MSD prevention are named as targets.

The prevention of MSDs and psychosocial risk are also two of the three main targets mentioned in the working programme of the German OSH strategy¹.

The French national OSH strategy 2016-2020 focuses on those factors that enable a healthy and long working life for all ages. It includes, for example, the prevention of chronic illness and also highlights the importance of keeping workers in employment and of supporting career developments (Ministère du Travail, de l'Emploi, de la Formation Professionnelle et du Dialogue Social, 2016).

1 <http://www.gda-portal.de/de/Arbeitsprogramme2013-2018/Arbeitsprogramme2013-2018.html>

3.4 Public health, workplace health promotion and ageing workers

While OSH strategies set the framework and general objective in terms of OSH in the workplace, and several employment policies take older workers into account as specific groups that need to be supported, other policies not only include the preventive approach in relation to risks associated with the ageing workforce, but go beyond it; the salutogenetic approach looks into how workers' health and well-being can be maintained and improved by encouraging health promotion.

Many national and local healthy and active ageing policies have been developed throughout the EU over the past decade. Some of them reflect the increasingly holistic approach taken to public health, employment and social security in the context of population ageing (EU-OSHA, 2016f). In addition, the 'European Year of Active Ageing and Solidarity between Generations' created the conditions for promoting the development of national and local active ageing policies in Europe (Tymowski, 2015). As a consequence, a growing number of health promotion programmes recognise that workers spend a major part of their time in the workplace and, as such, the workplace is well suited to offer health promotion measures and encourage a healthier lifestyle. As mentioned in Chapter 1, 'Introduction', the Health for Growth (2014-2020,

Box 4: Examples of employment policies making references to the working conditions of older workers

The Estonian National Reform Programme 'Estonia 2020' is based on two main objectives: improving productivity and increasing the level of employment in Estonia. It makes reference to the demographic change that is occurring and includes in its action plan measures 'for helping retirement aged workers to stay in employment'¹. The issue is defined more specifically by two documents: the 'Welfare Development Plan 2016-2023'² and the 'National Health Plan 2009-2020'³. The overall aim of this approach linking different policy areas is to ensure people's economic prosperity and access to good-quality work; to ensure the quality and development of people's social lives; to support the well-being of children and families; to promote mutual care, equal opportunities and gender equality; and to ensure people have long and high-quality lives.

In 2017, a new Labour Code will enter into force in Lithuania. It includes, among other objectives, the goal of creating more sustainable employment for keeping older workers in the labour market (Bouman et al., 2015). In addition, the action plan to motivate older persons and promote volunteering in the period 2016-2020 aims to achieve longer participation of older workers in the labour market and easier return for those who have left it⁴.

1 https://riigikantselei.ee/sites/default/files/content-editors/Failid/eesti2020/eesti2020_action_plan_en_05.05.16.pdf
 2 <http://www.sm.ee/et/heaalu-arengukava-2016-2023>
 3 <http://www.sm.ee/et/terviswhich>
 4 http://ec.europa.eu/europe2020/pdf/csr2016/nrp2016_lithuania_en.pdf

Regulation EU No 282/2014) programme acknowledges the link between healthy ageing and the increased participation of older workers in employment and recognises the workplace as an important contributor to the promotion of healthy lifestyles and the prevention of ill-health. Accordingly, some countries consider the workplace and related working conditions as important aspects in their policies on active ageing (see also Box 5). The European Network for Workplace Health Promotion (ENWHP) defines workplace health promotion (WHP) as the combined efforts of employers, employees and society to improve the health and well-being of work (ENWHP, 2007). EU-OSHA³⁴ emphasises the importance of WHP, as it is an approach that goes beyond the legal requirements of OSH. As such, it has to be seen in a broader framework, being first of all based on proper risk management, but also going beyond this through

34 <https://osha.europa.eu/en/tools-and-publications/publications/factsheets/94>

voluntary actions by employers, employees and society. The ILO's approach to WHP is similar; the ILO has integrated WHP in the concept of workplace well-being. According to the ILO, 'workplace wellbeing relates to all aspects of working life, from the quality and safety of the physical environment, to how workers feel about their work, their working environment, the climate at work and work organisation. The aim of measures for workplace wellbeing is to complement OSH measures to make sure workers are safe, healthy, satisfied and engaged at work.' As such, the ILO also highlights the importance of mental health promotion and workplace satisfaction as key factors for determining and organisations' long-term effectiveness³⁵.

A project commissioned by the European Commission shows the importance of health promotion programmes as part of age management strategies in various case studies from all over Europe (European Commission and Warwick Institute, 2006). Several Member States have recognised this relationship and included WHP in their strategies on active ageing and the improvement of the working environment (see examples in Box 5).

Box 5: Examples of WHP as part of active ageing policies

In Ireland, the New Agenda on Ageing includes a section on older workers and discusses the notion of an age-friendly workplace. The Health and Safety Authority (HSA) has developed a national strategy on workplace health and well-being (HSA, 2008), which takes into account the changes associated with an ageing workforce.

The Maltese National Strategic Policy for Active Ageing (2014-2020) is intended for the improvement of working conditions, strengthening mental health and well-being and the improvement of risk prevention and health promotion for an ageing population in general¹.

The Danish Strategy for the Improvement of Working Environment up to 2020 includes, as one of the planned initiatives, dialogue about health promotion initiated by labour inspectors. The programme intends for the Danish Working Environment Authority to offer guidance on health promotion during safety and health inspections in enterprises. The guidance will focus on advice on how enterprises can best motivate and encourage employees on a voluntary basis to make healthy choices and live a healthy lifestyle².

1 <http://www.activeageing.gov.mt/en/Pages/NSPAA.aspx>

2 <http://engelsk.arbejdstilsynet.dk/~media/AT/at/12-Engelsk/Rapporter/2020%20engelskpdf.pdf>

35 http://www.ilo.org/safework/areasofwork/workplace-health-promotion-and-well-being/WCMS_118396/lang--en/index.htm

3.5 Return to work and rehabilitation

The creation of a sustainable work environment is the first step in preventing ill-health. WHP goes beyond this risk prevention approach by creating an environment that maintains and improves workers' health. However, the increasing prevalence of long-standing health problems in an ageing workforce needs to be addressed through rehabilitation and return-to-work measures in order to prevent workers from exiting the labour market because of long-term sickness and disability. The EU-OSHA publication *Rehabilitation and return to work: Analysis report on EU and Member States policies, strategies and programmes* (EU-OSHA, 2016b) looked at national approaches to return-to-work and rehabilitation policies and analysed the success factors of such policies. A positive trend highlighted in the report is that, in recent years, there has been a policy shift in several Member States away from focusing on the provision of rehabilitation services for integrating people with disabilities into the labour market and more towards strengthening early interventions to avoid workers leaving the labour market.

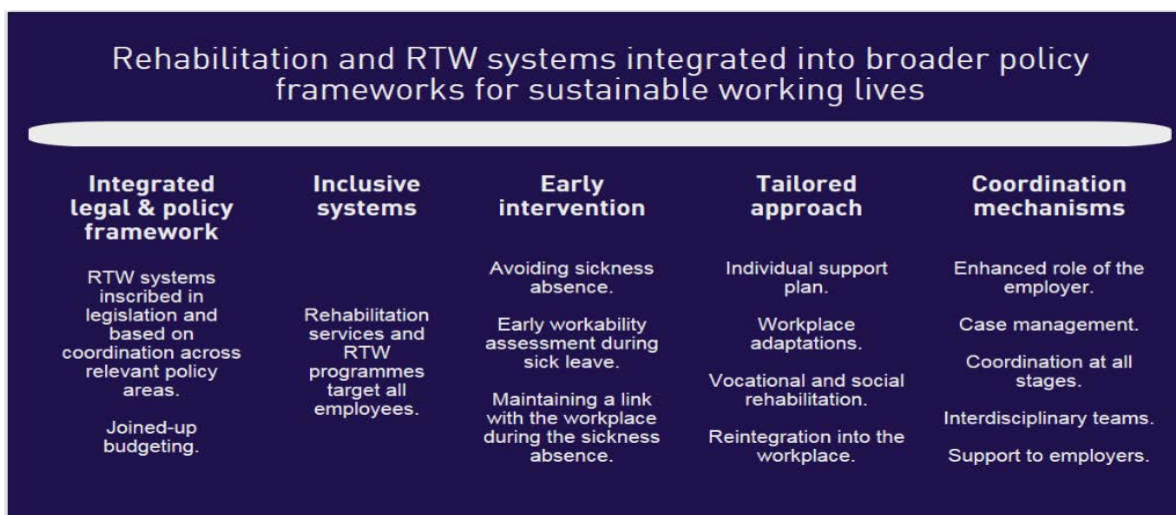
The comprehensive nature of the measures that make up successful approaches suggests that systems of rehabilitation and reintegration need to be holistic and integrated in a broader policy framework in order to be successful. Figure 20 illustrates areas that the report identified as crucial to be covered by such systems. The report comes to the conclusion that only a few countries in Europe can be considered as having such comprehensive frameworks in place.

The countries that are considered as having such comprehensive frameworks (see report for more information) implemented measures across the different areas. These programmes generally have a legal background and are based on a coordinated approach across several policy areas, such as employment, public health, OSH and social security services. They look at both the individual and the workplace, and they include preventive and rehabilitation services.

The Austrian 'fit2work' programme demonstrates very well how a Member State can support successful rehabilitation and return-to-work activities by setting up a scheme that brings together different public entities in terms of funding and coordination and different stakeholders at the workplace level to ensure an integrated approach (see Box 6). The Austrian initiative — which is not limited to providing services to those who have already dropped out of the labour market but also covers those at risk — demonstrates the benefits of an inclusive approach. Often, such programmes do demonstrate an inclusive approach, but mainly target a relatively narrow group and limit measures to people with officially recognised disabilities.

While all Member States have implemented legislative measures to prevent discrimination at the workplace and to prevent discrimination against people with disabilities wanting to access employment, the analysis showed that successful

Figure 20: Elements of integrated systems for rehabilitation and return to work (RTW)



Box 6: The Austrian fit2work programme¹

The fit2work programme in Austria is based on the Austrian ‘Work and Health Law’, which states that a risk prevention and information tool should be developed to foster the work ability of the workforce. The fit2work initiative was set up in a broader Austrian programme called ‘Fit for the future’.

The programme was set up and funded jointly by the Austrian Ministry for Social Affairs and Consumer Protection (BMASK) and several public insurance institutions, as well as the Austrian Federal Social Office (BSB) and the Austrian Public Employment Service (AMS).

The programme offers counselling services to companies with workers encountering problems with their health and well-being. The aim of the programme is to find solutions for early interventions and for preventing chronic invalidity. The counselling programme can be asked for by companies or individual workers. The services are provided by external contractors following certain quality criteria. Each company taking part in the programme will go through certain steps in which the needs for action and follow-up are identified.

The implementation of this programme is actively accompanied by a steering group in the company composed of management, staff representatives, HR representatives, safety representatives and others.

The fit2work services are coordinated nationally by the BSB’s central unit and they are implemented at the regional level by selected expert organisations.

¹ See here for more detailed information: <https://osha.europa.eu/en/tools-and-publications/publications/austria-fit-future-programme/view>

return-to-work systems start long before people actually drop out of the labour market. Measures are more effective when they involve intervening as early as possible, and ideally are aimed at preventing drop out from the labour market, than when they involve only intervening after drop out from employment (OECD, 2009; ISSA, 2013). In several countries, the application of this knowledge has led to new or changed regulations that suggest to or oblige the employer to maintain contact with employees on sick leave. In Denmark, Norway and Sweden, employers must contact employees after 4 weeks of sickness absence to start coordinating possible actions for returning to work. In Germany, this period is set at 6 weeks; in the Netherlands, contact must be made after a maximum of 8 weeks; and, in Finland, contact must be made after 90 days’ absence. Finland takes an even more flexible approach by stating that this period can be 90 consecutive days or a cumulative period of absences over 2 years.

The degree to which such programmes can be adapted to the individual are an important factor defining the success of such programmes. Policy approaches that involve measures tailored to each individual case help to identify the most appropriate measures for each individual and also foster the active participation of the worker in the reintegration process. This helps to enhance trust in the decisions taken and to improve workers’ commitment to the return-to-work plan. A tailored approach also requires that integration plans are adapted to the duration of the sickness absence. The longer the sickness absence, the more complex and structured the intervention should be (EU-OSHA, 2016f).

The analysis reveals the importance of the role of the employer in the process of return to work and in the implementation of rehabilitation measures. In some countries, employer involvement is fostered by legislation that obliges the employer to pay workers during their absence or other ways of making the employer responsible for the coordination process of return-to-work measures. For example, in the Netherlands,

the employer pays sickness absence compensation (at least 70 % of the worker's salary) for up to 2 years (EU-OSHA, 2016g). However, it is not only the active involvement of the employer that is important. To contribute effectively to a coordinated return-to-work approach, doctors should view return to work as a treatment objective for their patients.

Although there are few comprehensive evaluations of implemented return-to-work and rehabilitation systems, there is evidence that several such systems, for example the Dutch Gatekeeper Improvement Act 2002³⁶ (see Box 7), were actually leading to beneficial results, either on the financial level or on the level of individual well-being (EU-OSHA, 2016f).

3.6 Integrated policy frameworks

Workplace well-being and OSH should not be considered in isolation. However, reforms of pension systems and other economic measures are not sufficient on their own to ensure that workers are able to stay at work until retirement age. Both aspects have to be integrated and complemented with measures in the fields of motivation, learning opportunities, flexible schemes, etc. (EU-OSHA, 2016d). In addition, policy approaches need to consider the diversity of the workforce instead of focusing only on the integration of older workers. Such a life-cycle approach has been identified as a key success factor for age management programmes (European Commission and Warwick Institute, 2006).

Such cross-policy cooperation has been identified in several EU countries that have implemented holistic policy frameworks to address the challenges and opportunities of an ageing population and workforce (EU-OSHA, 2016a).

3.6.1 Examples of comprehensive and innovative policy approaches

EU-OSHA's *Safer and healthier work at any age — final overall analysis report* and other publications identify such integrated frameworks in Germany (EU-OSHA, 2016f), the Netherlands (European Commission and Warwick Institute, 2006) and Finland. All three countries have been considering these issues for several decades. Box 8 and Box 9 describe briefly the strategic background for such policies in Germany and Finland, respectively. The EU-OSHA country inventories on safer and healthier work at any age (e.g. EU-OSHA 2016g,h) provide more detailed information on the measures taken during recent years.

Such integrated policies generally include a variety of activities covering different policy areas, such as employment, health,

social security, education, etc. All of them have in common the support and inclusion of stakeholders, not only from different ministries and public entities but also from social partners, accident insurance and research institutes, etc. A comparative analysis at the European level (European Commission and Warwick Institute, 2006) revealed that the quality of the social dialogue on age management and work ability is a success factor for the effective integration of older workers.'

The EU-OSHA *Analysis report on EU and Member States policies, strategies and programmes on population and workforce ageing* (EU-OSHA, 2016a) identifies that such successful approaches are generally led by one institution, which coordinates the input from the other partners and provides overall direction and guidance. In Finland, for instance, the 'National Working Life Development Strategy to 2020' is led by the Ministry of Employment and the Economy, supported by the Ministry of Social Affairs and Health and the Ministry of Education (see Box 9).

Several other countries have implemented frameworks that, although may be less comprehensive, covering fewer areas, still show innovative approaches to improving and maintaining the health of an ageing workforce (EU-OSHA, 2016f).

Box 8: The German strategy 'Every Age Counts'

Germany, which has been concerned for many years about the impact of the demographic shift on its labour force and on society more generally, has put in place a comprehensive national demography strategy called 'Every Age Counts'¹. The strategy is based on four different overarching areas: economic growth, solidarity, equal living conditions in different areas and financial soundness of the social system. The strategy is set up based on a life-course approach. It incorporates the life quality of older people and the importance of preventing a shortage of skilled labour by maintaining a healthy and experienced ageing workforce through setting various objectives, such as the facilitation of knowledge transfer across generations. The strategy also emphasises the importance of having an inclusive society and to not lose focus on the shrinking younger population. To achieve change, the strategy focuses, among other areas, on maintaining and promoting health in the workplace, developing qualifications and training throughout the whole life course, and, more generally, creating the conditions to support longer working lives (EU-OSHA, 2016h).

1 http://www.bmi.bund.de/SharedDocs/Downloads/EN/Themen/Politik_Gesellschaft/further-development-demographic-strategy.pdf?__blob=publicationFile

36 <https://osha.europa.eu/en/tools-and-publications/publications/safer-and-healthier-work-any-age-country-inventory-netherlands/view>

Box 9: Comprehensive Finnish strategies supporting a socially sustainable workforce and society

The Finnish Ministry of Social Affairs and Health published in 2010 a comprehensive strategy for maintaining and improving the health and well-being of the Finnish population and assuring a socially sustainable society: 'A Socially Sustainable Finland for 2020 — Strategy for Social and Health Policy'. The strategy names the ageing population, chronic illnesses and the changing world of work as some of the major challenges to be addressed.

The strategy puts a strong emphasis on health and welfare in all policies as an important foundation. It mentions the need to prolong working lives through well-being at work, enhancing work ability and ensuring a good work-life balance. It highlights the responsibility of employers to provide healthy working conditions in close cooperation with employees. It discusses the important role of occupational healthcare and the need to prevent disabilities through early interventions.

Besides this strong focus on preventing ill-health and promoting well-being at the workplace, the strategy includes several other areas that need to be tackled at the same time, such as social welfare and healthcare services, social inclusion and a healthy living environment.

The strategy specifically highlights the need for different policy areas to cooperate in order to implement policies and related programmes successfully. The importance of cooperation with other stakeholders, e.g. social partners, in the area of OSH is acknowledged.

A National Development Programme for Social Welfare and Health Care (Kaste) is developed every 4 years in order to put into practice the goals set in the strategy by setting key policy targets and priority actions.

The Finnish Ministry of Employment and the Economy published in 2012 the 'National Working Life Development Strategy to 2020'. It was set up in close cooperation with several other ministries (the Ministry of Finance, the Ministry of Social Affairs and Health, and the Ministry of Education and Culture), social partners and several other public entities. The strategy covers a broad area, with the different focus areas including innovation and productivity, trust and cooperation, health and well-being at work and the competence of the workforce. For each of the focus areas, the strategy defines roles and objectives for national actors, public and private sector industries, and service providers and regional actors (Finnish Ministry of Social Affairs and Health, 2010; Finnish Ministry of Employment and the Economy, 2012; EU-OSHA, 2016e).

Box 10: Innovative policy instruments for improving the health and well-being of an ageing workforce

In Norway, the white paper 'Joint responsibility for a good and decent working life' (Norwegian Ministry of Labour, 2011) mentions the importance of a regulatory framework promoting inclusion in working life by offering flexible working schemes to enable participation in working life until retirement age. The white paper was followed by a tripartite letter of intent regarding a more inclusive working life. The agreement is based on a shared acknowledgement that activity through work promotes good health and that early implementation of active measures could prevent withdrawal from work (Norwegian Ministry of Labour, 2014).

In 2014, France adopted a new tripartite agreement on the 'quality of life at work', a concept defined using a number of elements from the general working environment and company culture to working conditions, gender equality, autonomy, empowerment and validation of the work accomplished. The agreement promotes a holistic approach to well-being at work, rather than focusing on specific risks or specific groups of workers.

In the UK in 2014, 'Fuller Working Lives — a Framework for Action' was published, which highlights the negative effects of early exit from the labour market on individuals, businesses, society and the economy. It proposes to strengthen existing measures and to adopt new measures to address the factors leading to early exit, including health conditions and disability, workplace factors, skills, redundancy, caring responsibilities and financial security.

3.6.2 Factors that promote integrated policy approaches

The different policy approaches towards an ageing workforce taken in EU Member States depend very much upon the legal and institutional policy frameworks established in the individual countries (EU-OSHA, 2016a: 9). The EU-OSHA policy analysis identified several factors that promote the successful development and implementation of integrated policy approaches. National traditions and historical developments in relation to OSH and social welfare play a major role here. Countries that have established integrated frameworks are characterised by well-developed institutional OSH systems and have long-standing OSH legislation, mostly pre-dating the adoption of relevant European legislation and being more detailed (EU-OSHA, 2016a). In addition, these systems are characterised by labour inspectorates taking on more aspects than just traditional enforcement activities, such as a consulting role for preventive activities, including diversity aspects, as described in the Danish approach in Box 5. Such

systems also show an active involvement of insurance systems in preventive OSH activities and in research activities, as seen, for example, in the Austrian fit2work programme (Box 6). In particular, the success of rehabilitation and return-to-work programmes seems to depend strongly on the involvement of social security institutions and the legal framework regulating sickness absence in the country in question (EU-OSHA, 2016i).

As has been highlighted frequently, successful strategies involve good cooperation between different institutions. The institution that is best to lead such approaches depends very much on the country situation and OSH system. The EU-OSHA country inventories give a detailed explanation of the different OSH systems in the EU Member States and EFTA countries³⁷.

There is no consistent impact evaluation of the different integrated policy approaches described above (EU-OSHA, 2016f). The majority of these comprehensive strategies and programmes are comparatively recent, which hinders the undertaking of impact assessments, given that many of the measures implemented are expected to have long-term effects.

The effectiveness of integrated policy frameworks can best be assessed by looking at older policies that have been implemented in the past (EU-OSHA, 2016f). One integrated framework taking a life-course approach that has been evaluated comes from Finland. Finland ran the Finnish National Programme on Ageing Workers (FINPAW) from 1998 to 2002 (see Box 11).

Box 11: Evaluation of the Finnish National Programme on Ageing Workers (FINPAW)

FINPAW was based on the concept of work ability and aimed to prolong working lives by implementing 40 actions based on a government resolution. The programme comprised a wide variety of activities, including not only awareness-raising measures aimed directly at employers but also training for safety and health authorities, research activities and studies for preparing legislative changes (Arnkil et al., 2003). An evaluation of the programme (Arnkil et al., 2002) came to the conclusion that it contributed to an increase in the employment rate of older workers and to an increase in the effective retirement age. In addition, the programme contributed to a general increase in awareness of employers on age-sensitive approaches and to a positive change in attitudes towards older workers, although the authors state here that the impact of the programme is difficult to quantify. Finally, the evaluation also states that the programme improved the cooperation between different policy areas and that the project facilitated learning from research results and through the exchange of good practice.

There are also evaluation studies looking at the direct effects of measures taken in pilot companies, such as in the framework of the Austrian 'Fit for the Future' programme, a predecessor programme of the above-mentioned fit2work initiative (Box 6). Such studies show the positive effects of interventions that consist of a combination of activities in the fields of individual risk prevention, qualification, changes in work organisation and work environment (Kloimüller and Czeskleba, 2013). The evaluation also gave indications of the importance of including younger workers in programmes by taking a life-course approach. In the case of the Austrian programmes, the results of the evaluation of the 'Fit for the Future' programme paved the way for the comprehensive fit2work programme (Box 6).

Setting up such integrated frameworks, strategies and programmes remains a challenge, which is exemplified by the fact that only a few Member States have already made achievements in this area. In particular, it remains a challenge to engage small and micro-companies in this area. The involvement and support of social partners is crucial, especially for reaching small and micro-companies (EU-OSHA, 2016a).

3.7 Conclusions

In conclusion, a number of possible policy proposals in the area of OSH for improving the sustainability of work in the context of an ageing workforce can be suggested.

3.7.1 Life-course approach

Focusing on older workers as a 'vulnerable category of workers' can increase the stigma associated with the older working population and increase the risk of ignoring the early signs of potential chronic health problems in middle-aged workers. Any kind of comprehensive policy should be based on proper risk prevention approaches tackling the whole workforce by taking a life-course approach. Young workers, being the older workers of tomorrow, and other vulnerable groups need to be able to work in such conditions that allow them to maintain their work ability until retirement age, which is potentially increasing. Proper risk prevention is only the first step and needs to be complemented by giving adequate support to workers to maintain their health by enabling healthy lifestyles and immediate support in cases of sickness.

3.7.2 OSH strategies

OSH strategies need to take account of the ageing workforce and other areas of diversity and reflect the life-course approach. Therefore, a strategic approach to ensure longer and healthier working lives needs to promote improved risk prevention and well-being at work in general, combined with measures for individual workers when necessary, such as changes to tasks or the provision of equipment. In addition, to achieve a comprehensive approach to OSH, support for small

37 <https://osha.europa.eu/en/themes/osh-management-context-ageing-workforce/ep-osh-project/country-inventories>

and medium-sized enterprises (SMEs) needs to be integrated into these strategies.

OSH strategies for sustainable work need evaluation. Mechanisms for this could include setting 'context-appropriate' targets that are measurable and comparable, along with regular and transparent reporting mechanisms on progress achieved. However, in relation to age, work and health, there is still a need for further development of appropriate indicators.

3.7.3 Health promotion

Workers spend a major part of their time at the workplace and, as such, WHP programmes are an important element for all workers as part of a complementary approach involving measures to protect workers and promote better OSH. As such, measures to promote health and healthy behaviours should be seen as an important element of healthy and active ageing policies for the extension of the working life (EU-OSHA, 2016c). Measures related to health promotion should be designed to address the diversity of the workforce by targeting programmes taking account of gender, age, etc. (EU-OSHA, 2012).

3.7.4 Rehabilitation and return to work

The increasing prevalence of long-standing health problems in an ageing workforce needs to be addressed through rehabilitation and return-to-work measures, in order to prevent workers from dropping out of the labour market because of long-term sickness and disability. Elements of a comprehensive approach to rehabilitation and return to work include intervention beginning at an early stage after a worker has gone on sick leave, with the aim of preventing short-term sick leave from becoming long-term leave, and effective coordination of multidisciplinary services to support the return-to-work process for individuals. In this regard,

public health aspects need to be considered and integrated; for example, individual doctors need to have return to work as an outcome objective when treating patients.

3.7.5 Awareness raising

Cultural perceptions at the societal level and attitudes and behaviours at the workplace level are also major influencing factors that explain the differences between countries. In this regard, awareness-raising campaigns and image campaigns can help to avoid stigmatisation and can also motivate people to stay longer in employment.

3.7.6 Integrated policies

The *Analysis report on EU and Member States policies, strategies and programmes on population and workforce ageing* (EU-OSHA, 2016a) revealed that there is a risk of a lack of coordination across activities, policy areas and even regions. It seems to be important to have one entity guiding the whole process across different policy areas and to ensure effective coordination of the different measures implemented. Relevant policy initiatives often originate from the area of employment and social affairs. Ensuring that such approaches are well linked to parallel activities on proper risk management and maintaining and improving workers' health, well-being and work ability would ensure greater success for the measures taken in all areas. The Dutch Gatekeeper Act demonstrates well how social security measures can be linked to encouraging practical measures for integration at the workplace level. Such regulations might even encourage employers to offer better health promotion to avoid their workers going on sick leave. In the best-case scenario, integrated policies would be implemented while taking into account the country's current stage of development in relation to the ageing of the workforce and would follow an adapted staged approach towards integrated policy frameworks.

4

Chapter 4

Promoting active ageing through VET — Cedefop



4 Promoting active ageing through VET — Cedefop

This chapter focuses on the role of VET and related policies to support active ageing. Outlining the impact on employment of long-term demographic trends and examining lifelong learning participation, the first part of the chapter reveals a need for action to ensure the employability of the ageing population in Europe. The next part of the chapter explores active ageing solutions. It shows how VET and related policies can contribute to keeping older workers employed, active and skilled. The chapter covers guidance, the role of suitable learning approaches, validation, and comprehensive age management strategies in enterprises. It closes with conclusions and the main policy implications of the topics discussed.

4.1 Population ageing, lifelong learning and the labour market in the EU

Eurostat has reported that life expectancy increased from 77.7 to 80.6 years in the EU between 2002 and 2013 and that the proportion of people aged 65 and above in the total EU population is expected to double between 1990 and 2080 (Eurostat, 2015a,b,c). Such trends have driven pension reforms in the past decades, leading to more restricted options for early retirement and a higher pension age in most countries.

Population ageing has already started to have considerable impacts on the labour market. It leads to changing age structures in enterprises, increasing exits from the labour market, with the potential for the loss of critical organisational knowledge and experience, and skills shortages in some industries when employers face difficulties in replacing older employees with particular expertise that are leaving the labour market.

Based on statistical data, the following section discusses labour market and employment participation trends and issues

related to participation in and the provision for older workers of lifelong learning.

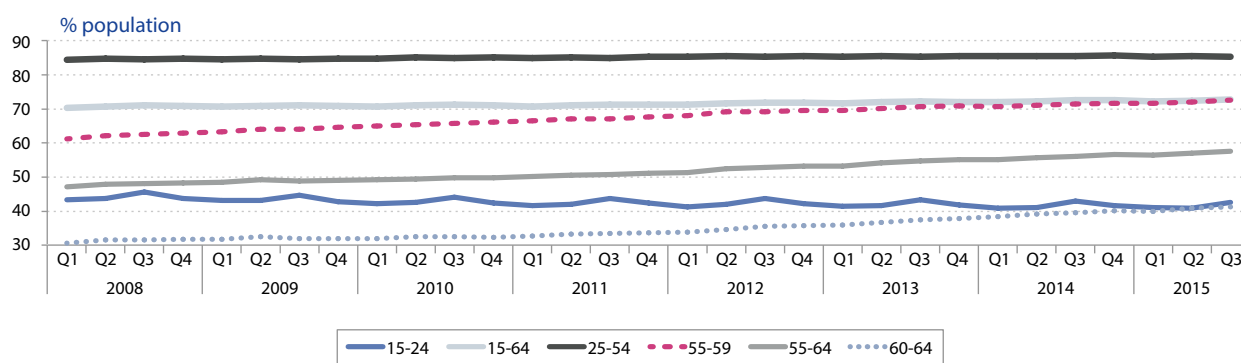
4.1.1 Labour market and employment participation trends

Population ageing has led to an increase in the proportion of older people (55–64 years) in the working age population: from 16 % in 2000 to 20 % in 2015 (21 % expected for 2020) (Fotakis and Pescher, 2015). The proportion of younger people in the working age population is decreasing significantly: in 1990, 56 % of the working age population was between 15 and 54 years of age, whereas the estimated percentages for 2020 and 2040 are 51 % and 46 %, respectively.

Older people's activity rate, that is, the proportion of all older working-age people (both employed and unemployed) who are in the labour force, has risen by almost 10 percentage points since 2008 (see Figure 21). Among older people aged 60 to 64, growth was modest until 2011, but has been accelerating since then. Although almost 10 percentage points apart less than a decade ago, those aged 55 to 59 now have the same participation rate as the overall working-age population (15–64) (European Commission, 2015).

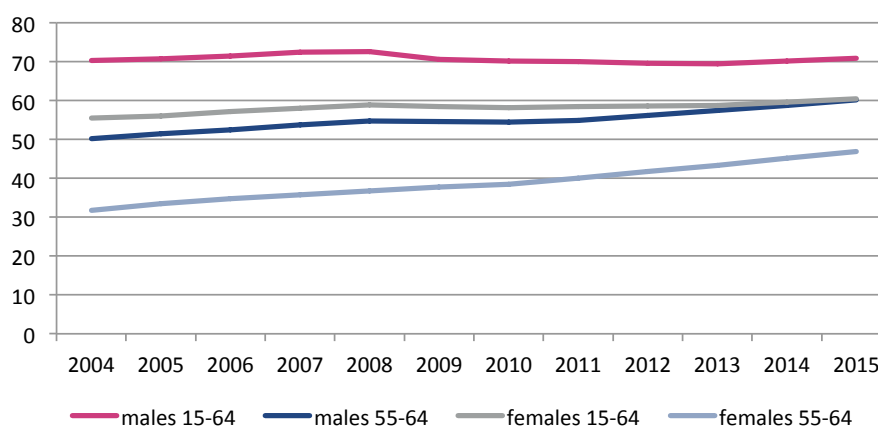
In the last decade, the employment rate of older people has also increased significantly (Figure 22). The employment rate of males aged 55–64 has increased from 50 % in 2004 to 60 % in 2015. The employment rate of older females has increased even faster, from a little over 30 % in 2004 to almost 47 % in 2015. The sixth EWCS confirms this trend and shows that the gender gap is narrowing, both generally and for age groups that traditionally have larger gaps in work participation (see also Chapter 2, Eurofound, and Chapter 5, EIGE). EIGE's chapter shows that averages mask important differences; for example, educational background and number of children have strong impacts on the employment rate of women.

Figure 21: Activity rate of selected age groups in the EU-28, 2008–2015



Source: Eurostat, LFS (lfsq_argead).

Figure 22: Employment rates (%)



Source: Eurostat, LFS (lfsi_emp_a)

Population and employment statistics and projections give policy-makers useful insights into the magnitude of ageing and help to shape policies, as seen, for example, in recent pension reforms. More detailed information on the skills of older workers, the extent to which they match labour market needs and the way they develop over the life course can benefit education and training policies.

The ESJ survey of EU workers carried out by Cedefop in 2014 (Cedefop, 2015a), for example, shows that older workers are more likely to be undereducated (having a qualification at a level lower than needed to do the job) than people in the younger age groups (see Figure 23). At the same time, older workers are less likely to report skill gaps. This means that older workers today often appear to have the skills they need for their jobs, but about one in five does not have the qualifications to show for these skills. However, currently, having the skills needed to perform one's job is not a guarantee of future employability. The ESJ survey also indicates that older workers are more likely to face skills obsolescence, meaning that several of their skills are likely to become outdated in the near future. Therefore, access to learning opportunities is crucial. It is an effective way to address skills obsolescence and to facilitate adaptation to changes.

4.1.2 Trends in lifelong learning participation and provision

European statistics on lifelong learning³⁸ show that the participation of older people is still rather low (see also

38 Lifelong learning refers to persons aged 25 to 64 who stated that they had received education or training in the 4 weeks preceding the survey (numerator). The denominator consists of the total population of the same age group, excluding those who did not answer to the question 'participation in education and training'. Both the numerator and the denominator come from the EU LFS. The information collected relates to all education or training, whether or not relevant to the respondent's current or possible future job.

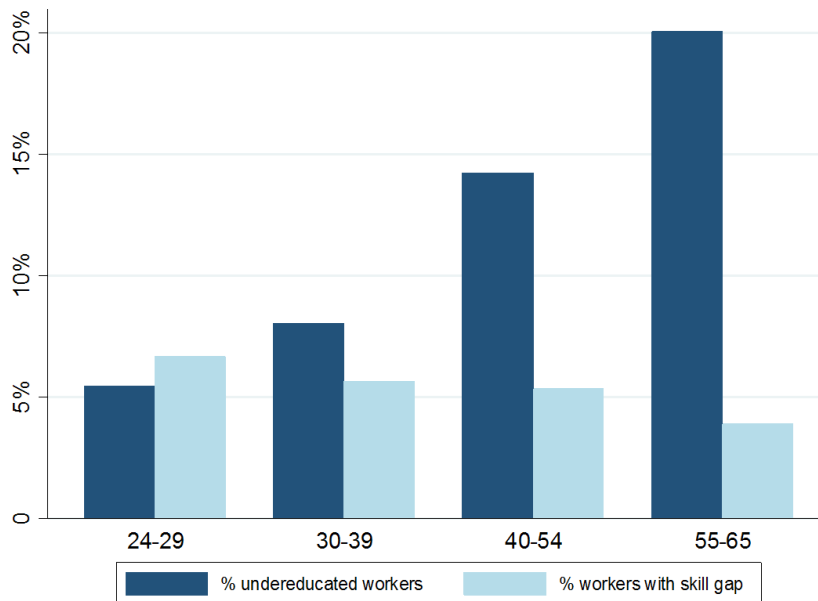
Chapter 2, Eurofound). According to the European LFS, the EU-28 average participation in lifelong learning (in **formal and non-formal** education and training) for the age group 55-64 years was 6 % in 2014. Compared with the age group 25-54, which has an average participation of 12.2 %, older people are less than half as likely to engage in lifelong learning activities. As Figure 24 shows, older people participate less in lifelong learning than younger people in all countries, although substantial country differences exist.

Participation in lifelong learning generally decreases with age, but the drop between the age groups 45-54 and 55-64 is particularly pronounced (Figure 25). An explanation might be differences in employment rates between these groups. As most non-formal education and training is job-related and employer-sponsored (Cedefop 2015b), participation in lifelong learning is likely to decrease after leaving the labour market. This illustrates that lifelong learning can stimulate employment later in life and vice versa.

Data from Eurostat's 2011 AES confirm inequalities in learning participation between age groups. According to the AES, only 26.6 % of people aged 55-64 had taken part in formal and non-formal education and training (during the 12 months prior to the survey), compared with 42.4 % of those aged 35-54³⁹. Analyses conducted by Cedefop based on the AES highlight that, when it comes to participation in non-formal education (NFE) '55-64 year-olds are also clearly at a disadvantage compared to 35-44 year-olds, most likely, due to differences in

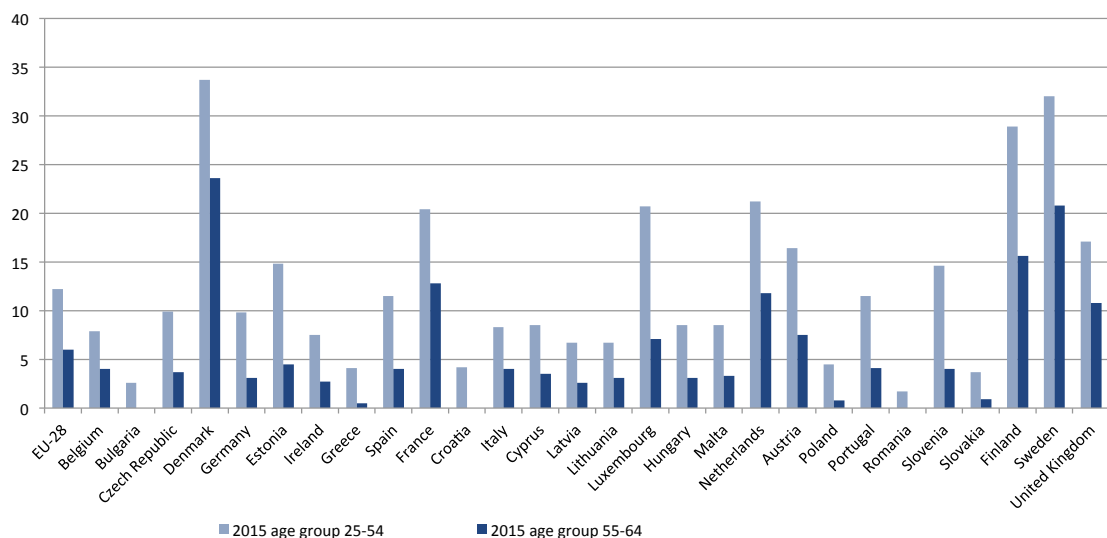
39 In the AES, formal education and training is defined as education provided by the system of schools, colleges, universities and other formal educational institutions that normally forms a continuous 'ladder' of full-time education for children and young people, generally beginning between the ages of 5 and 7 years and continuing to 20 to 25 years. Non-formal education and training is defined as any organised and sustained learning activities that do not correspond exactly to the definition of formal education. Non-formal education may therefore take place both within and outside educational institutions and cater for people of all ages.

Figure 23: Undereducation and skill gaps by age category



Source: Cedefop ESJ survey (2014)

Figure 24: Participation in lifelong learning by age groups and countries in 2015 (%)



Source: Eurostat, LFS (trng_lfse_01)

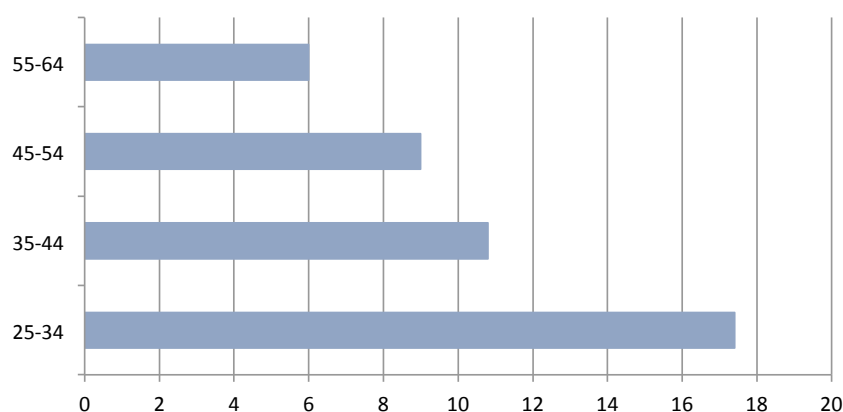
employment rates and, therefore, participation in job-related NFE. However, among employed adults, 55-64 year-olds participate nearly as often as 35-44 year-olds in job-related employer-sponsored NFE' (Cedefop, 2015b: 126).

The reasons for this might be manifold and relate, among others, to differences between employed 55- to 64-year-olds and 35- to 44-year-olds, the latter tending to have higher educational levels, on average. It is therefore difficult to statistically show discrimination according to age in relation to access to employer-sponsored education and training

(Cedefop, 2015b). Generally, there is a strong link between lifelong learning participation and educational attainment. Those who are more qualified have easier access and participate more, but this is true for all age groups and forms of learning (Cedefop, 2014a, 2015b)⁴⁰.

⁴⁰ There is also a link between educational attainment and labour market participation, as the sixth EWCS shows. High educational attainment has a positive impact on older workers' participation in the labour market (see Chapter 2, Eurofound).

Figure 25: Average participation in lifelong learning in the EU-28 (population participating in education and training) by age group in 2015 (%)



Source: Eurostat, LFS (trng_lfse_01)

How much effort enterprises invest in HR policies and practices depends on several factors, such as economic sector and enterprise size. The development and implementation of active age management strategies — including the provision of training and learning opportunities — requires financial and human resources. It is more difficult for micro-enterprises and SMEs to provide such measures: on average, they offer less training and use a smaller variety of training instruments (mainly on-the-job and self-directed learning) than their larger counterparts. This affects learning among older workers. As a European Commission study on SMEs and the labour market shows, micro-enterprises tend to employ the highest proportion of employees aged 50 or older, while large enterprises employ the highest proportion of young people (EIM Business and Policy Research, 2011; Cedefop, 2015c).

4.1.3 Barriers to lifelong learning participation

There are several reasons why some employers invest less in the learning of older employees. One of them is expected return on investment. By focusing their education and training provision on younger employees and those that are already highly qualified, employers target groups of workers for which the expected returns are highest. Such reasoning does not always sufficiently consider the full benefits of investing in older workers, who tend to be loyal and less mobile than their younger colleagues.

What reasons do older people themselves give for non-participation, and how do they differ from those of younger people? According to the AES, the most significant perceived obstacles for older age groups — regardless of actual participation — are related to ‘health or age issues’ (Figure 26). More thorough analysis to explore this obstacle

and to disentangle age and health issues would be useful⁴¹. The second important reason for non-participation in training that the AES revealed relates to family responsibilities, although this is also relevant for younger people, in particular for women (probably as a result of childcare and care for the elderly). However, interestingly, apart from age and health reasons, older people perceive significantly fewer barriers to participation in learning than younger people.

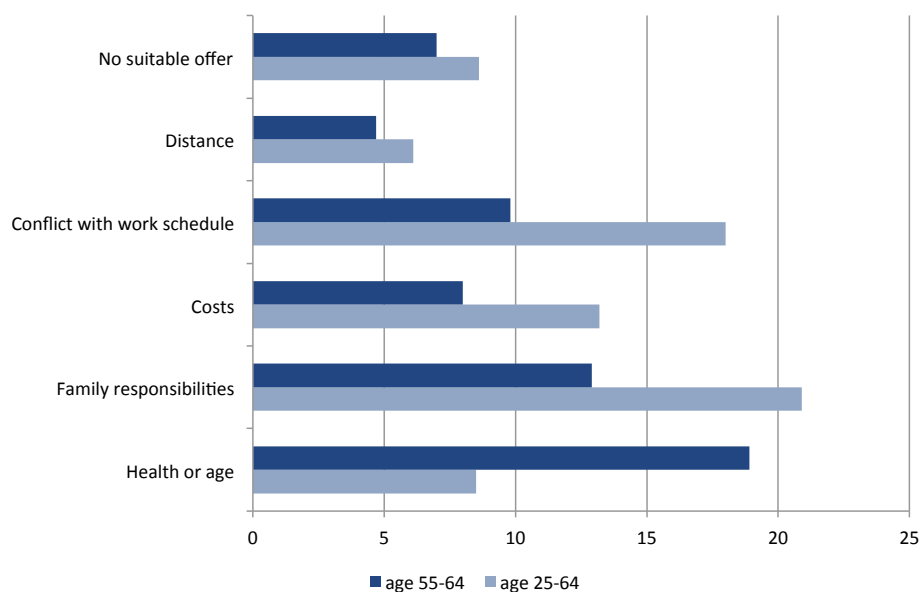
4.2 Active ageing and the role of VET and related policies

Despite growing awareness and attention, there are still considerable challenges to keeping older workers skilled and employed. According to a special Eurobarometer on active ageing, a ‘lack of opportunities to retire gradually, exclusion from training and negative perceptions of older people among employees are perceived to be the main obstacles stopping people aged 55 years and over from working’ (European Commission, 2012a: 8). Analyses by Eurofound also reveal key determinants for leaving work and have shown how they are related to different aspects of job quality, such as physical and psychosocial work environment or career prospects (see Chapter 2, Eurofound; see also Chapter 3, EU-OSHA, for OSH-related issues).

Challenges to keeping older workers skilled and employed occur at various levels and relate to the system/institutional level, the organisational level and/or the individual level (systemic, situational and dispositional barriers; for an overview, see Cedefop, 2015c: 16). They are often intertwined and cannot be reduced to a single factor. Among the main challenges are the following:

⁴¹ Eurofound studies show that ‘poor health status’ is also a key determinant for leaving work (see Chapter 2, Eurofound).

Figure 26: Reasons for non-participation in training by age groups in 2011 in the EU-28 (%)



Source: Eurostat AES (trng_aes_177).

- The 'ageing paradox' and the lack of comprehensive active age management approaches: research points to a discrepancy between discourse and practice (van Loo et al., 2011; Barabasch et al., 2012). Although employers seem to be aware of the potential negative impacts of an ageing workforce, they still do too little about it and do not sufficiently adapt their HR strategies accordingly, i.e. comprehensive and coherent active age management approaches are often lacking. Chapter 5 (EIGE) highlights that practices should take a gender-focused approach to age management and labour policies to be most effective.
- Discrimination, prejudice and perceptions of society, employers and older workers themselves: the Eurobarometer on active ageing highlights that 'Workplace age discrimination is the most widespread form of age discrimination with one in five citizens having personally experienced or witnessed it' (European Commission, 2012a: 7). It can have its roots in negative age stereotypes, prejudices and perceptions of older people that persist on all levels, including negative self-images of older workers themselves. Policies and measures aimed at preventing discrimination and encouraging positive views on older workers can help to address this.
- Low levels of participation of older people in lifelong learning: although participation in lifelong learning is crucial for keeping older people skilled and employed, more needs to be done to promote learning among older people, as their average participation is still significantly lower than that of younger generations.
- A lack of suitable learning and guidance approaches.

VET and related policies can play an important role in addressing these challenges. The following sections gives a brief overview.

4.2.1 Guidance

Guidance is a set of activities that help individuals of any age to identify and reflect on their capacities, competences and interests, to make education, training and occupation decisions and to manage their individual life paths in learning, work and other settings (van Loo et al., 2011: 14). It may be provided in different settings, such as training and job centres, the workplace or the community, and can cover a range of activities, such as counselling (personal or career development, educational guidance), competence assessment, the provision of information on learning and labour market opportunities and the teaching of career management and decision-making skills (Council of the European Union, 2008; Cedefop, 2014b). Mid-career reviews (see Chapter 2, Eurofound) can also be an integral part of holistic guidance approaches. Guidance plays a crucial role in making active ageing a success. A quickly changing world of work, the need for longer working lives and changing life and career patterns increase the importance and potential of holistic guidance approaches.

Box 12: Development of lifelong guidance systems, policies and practices

The European Lifelong Guidance Policy Network (ELGPN)¹ provides useful information and toolkits for the development of lifelong guidance systems, policies and practices across the education, training, employment and social fields in Europe.

¹ <http://www.elgpn.eu/>

Research on guidance reveals that successful guidance approaches are based on the following principles (Cedefop, 2011a,b, 2014a, 2015c):

- The life-cycle approach: guidance needs to be pro-active, be targeted to all stages of life and focus on preventive rather than ad-hoc measures. Particular attention should be paid to developing career management skills.
- Easy access, comprehensive and responsive: guidance activities need to recognise the diversity of heterogeneous target groups and be responsive to their needs. Individuals should be informed about guidance options and able to access them without barriers; embedding guidance in work processes seems beneficial. Guidance provision has to be systematic and comprehensive, and integrated into wider strategies, such as active age management strategies in organisations and active labour market policies. Research shows that guidance provision is still fragmented, and usually not systematically integrated into active age management strategies (Cedefop, 2015c).
- Qualified guidance staff with appropriate resources: to ensure high quality, guidance activities should be provided by adequately trained personnel who regularly participate in continuous professional development and have appropriate resources (e.g. time). Regarding older workers, employment service advisors, HR staff of large firms and managers of SMEs should be particularly supported. The development and use of practitioner toolkits and guidelines on guidance methods, their roll-out in the private sector and the coaching of SME owners are promising measures.
- Joint support by all stakeholders: the provision of guidance is not just the responsibility of a few actors. National governments, regional and local authorities, private and public employers, social partners, non-governmental organisations and others have a key role to play in developing and implementing guidance approaches.

Effective guidance offers many benefits (Cedefop, 2008, 2015c). It can, for example, help older workers to overcome barriers to learning and work, increase job satisfaction and self-confidence, support career development and other career-related decisions (e.g. partial retirement, redeployment in other functions), raise awareness of changes in the workplace, and encourage the development of learning to respond accordingly. For employers, this might, among other things, lead to increased productivity and innovative capacity. On the macro-level, guidance can contribute to reducing costs of unemployment and inactivity.

Despite these wide-ranging benefits, guidance provision for people in employment is still limited, especially for older workers (Cedefop, 2008, 2015c), as highlighted in a recent Cedefop study: 'In most countries, guidance provision is focused on young people (provided by initial education and training institutes) or the unemployed (provided by public employment services) and not on the employed, specifically not addressing employed older workers' (Cedefop, 2015c: 19).

Box 13: 'Accords Seniors': Crédit Industriel et Commercial (CIC) France

This programme provides information to senior employees about their career development possibilities in the enterprise and about retirement procedures for leaving CIC. Each year, the HR department offers employees older than 45 an interview with a HR manager. Participation is voluntary. Employees can discuss various options, such as special skills assessment, mobility, a new position, training, serving as mentors, information about retirement and organisation of work time. Each activity is carefully planned and complemented by additional counselling, advice and skill development (Cedefop, 2015c).

4.2.2 Validation of non-formal and informal learning

The 2012 Council recommendations on the validation of non-formal and informal learning highlight the importance of validation in the context of Europe's ageing population (Council of the European Union, 2012)⁴². Validation is the process of identifying, documenting, assessing and certifying knowledge, skills and competences acquired in formal, non-formal and informal learning (in enterprises, it is usually referred to as 'competence assessment'; see Cedefop, 2014b). Much learning takes place outside formal training, such as during leisure time activities or while working; making visible, valuing and using the outcomes of such learning has many potentials, especially in the context of an ageing workforce. Older workers have often acquired valuable knowledge, skills and competences during their private and working lives, but this often remains invisible and unused (see also Figure 23).

Validation offers many benefits, both for individuals and for enterprises (Cedefop, 2014a, 2015d) and should be an integral part of comprehensive HR development strategies in organisations. Validation has the potential to increase older workers' self-esteem, to reveal particular learning needs and to stimulate participation in learning. Continuing professional training can be tailored accordingly, and it can also be used as a basis for career development and progress decisions, for example when it comes to identifying or developing successors or personnel for management positions. Validation is therefore important for ensuring and raising the productive contribution of older workers to organisations, as it makes full use of their knowledge, skills and competences. It can also be

42 Non-formal learning is 'learning embedded in planned activities not explicitly designated as learning (in terms of learning objectives, learning time or learning support). Non-formal learning is intentional from the learner's point of view' (Cedefop, 2014b: 133). Informal learning refers to 'learning resulting from daily activities related to work, family or leisure. It is not organised or structured in terms of objectives, time or learning support. Informal learning is in most cases unintentional from the learner's perspective' (Cedefop, 2014b: 93).

used for mapping human capital in organisational knowledge management systems and is an important tool for guidance provision.

Validation can also increase older workers' job-to-job mobility options, making it less likely for them to take early retirement or become unemployed. Validation is of particular relevance for low-qualified older workers, who typically have developed substantial relevant work experience that is not reflected in their qualifications. This hampers late career development and makes it difficult to stay in the labour market if they are made redundant.

To make the most of the potential of validation, it is important that validation is approached as a joint responsibility, with all relevant stakeholders working together using a coherent approach. 'Validation cannot be the exclusive responsibility of education and training authorities. It involves a broad group of stakeholders, including employers, trade unions, chambers of commerce and industry, education and training institutions as well as civil society organisations' (Cedefop, 2014c: 5). Recent experience shows growing stakeholder interest and involvement but also points to challenges in establishing validation arrangements needing more attention. These include social and labour market acceptance, financial constraints, poor monitoring and evaluation opportunities as a result of limited data, the lack of quality arrangements, limited social awareness of benefits and ensuring sufficient skills and knowledge of staff involved in validation (Cedefop, 2014d).

Box 14: Practical tools for developing validation approaches

Two practical tools help in developing validation practices: the European inventory on validation of non-formal and informal learning provides regularly updated information on current practices in Europe, a catalogue of good practice examples and thematic studies¹. The European guidelines for validating non-formal and informal learning (Cedefop, 2015d) give expert advice for stakeholders involved in validation at the national, regional and local levels. Work conducted by Cedefop on validation also provides analyses, recommendations and concrete examples for validation in enterprises (Cedefop, 2014c).

¹ <http://www.cedefop.europa.eu/en/events-and-projects/projects/validation-non-formal-and-informal-learning/european-inventory>

4.2.3 Suitable learning approaches and learning-conducive work environments

To foster participation in lifelong learning, tailoring learning approaches to the needs of the individual (older) worker is

crucial. These approaches should be pro-active and life-cycle oriented, with measures tailored to the characteristics and needs of workers in different stages of their work and life. Research findings suggest that learning characteristics differ between age groups (Ropes and Ypsilanti, 2012), and that learning measures should thus be designed accordingly. This might boost learner motivation, increase the transfer/impact of training, and encourage further participation in learning.

Certain forms of learning tend to be more suitable for older learners than others. Work-related and work-integrated forms of learning, for example, are considered particularly powerful for older workers, as they are closely linked to professional practice and build on previous professional and learning experience (Bohlinger and van Loo, 2010). The findings of Cedefop's ESJ survey also emphasise the importance of developing and using employee skills in the workplace (Cedefop, 2015a).

Adapting workplace conditions to create learning-conducive work environments plays an important role in this context, too, because much learning takes place informally, while working. Enterprises can promote informal learning at the workplace through a variety of measures. They include using modern forms of work organisation, ensuring task variety and complexity, autonomy and teamwork, and establishing a learning culture and climate within the organisation that values workers of all ages (Cedefop, 2012, 2014a). Working together with others provides opportunities to exchange information, to observe and learn from colleagues and to reflect on own practices. Autonomy, task variety and complexity encourage people to learn, for example by motivating them to acquire the necessary knowledge, skills and competences, and by solving unforeseen problems independently. An organisational climate and culture that is characterised by openness, transparency, communication and cooperative leadership styles is beneficial, as it encourages employees to deal with challenging tasks and to take responsibility for their professional development. Structurally excessive workloads and work pressure might have negative effects on learning.

Age management strategies need to address the barriers to and utilise the facilitating factors of older worker's participation in learning. Offering tailored training that fits the needs and learning preferences of older workers, providing effective incentives such as time allowances or financial incentives and raising awareness of the benefits of investing in one's own knowledge, skills and competences, are crucial.

4.2.4 Intergenerational learning

Examples of models encouraging intergenerational learning in enterprises include mentoring, tutoring and coaching. By enabling interaction between and among people from different generations, where one or all partners can learn (Ropes, 2011), intergenerational learning offers a lot of potential. It can

be used as a principle in formal and non-formal training, for example as a specific method in continuing training courses, but it can also be promoted in everyday work through multi-generational work teams. Another form of intergenerational learning is the concept of older workers training apprentices.

The benefits of intergenerational learning are manifold. Older workers might transfer experience-based knowledge to younger generations and thus contribute to knowledge retention, and younger workers might help their older colleagues keep up with the dynamics of work. The ESJ survey indicated that skills gaps among older workers often concern foreign languages, learning skills and digital skills, while younger generations are more likely to be under-skilled in soft skills such as communication, teamwork, customer handling and problem solving (Cedefop, 2015a). Combining the strengths of individuals from different generations leads to the application of knowledge in different ways and fosters innovation and organisational renewal. Intergenerational learning can also strengthen intergenerational relations and help to break down negative stereotypes and attitudes.

Recently, several initiatives on intergenerational learning have emerged, for example the European Map of Intergenerational Learning.

Box 15: European Map of Intergenerational Learning (EMIL)¹

EMIL is a collaborative learning network that provides a general overview of the role and status of intergenerational learning by collecting, exchanging and distributing ideas and resources. It brings together different stakeholders and promotes intergenerational learning in all its varied forms.

¹ <http://www.emil-network.eu/>

4.2.5 Comprehensive age management strategies

A recent Cedefop study highlighted the importance of comprehensive age management strategies, but found that ‘despite many good practices and examples, age management is generally not embedded in human resource policies in organisations, nor supported by national policies and institutions’ (Cedefop, 2015c: 8). This has been confirmed by other research, which shows that, while employers seem to be aware of the negative effects of population ageing and agree on a need for action, comprehensive age management strategies are still lacking in many organisations (e.g. Barabasch et al., 2012; Sporket, 2012). SMEs are even less likely than larger employers to have such strategies in place (European Commission, 2012b). Tools and toolboxes can help SMEs to develop integrated and comprehensive age management strategies geared towards increasing older workers’ employability.

When age management strategies are in place, they often bear a normative element, as they tend to be problem oriented, trying, for example, to address health problems, negative stereotypes, skills obsolescence and loss of expertise (Cedefop, 2015c). Wider, more comprehensive and forward-looking approaches that aim to make use of the full potential that an ageing workforce has to offer appear to be more beneficial. This requires, among other things, a life-cycle approach: age management strategies should not be restricted to only older workers, but instead must be pro-active and consider employees of all age groups in an integrated manner. Applying the integrated learning approaches described in the section above can help achieve this.

One of the reasons for the lack of adequate comprehensive age management strategies seems to be competence deficits at the organisational level. In this context, Sporket suggests, for example, to promote the development of ‘demographic literacy’ (Sporket, 2012): organisations should be able to identify, collect, assess, manage and apply information and knowledge on internal (e.g. own workforce) and external (e.g. labour market) demographic situations and developments, and use this to strategically plan, adapt and design specific measures and appropriate policies.

In recent years, broad discussions on the design, introduction and implementation of comprehensive age management strategies have emerged. Various conceptual frameworks with different ideas of what components comprehensive age management strategies should include were developed (e.g. Walker, 2005; Eurofound, 2006). Building on the concept of work ability developed by Ilmarinen (Ilmarinen et al., 2003), several interrelated key dimensions for successful age management strategies can be identified (Barabasch et al., 2012; Cedefop, 2014a):

- health and functional work capacities (physical, mental and social capacities); for example, develop and implement age-appropriate ergonomics and preventive health programmes that promote physical, mental and social health (see Chapter 3, EU-OSHA);
- values, attitudes and motivation; for example, combat negative stereotypes and build on positive perceptions of age, such as experience, loyalty and reliability, and raise older workers’ self-image as learners;
- work environment, work organisation, management and leadership; for example, introduce flexible working and retirement schemes (see Chapter 2, Eurofound) and management approaches that are adapted to an ageing workforce, and use guidance approaches;
- education and training; for example, promote learning and ensure that it is tailored to the particular needs of the individual learner and use the potential of intergenerational learning.

Despite insufficient awareness of age management issues, there are examples of companies that have successfully incorporated

comprehensive systems and organisational solutions (see also Cedefop, 2015c). Promoting such good practice examples can help disseminate age-aware HR practices throughout Europe.

4.3 Policy implications

As demographic change poses challenges to people of all positions and age groups within organisations and societies, it is important to implement life-cycle-oriented age management strategies that involve all stakeholders and target all age groups to address their specific needs. While there are many policies to support active ageing societies, from a VET perspective, increasing access to lifelong learning opportunities and encouraging learning are particularly important. Comprehensive age management strategies that promote tailored learning approaches and learning-conducive work environments are crucial. Within such strategies, integrated guidance provision and validation should be key elements.

Guidance activities specifically help older workers to reflect on their professional experiences and assess their skills, needs and expectations (Cedefop, 2015c). They support informed decisions on further training, retraining and development of key skills. Guidance can also help reflect on possible scenarios for part-time work, redeployment in new functions in organisations or the development of entirely new activities. It can assist older workers in planning their mature career stages and exit strategies in a structured, informed way, increasing their motivation and productive contribution. Policies to further expand guidance opportunities and to make them more effective could focus on two priorities (see Cedefop, 2015c).

First it is important to develop the framework and institutional conditions for age management strategies to flourish. Guidance provision is still fragmented, in terms of policy and the actors involved. An overall framework is needed to stimulate the development of a coherent system assuring access, quality and cooperation and to encourage the evolution of career development, also focusing on the needs of older workers. Portfolio instruments are a practical way to successfully link training environments, workplaces, employment and social security services, by encouraging the use of a shared framework and terminology of skills, knowledge and personal characteristics. It is also important to improve coordination between age management strategies at the national and sector levels; between enterprises and external stakeholders; and between guidance providers to streamline their guidance provision for employed older workers. Assessments and validation processes developed in both the private and the public sectors can be further harmonised, and public services can encourage the development of guidance capacity in enterprises by providing training and consultancy to HR departments and SME managers. The external provision of

guidance for older workers via contracts with employment services can be a viable solution to ensure worker participation and confidentiality. The case for career guidance for older workers must be made and communicated more effectively, emphasising their active contribution to the continuity and development of the business. Employers' awareness of age management strategies needs to be increased, including the full range of possibilities offered by guidance activities, such as mentoring, or counselling followed by potential redeployment in other functions.

Validation should be an integral part of guidance and has been a growing policy priority across Europe in the last two decades. Many Member States have started to establish institutions, procedures and instruments to aid identification, assessment and recognition of the adult learning taking place outside formal education and training institutions in non-formal and informal adult learning environments. This reflects the growing emphasis on lifelong learning since the mid-1990s, which has encouraged a stronger focus on the link between the modalities of adult learning in different areas of social activity throughout the life courses of adults. However, despite agreed EU frameworks for qualifications and competences, the progress achieved varies from promising initiatives in some countries to little progress made in others (Cedefop, 2015c).

Box 16: The 'vocational qualification' initiative (the Czech Republic)

The 'vocational qualification' initiative (the Czech Republic)

This initiative helps adults to improve their labour market chances by having their non-formally acquired skills assessed and certified. The resulting (partial) qualification can stand alone as a certification of vocational competence for a specific job or a specific set of work activities; several vocational qualifications related in terms of sector or vocation can be clustered together. They help address the mismatch between labour market needs and workforce skills. Funding explains the relatively large uptake of the instrument: around 90,000 citizens had received this type of certification by February 2014 (Cedefop, 2015e).

Second, best practices in organisations should be encouraged. A lifelong approach needs to be promoted, with the goal of preventive age management for workers of all age groups and guidance embedded in organisational work processes. The quality of provision must be improved: those providing guidance need to be trained and practitioner toolkits could offer guidelines on different guidance tools and methodologies. It is also important to pay more attention to developing career management skills in addition to having a focus on job-specific

skills and to empower workers through demand-side funding instruments (e.g. guidance vouchers) that help them choose the offer that best matches their needs. Evidence showing best practices and the positive effects on organisations and people would encourage wider dissemination of guidance services. Such evidence should be based on multi- and interdisciplinary research that truly supports implementation.

Supporting active ageing is a shared responsibility and requires the active commitment of all stakeholders, including employers, trade unions and public authorities at the national, regional, local and sectoral levels, as well as adult learners themselves. Promoting stakeholder engagement, creating the right conditions for the different parties to work together and ensuring effective coordination of efforts and resources is the key to success.

5

Chapter 5

Gender, ageing and economic independence — EIGE



5 Gender, ageing and economic independence — EIGE

Ageing is often perceived as a negative trend and older people tend to be seen as a burden in the working-age population. However, an increasing number of older people are in good health, have valuable skills and experience and are willing to make a significant contribution to society (European Commission, 2012). Supporting people to engage and remain in work throughout working life is paramount for ensuring the economic independence of all people during their whole life.

Owing to differences in average life expectancy, there are more elderly women than elderly men in society. However, this is not the only reason to bring a gender perspective into the discussions on the ageing society. Persisting gender stereotypes and gender roles make the ageing experience, as well as labour market experiences, opportunities and outcomes, different for men and women. Lifelong gender inequalities in the labour market are putting older women at a disadvantage in comparison with older men, not only as regards the labour market, but also as elderly women are more exposed to poverty. Older women and men tend to have very different positions in the labour market when they reach retirement. These gender inequalities result from the accumulation of lifelong disadvantages mostly experienced by women, occupational segregation by gender, and gender stereotypes at the workplace and in the society.

The equality of women and men is a fundamental value of the EU and is vital to economic growth, prosperity and competitiveness. EIGE's Gender Equality Index shows a clear positive relationship between gender equality and GDP in the EU (EIGE, 2013, 2015a). Achieving equal employment rates of women and men could increase GDP per capita by over 12 % by 2030 in the majority of EU Member States (OECD, 2012).

Raising the employment rate of older people is of key importance for achieving the Europe 2020 employment target and for guaranteeing the sustainability and adequacy of pensions. It is taking a life-course perspective to employment, working conditions, and safety and health that enables us to understand the situation of the ageing workforce. The career options and work-related challenges that occur at later stages of working life are shaped by the choices made and experiences accumulated throughout life. This is particularly true for women, whose employment opportunities and career choices are affected strongly by life events such as family formation and childbearing (among other factors). The tasks of caring for children, grandchildren and relatives as well as other household duties are still largely carried out by women, creating severe challenges to women's work-life balance. This often results in economic inactivity, insecure or precarious work arrangements, career breaks or getting

trapped in jobs with limited possibilities for skills development and career advancement.

Poor working conditions and a limited or interrupted career can have a negative impact on economic independence. Low personal income from work is a serious poverty risk, particularly in the event of family disintegration, lone parenthood or widowhood. As pension systems are usually based on individual contributions, the financial situation of the older population depends on the income level and length of paid employment during their life-time. Eligibility for most social transfers (e.g. retirement pension, unemployment benefits, and maternity and parental leave benefits, but also certain forms of in-work benefits) is connected to personal contributions and activity. People living in workless or near workless households are most at risk of poverty (de Graaf-Zijl and Nolan, 2011).

Although working age is usually defined as 15 to 64 years, in 2014 almost five million people over 65 were in employment (compared with 3.3 million in 2004), and this trend is increasing. On average in the EU, the employment rate of the population over 65 is 5.5 %, varying from the highest in Sweden to the lowest in Spain and Greece. Eurofound (2012, 2014) has estimated that roughly one in five employed people over 65 years works purely because of financial need. For about two-fifths of older people, income from work represents over 80 % of their income. Over half of retirees would like to work — although mostly not full-time — especially when they face financial hardship (see also Chapter 2, Eurofound, on aspects of partial retirement).

The employment opportunities, economic independence and poverty of women and men are related not only to gender and age, but also to migrant status, disability, household composition and other social characteristics. For instance, particularly lone parents (mostly women) and women living in couples with children often have limited economic independence, which makes them more vulnerable to poverty than other groups of women (EIGE, 2016). The following section will look at the intersection between age and gender to explore how working conditions, career interruptions, and the safety and health during the life course of men and women have an impact on economic independence and pose a risk of poverty during their life as they age. The analysis is based on the recent EIGE study on *Poverty, gender and intersecting inequalities in the EU* (EIGE, 2016), which draws on data from Eurostat's EU-SILC and the EU LFS⁴³.

43 Unless specified differently, all statistical information is based on either the electronic database of Eurostat (<http://ec.europa.eu/eurostat/data/database>) or the author's micro-data calculations based on EU-SILC and the LFS.

5.1 Poverty of men and women over the life course

Poverty is a complex and multidimensional phenomenon that is no longer understood merely as an inability to meet the basic needs for survival. In a broader sense, it extends to the deprivation of opportunities for civil, social and political participation and social mobility caused by the lack of adequate resources (Nolan and Whelan, 2011). A set of indicators is used to capture the complexity of poverty and its dimensions, such as income poverty, non-income poverty and poverty related to the labour market. According to the Europe 2020 framework, the population 'at risk of poverty or social exclusion' (AROPE) is defined as the population experiencing at least one of the following three conditions: (1) being at risk of poverty (monetary poverty), (2) being severely materially deprived and (3) living in households with very low work intensity. For older people, poverty and social exclusion is measured by combining only two dimensions: monetary poverty (being at risk of poverty) and material deprivation.

While the majority of inequalities associated with access to different resources are measured at the individual level (e.g. gender pay gap, gender pension gap), the measurement of poverty evaluates the living situation of a family or a household. It is considered that all household members share their income, resources and expenses, while they are not necessarily equally distributed among or equally controlled by all household members. Although the data indicate that a very large proportion of households do share at least some of their income (EIGE, 2016), poverty rates need to be interpreted with caution. More importantly, research has emphasised that applying a gender perspective to the analysis of poverty not only means looking at whether or not women are poorer than men, but requires consideration of how gender differentiates the social processes leading to poverty and the different interpretations of these experiences (Bennett and Daly, 2014). For instance, one needs to take into account the fact that some of the members of the household may entirely depend on the

income of others and, therefore, may be potentially more at risk of poverty in the event of family dissolution or widowhood⁴⁴.

During the recent economic downturn, the number of people defined as AROPE increased. In 2014, around 122 million people in the EU lived in households that were considered either in poverty or in social exclusion.

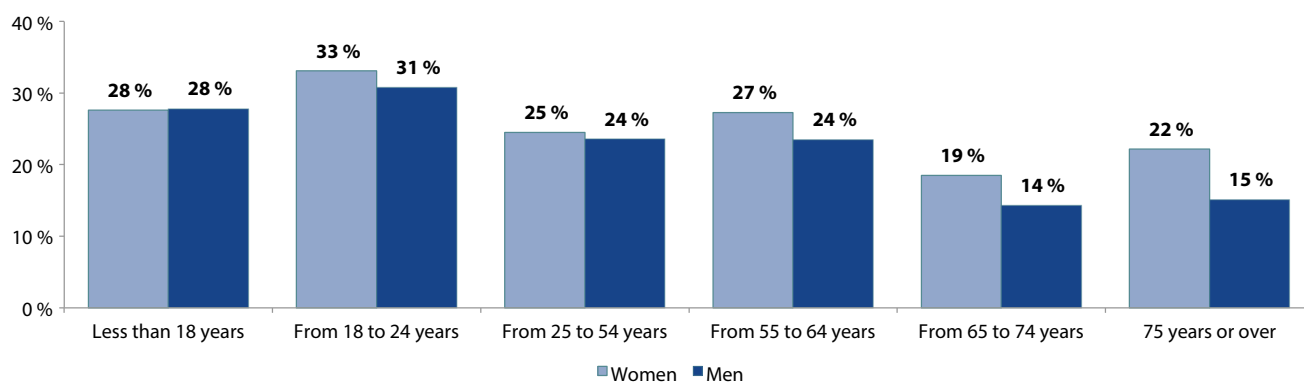
Young people are at a much higher risk of poverty than the rest of society (Figure 27). Their situation has been particularly negatively affected by the economic crisis and their unemployment rate is very high. In 2014, 23 % of young men and 21 % of young women in the EU were unemployed, while the average unemployment of the total population stood at 10 %. Even when employed, many young people remain poor, especially women. The in-work poverty rate of young people is the highest of all age groups.

During most of their active years, the risk of poverty or social exclusion of women and men is almost equal. However, for those who are in the later stages of life, the gender gap in poverty is greater. Women aged 55-64 are more likely to live in poverty than men and the gender difference is highest between women and men aged 75 and older. For men, there is a clear trend — the older the person, the lower the likelihood of poverty — while women face higher poverty risks prior to retirement (age 55-64) and in their very latest years of lives (75+).

The disadvantage in life expectancy for men leaves behind many widowed women, who depend on their own income alone. According to the population and housing census of 2011, 37 % of all women aged 65+ (almost two million) were living alone in the EU (compared with 17 % of men). The likelihood of living alone for women increases significantly with age. Half of all women aged 85 and over live alone (compared with 28 % of men). Of all people aged 65+ living in poverty, 56 %

⁴⁴ EIGE (2016) provides more information on measuring the gender gaps in poverty.

Figure 27: At risk of poverty or social exclusion (AROPE) by sex and age group (EU-28, 2014)



Source: Eurostat, EU-SILC (ilc_peps01)

of women and 29 % of men live alone. More than half of the older women (65+) who are poor live alone. This is of particular concern given that women in the EU form most of the ageing population.

The employment rate of women is below that of men in all age groups across the EU. Compared with men, women are more likely to be economically inactive or work in part-time or temporary employment, predominantly owing to care responsibilities. The entrenched occupational segregation by gender further disadvantages women. The proportion of women in certain occupational sectors is limited. They remain overrepresented in others, where they are usually less well paid or have limited opportunities for skills development and career progression. Lifelong inequalities in the labour market have a detrimental effect on women's income, leading to a gender pay gap, a gender gap in pensions and limited economic independence of older women.

The risk of poverty of elderly people varies widely across countries. In 2014, elderly women (aged 75+) were poorer than working-age women (25-54) in 17 countries and elderly men were poorer in 10 countries. The monetary poverty rate of women aged 75+ ranges from 4 % in Hungary and 8 % in Luxembourg to 43 % in Estonia and 37 % in Latvia (Figure 28).

To a large extent, the material well-being and poverty of women and men at this elderly age is dependent on national retirement pension systems. Although such systems usually ensure good protection against the risk of poverty in the majority of EU countries (European Commission, 2015b), women continually receive lower pensions than men. In 2012, the gender gap in pensions was 38 % to the detriment of women (EIGE, 2015b) and it increased further to 40 % in 2014 (European Commission 2016). Women's retirement age in some countries is still lower than men's, their average duration of working life is shorter and their career breaks owing to caring duties often remain uncompensated. Men also participate more often in private pension schemes and therefore receive additional pensions, while women mostly depend on state or employer pensions. Women constitute the majority of the beneficiaries of minimum pension schemes, which are often below national poverty thresholds (Horstmann and Hülsman, 2009).

5.1.1 Gender inequalities in employment

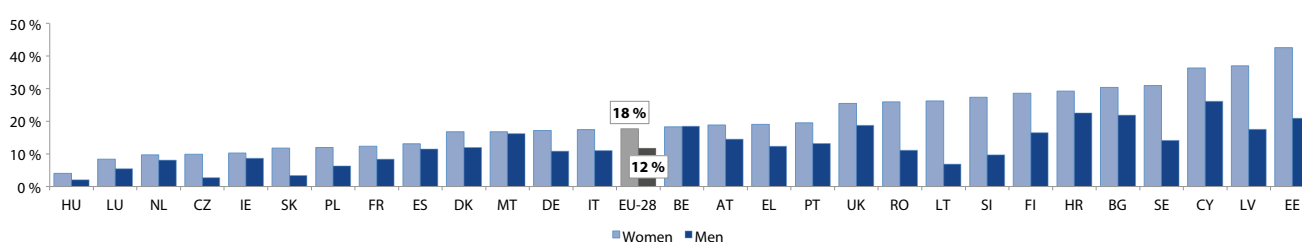
The working lives of women and men lie at the heart of EU policies on gender equality. The poverty of the working-age people is best explained by their participation in the labour market and their working conditions (Millar, 2010). Employment provides not only income, but also a basis for social security system benefits.

The Europe 2020 Strategy set an employment target to achieve an employment rate of 75 % in the population aged 20-64. In 2015 in the EU, the average employment rate of women was 64 %, whereas that of men was 76 %. The gap is even greater when employment rate is measured on the basis of working hours in view of the higher incidence of part-time employment among women. For instance, in 2014, of those in the age group 20-64, the full-time equivalent employment rate of women was 55 %, while for men it was 73 % (European Commission, 2016). Gender gaps in employment are persistent in all age groups. Employment rate starts notably decreasing after the age of 54 and is only 61 % for women and 73 % for men aged 55-59 (Figure 29).

Employment rates heavily depend on educational attainment and number of dependent children, especially for women. Only 31 % of women with a low education level and more than three children are in employment (Figure 30).

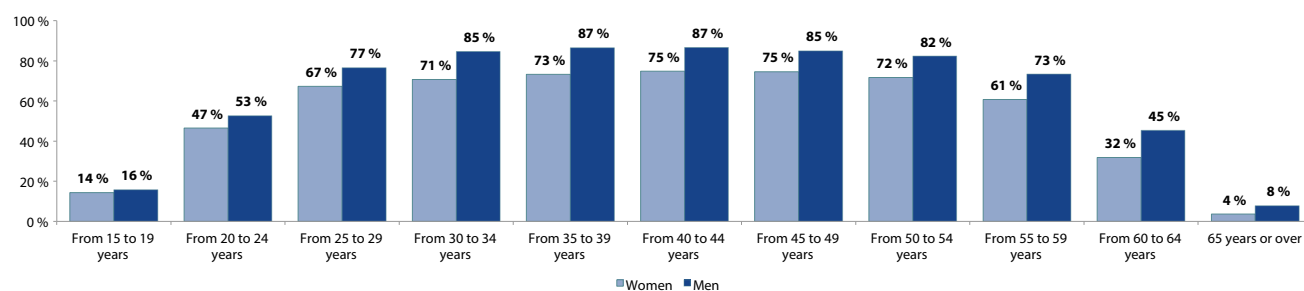
Increasing female employment does not necessarily lead to decreasing poverty rates if mainly highly educated women living in non-poor households are entering the labour market and women with low education levels remain out of the labour market (Nieuwenhuis et al., 2016). Indeed, in 2015, in the EU, the employment rate of women aged 20-64 with the lowest levels of education was as low as 43 % (in comparison with 62 % of men in the same situation), while the employment rate of women with the highest level of education was 80 %. This pattern is visible in all Member States and, in some, the employment gap between women with high and low levels of education is more than 50 percentage points (Bulgaria, Lithuania, Malta and Poland). Therefore, a focus at the policy level on the employment opportunities for women with a low level of education is crucial if employment is to be seen as a tool to tackle poverty in the EU.

Figure 28: Monetary poverty (rate of being at risk of poverty) among older people (75+ years) by sex (2014)



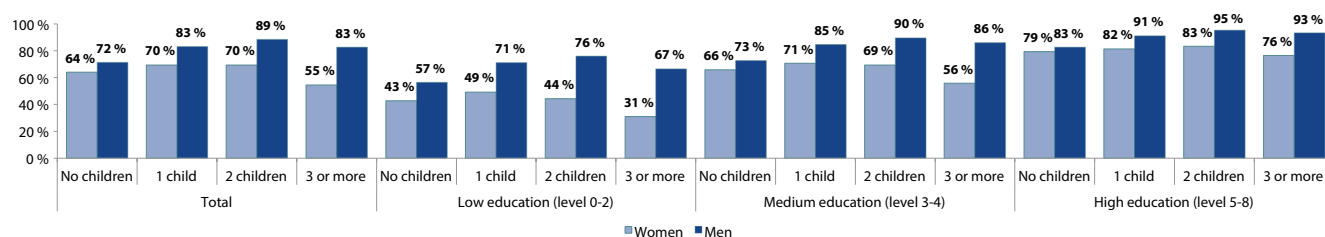
Source: Eurostat, EU-SILC (ilc_li02).

Figure 29: Employment rate by sex and age (EU-28, 2015)



Source: Eurostat, LFS (lfsa_ergan).

Figure 30: Employment rate of adults (15-64 years) by sex, age group, educational level and number of children (EU-28, 2015)



Source: Eurostat, LFS (lfst_hheredch).

A range of gender inequalities in the labour market contribute to the lower overall employment rate of women, such as horizontal and vertical segregation, the gender pay gap and gender-based discrimination in access to employment. Women's participation in the labour market tends to decrease with the arrival of children, while fathers' participation remains generally stable or even increases (Mishra and Smyth, 2010; Ruggeri and Bird, 2014). In most Member States, women without children are much more likely to be employed than women with children under 12 (GenderCop, 2014). In the EU, care responsibilities for children and dependent adults are one of the main reasons for inactivity and hence are a potential poverty risk factor. It is estimated that one in five women living in poverty is not active in the labour market owing to caring and domestic responsibilities.

The inactivity rate of working-age women (20-64) is almost twice that of men (29 % and 17 %, respectively, in 2015). This gender gap in inactivity is consistent throughout working life and diminishes only with retirement. Women between 25 and 49 years of age are much more likely to be out of the labour force than men of the same age. Inactivity is particularly a problem for women with a low level of education. Among women aged 20-64 with a low level of education, as many as 17 % have never been employed (EIGE, forthcoming).

Inactivity rates start increasing in the age group 55-59 (Figure 31). Around half of women and men aged 55-64 are inactive because they have already retired. A relatively large proportion of men (27 %) and women (18 %) are not searching for work because they have an illness or disability (Figure 32).

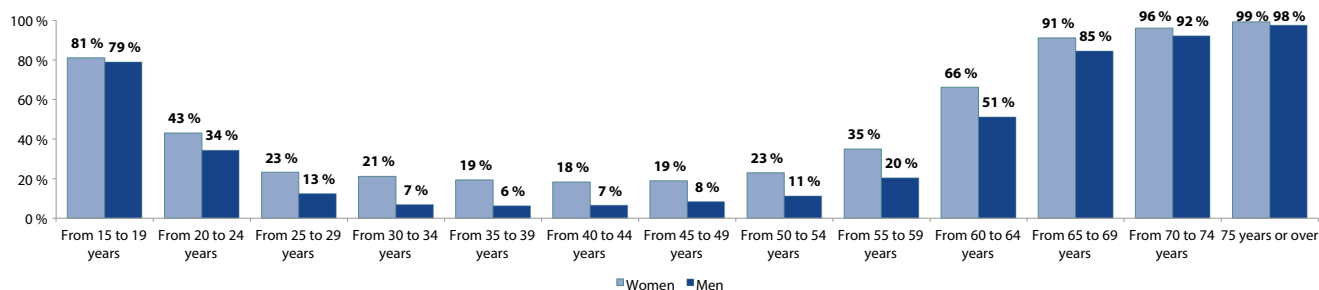
Family or care responsibilities, even if more often associated with younger ages, keep 15 % of women aged 55-64 (in comparison with 3 % of men of the same age) out of the labour market. Older people quite often provide care for an elderly relative or a relative with a disability: 7 % of people aged 50+ provide care on a daily basis and report work-life balance problems⁴⁵. Generally, men retire when they reach retirement age, when they complete their 'obligatory working years' or as a result of illness, while women quite often interrupt their careers because of family care needs (e.g. parental leave). In the EU-28 in 2012, 20 % of women and 22 % of men (50-69 years old) who were retired said that the main reason why they stopped working was their health or a disability.

5.1.2 Quality of work as the main route out of poverty

Although providing more jobs is needed for economic growth and poverty reduction, employment per se does not always protect against poverty. Of those living in poverty, 36 % of men and 25 % do so despite the fact that they are employed. In-work poverty is driven by a combination of low pay, low work intensity at the household level and household composition (the number of working adults in relation to the number of non-working adults and children).

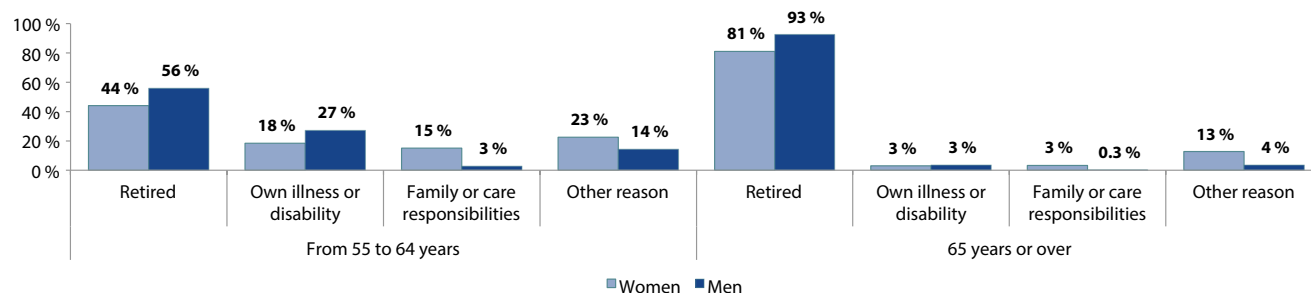
⁴⁵ See Eurofound's European Quality of Life Survey (EQLS): https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef1403en.pdf

Figure 31: Inactive population as a percentage of the total population, by sex and age (EU-28, 2015)



Source: Eurostat, LFS (lfsa_ipga).

Figure 32: Inactive population by age, gender and main reason for not seeking employment (EU-28, 2015)



Source: Eurostat, LFS (lfsa_igar).

Note: Family or care responsibilities includes 'looking after children or incapacitated adults' and 'other family or personal responsibilities'.

Quality of work is a key factor in reducing poverty and social exclusion. By considering the features of employment, quality of work goes beyond work participation. Quality of work focuses on the characteristics of jobs that meet workers' needs for good work. This includes, for instance, earnings, prospects, intrinsic job quality such as skill use, work intensity, etc., but also work-life balance⁴⁶.

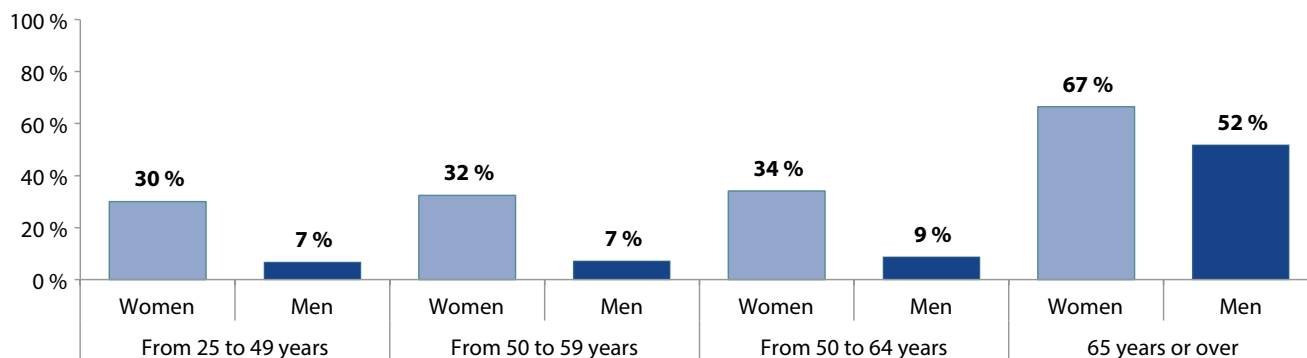
The nature of employment, and thereby its quality, has been affected by a combination of changes at work and demographics that have taken place in the past few decades. A greater need for flexibility on the part of organisations has given rise to an increase in low-paid and less secure types of employment, often on a part-time or temporary basis, with positions that are filled to a larger extent by women than by men (EIGE, 2013). In addition to the rise of new technologies and new ways of working, changes in family structures, the rise of the dual-earner household and an ageing population have changed the nature and distribution of jobs among the population.

One of the strongest gender-related structural characteristics of the labour force in many Member States is the fact that women work on a part-time basis (EIGE, 2014). On average, around four times more working-age women than working-age men are engaged in part-time work in the EU (Figure 33). Part-time work is unevenly distributed over the life course of individuals. For men it tends to be more concentrated at retirement age, while for women it is also relatively high during working age. Part-time jobs can be seen as way of supporting family-work reconciliation, as well as a way of gradual phasing out before retirement, but it does have an impact on personal income and on future pensions.

The examination of the main reasons for part-time work reveals a substantial difference between men and women, especially in the age group 25-49, when people usually become parents. Women are much more likely to report working on a part-time basis because of caring for children and relatives and other family responsibilities (41 % of women compared with 7 % of men), reflecting the effects of caring on women's labour force participation. In the age group 50-64, women are more likely to indicate that the main reason for working part-time is family or personal responsibilities. Not being able to find full-time work is a major reason for men to take up part-time employment, but only up till retirement time where other reasons become more important. For those 65 years and over, family and personal responsibilities and other reasons for working part-time become the most important (Figure 34).

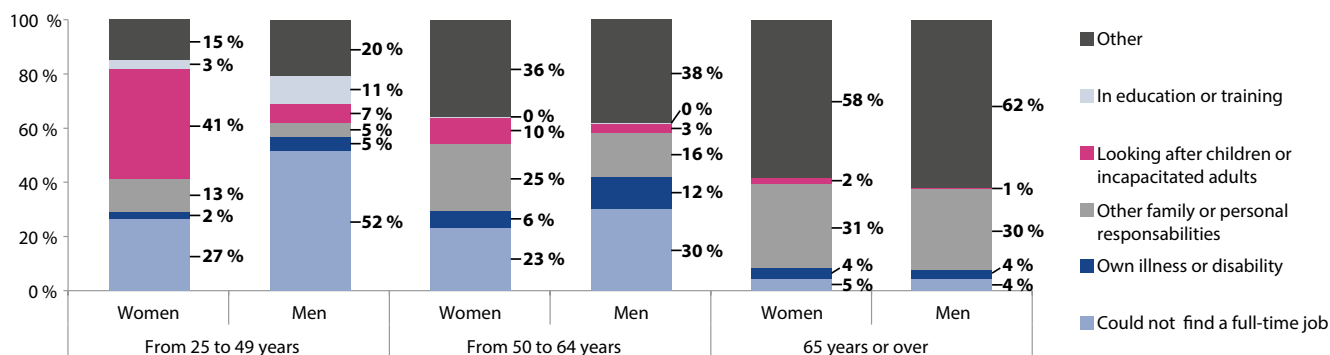
⁴⁶ Eurofound has defined four indices of job quality: earnings, working time quality (which includes duration, scheduling, discretion over working time and short-term flexibility), prospects (which includes job security, career progression and contract quality) and intrinsic job quality (including skills and discretion, good social environment, good physical environment and work intensity) (Eurofound, 2012).

Figure 33: Part-time employment as percentage of the total employment, by sex and age (EU-28, 2015)



Source: Eurostat, LFS (lfsa_eppga).

Figure 34: Main reason for part-time employment by sex and age (EU-28, 2015)



Source: Eurostat, LFS (lfsa_epgar).

The overrepresentation of women among part-time workers exacerbates gender differences in work and care over the life course (Millar, 2010). While part-time work can facilitate labour force participation and therefore also contribute to gender equality by allowing both women and men to work part-time to meet life-course demands, women's overrepresentation in part-time work is detrimental to their economic independence. Women have a lower income because of part-time work and also have limited possibilities to move out of part-time work.

Opportunities to take part in training and lifelong learning is an important characteristic of a job. As mentioned in Chapter 1, 'Introduction', the recently launched New Skills Agenda for Europe acknowledges an important role of VET in fostering job-specific and transversal skills, facilitating transitions into employment, and maintaining and updating the skills of the workforce according to sectorial, regional and local needs. It is important to enable or stimulate participation through financial and non-financial incentives in an inclusive way, accommodating the needs of both women and men. Therefore, a gender approach to adult training and lifelong learning is relevant because research has shown that, while men constitute the minority of workers and jobseekers enrolled in adult education programmes, numerous other

disadvantages exist for female learners. Women's capacity to participate in lifelong learning is substantially affected by unpaid domestic and care work burdens. Owing to these gender-specific responsibilities, women exhibit more irregular and fragmented careers and thus, more than men, female returners to the labour market may capitalise on training and lifelong learning opportunities in the transition from unpaid to paid work (Botti et al., 2011).

Work-life balance (see also Chapter 2, Eurofound) is one more element of the quality of work for which vast differences between women and men can be observed, principally because women and men organise their working time and take caring duties differently. For example, in many countries across the EU, women still account for the majority of recipients of family-related leave (Koslowski et al., 2016). The lack of provision of accessible and affordable care services mostly affects women's employment, pushing them into part-time employment or out of the labour market. Flexible work arrangement (e.g. the ability of women and men to take a few hours off during working hours to take care of personal or family matters) is still too often considered a women's issue, although the gender gap in flexible work arrangement in the EU is narrowing (EIGE, 2015a).

The poverty of older women and the gender gap in pensions are cumulative effects of lifelong restrained economic independence, limited personal income and lower accumulated social security rights (EIGE, 2015b). This underlines the significance of the economic independence of every adult, particularly of women, whose living standards too often depend on their partners or the social protection system. In general, policies to support the reconciliation of personal, family and professional responsibilities, or the inadequacy of such policies, affect women disproportionately. Women are affected by their care responsibilities not only directly, but also indirectly in a form of discrimination that is based on an assumption that all women are potential carers.

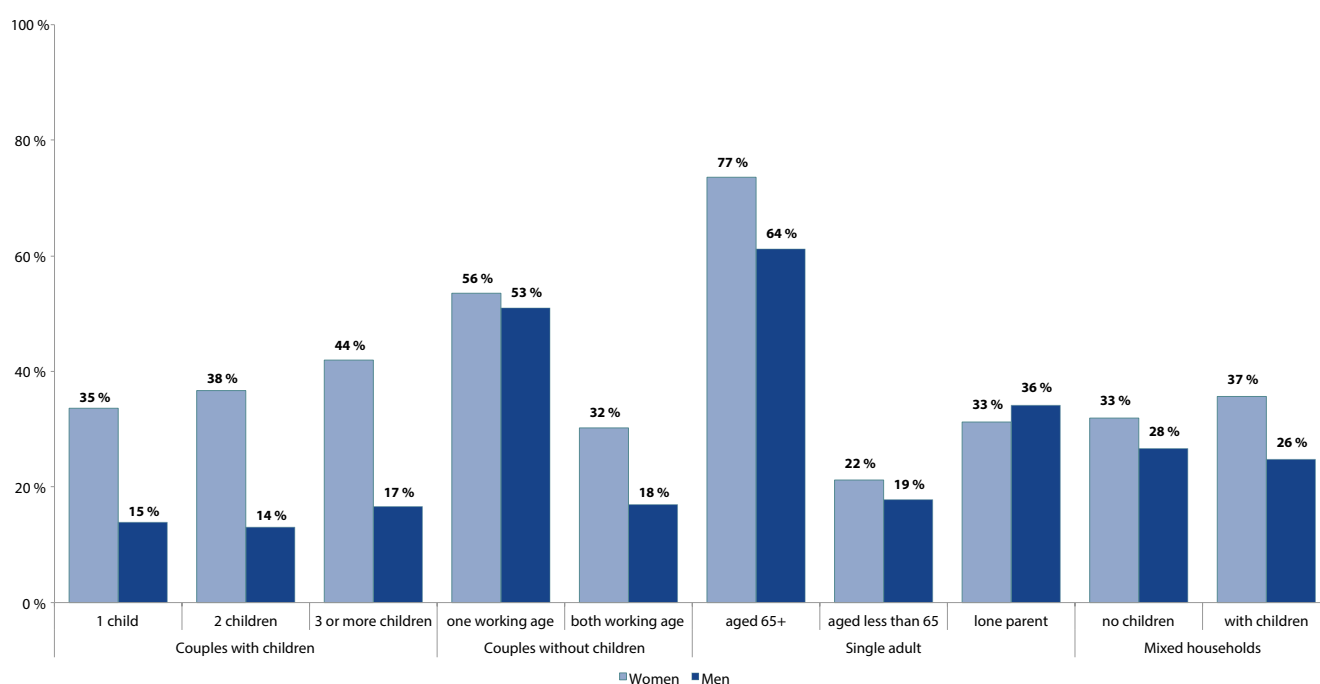
In the past, EU policies have put an emphasis on improving job creation as the main route out of poverty. However, for improving working lives and encouraging better participation in the labour market of all individuals, the life-cycle approach, paying particular attention to the circumstances of women and men who seek to reconcile family and professional life, is important. The recent European Commission initiative 'A new start to address the challenges of work-life balance faced by working families' (2015) shows a political commitment to modernise the current EU legal and policy framework to allow parents with children or those with dependent relatives to better balance caring and professional responsibilities, to encourage a more equitable use of work-life balance policies between women and men, and to strengthen gender equality in the labour market.

5.1.3 Economic dependence as a poverty risk

While it is important to keep all families and households out of poverty, in the long run it is equally important to ensure that every adult member of these households has a personal income sufficient to keep them out of poverty. Having sufficient personal income ensures personal economic independence, which is particularly important in the case of family dissolution, widowhood or the partner becoming unemployed. Personal income from work also ensures a pension in the future. Being economically active and having sufficient personal income needs to be seen as an insurance against the future risk of poverty.

Those people who are inactive and unemployed are most likely to lack economic independence, but those whose personal income is at very low level are also at a significant risk of economic independence. In the latter group, women who are having children and who are living with their partner or husband are of particular concern. Very often these women — even if employed — do not earn an income sufficient to lift a single person out of poverty. More specifically, 44 % of employed women who have three or more children and who are living in a couple earn below the national poverty line (compared with 18 % of men). Of employed women who have only one child (and who live in a couple), 35 % earn less than the national poverty line (see Figure 35).

Figure 35: **Economic dependence** — share of people whose personal income from work is below national poverty line, by sex and household type (EU-28, 2014)



Source: EU-SILC, calculations based on 2014 micro-data.

Note: The national poverty line is set at 60 % of the national median equivalised disposable income after social transfers.

In addition to the fact that women with children are also less often employed (e.g. only 55 % of women with three or more children are employed), the living standard and poverty level of these women often depends on the income of their partner, which puts them into a potentially very vulnerable position. Single mothers' economic independence is slightly higher than that of mothers living in couples, but their overall poverty rate is much higher than that of women living in couples. Households in general are less likely to be poor if a woman is employed and research shows that, over time, women's employment has become increasingly more important for protecting households against poverty (Nieuwenhuis et al., 2016).

The figures also show that only a small proportion of working women and men aged 65 years and over receive a work-related yearly income higher than the national poverty line. However, at this age, the majority of people receive a retirement pension and they choose to continue working, often part-time. Therefore, in their case, their low income from work does not necessarily result in poverty.

The link between the economic dependence of women and household poverty is especially evident in the event of men's unemployment. Despite significant national disparities in unemployment rates, in most countries men are more likely to be in poverty when unemployed than women. The relationship between unemployment and the poverty rate of men is related to the fact that they (when living in couples) are more likely to be the main or sole 'breadwinner' in the household or to have a partner who is low paid. The limited economic resources of women create an increased risk of poverty for unemployed men and households in general.

One of the reasons behind their limited economic independence is the fact that women, much more than men, are involved in unpaid work and this is one of the reasons behind their higher inactivity. However, even if employed, the employment and time use of women are strongly affected by their care and household tasks. The most recent EWCS shows the time pressure that women faced in the EU-28 in 2015. The findings confirm that care responsibilities and unpaid domestic work are unevenly shared by women and men, with women undertaking a bigger proportion of unpaid work, such as care for children and other dependants and housework. When, in addition to paid working time, unpaid working time and commuting are considered, the number of hours that women work is significantly higher than that of men. This is particularly true for part-time workers. While the difference in the working hours of men and women in part-time work (around 20 hours) is insignificant, the total weekly number of hours men spend on unpaid work and commuting is over 30 hours, whereas that of women is almost 50 hours (Eurofound, 2015).

Historically most social protection schemes rely on paid work, and thus men are traditionally more likely to receive higher

social transfers than women. Patterns of work that are more common for women — such as career interruptions, part-time or temporary employment and unpaid caring work — have an impact on the level of social protection to which they are entitled and further disadvantage women. This is most apparent in old age, as retirement pensions are based on the principle of continuous remunerated employment, ignoring gender differences in work and care.

5.1.4 The pension gap and early exit from the labour market

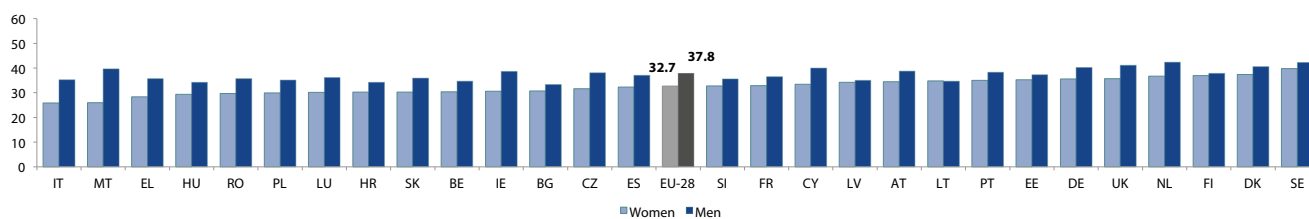
The gender gap in pensions has several causes, such as shorter working life, lower hourly wages during the career (gender pay gap) and higher proportion of part-time work in women. As a result, women more often than men have lower monthly earnings and eventually lower pensions. Owing to different factors, such as childcare leave or early exit, on average in the EU women work 5 years fewer than men (33 and 38 years, respectively). There are large variations between countries, with women working for as little as 26 years in Italy and as much as 40 years in Sweden. The largest gender gap in the duration of working lives exist in Malta, followed by Italy, Ireland and Greece and the smallest in Eastern Europe (Bulgaria, Estonia, Latvia, Lithuania and Slovenia) and Nordic countries, such as Finland and Sweden. Having a shorter working life leads to a smaller pension contributions during the life-time.

In 2012, 29 % of inactive men and 27 % of inactive women (50 to 69 years) who received a pension would have wished to have remained longer in employment (Figure 37). The willingness to continue working varies across Member States from a relatively small proportion in Poland (9 % of men and 7 % of women) and Slovenia (9 % of men and 10 % of women) to a high proportion in Estonia (60 % of men and 52 % of women) and Portugal (60 % of men and 57 % of women).

While early retirement schemes can be seen as family-friendly measures, retiring early is also a poverty risk. An early retirement pension is usually less than a full pension (Angelini et al., 2008; Samek Lodovici et al., 2011). In addition to traditional gender roles and perceptions, lifelong inequalities may be further exacerbated by early retirement options and other pension regulations. As mentioned in Chapter 1, 'Introduction', to respond to this challenge, pensions systems are now being reformed to limit access to early retirement and to equalise the official retirement age for women and men.

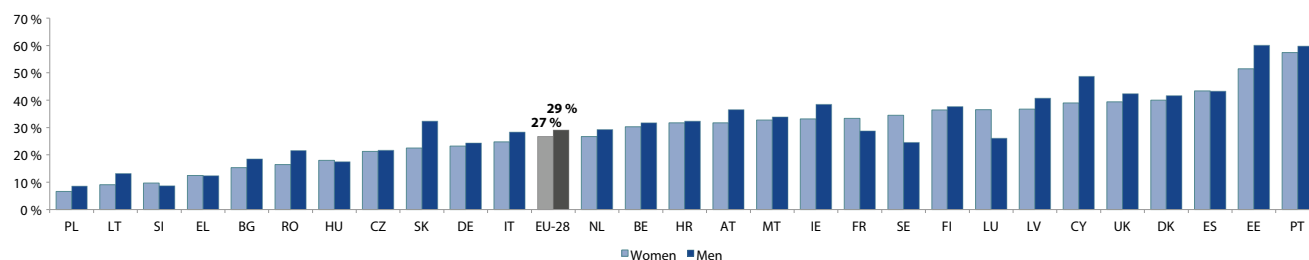
The level of inactivity at older ages is also affected by ageism — discrimination against a person on the basis of his or her age (WHO, 2015). Although stereotypes regarding the productivity of older people are not confirmed, old people are often perceived as less motivated and competent at work and harder to train. There is a widespread assumption that old age and illnesses are correlated (Blaine, 2013). However, the evidence

Figure 36: Duration of working life by sex in 2014 (years)



Source: Eurostat, LFS and population statistics (lfsi_dwl_a).

Figure 37: Economically inactive persons who receive a pension who would have wished to stay longer in employment (2012)



Source: Eurostat, LFS (lfs_12worklong).

shows that cognitive functions vary greatly among people and are closely related to years of education and that not all cognitive functions deteriorate with age (WHO, 2015). Older men and women are faced with both gender stereotypes and stereotypes regarding older people, and the combination of their age and gender may put older women in a particularly disadvantageous position. Workplace age discrimination — based on negative stereotypes, prejudices and perceptions — is also a major challenge, as shown in Chapter 4 (Cedefop).

5.1.5 Adequacy of pension systems and pension inequalities

To a large extent, the material well-being or poverty of women and men at older ages is dependent on their retirement pension. Social security systems can act as safety nets and alleviate the impact of life events on the risk of poverty, and can also compensate for relative disadvantages in the division of work and care. However, despite social security systems that are designed to prevent the income of families from falling below an acceptable level, there is still a significant number of households with very low income levels (Matsaganis et al., 2014). The poverty and well-being of these households varies between countries, depending on state policies and the extent of state support, but also on services and assistance aimed at increasing people's employability. For instance, the Nordic countries (such as Denmark and Sweden), where unemployment benefits are relatively high, register the lowest poverty rates among unemployed people (Makovec and Zaidi, 2007).

However, the retirement age for women is still lower in many countries, as is the average duration of their working life, and care-related breaks are also usually not compensated. The Council in its Conclusions on 'Closing the gender gap in pensions'⁴⁷ (June 2015) acknowledged that women are overrepresented in minimum pension schemes, which are often below national poverty thresholds. The Council emphasised that the gender gap in pensions is one of the obstacles to the economic independence of women in old age and invited Member States to, inter alia, address the situation of women's higher prevalence of part-time work and relatively slow earnings progression, as these can have a detrimental effect on pension entitlements. To avoid old-age poverty, pensions must be designed to meet the basic needs of vulnerable groups (Lannoo et al., 2014).

The Commission has pointed out that enabling working up to the statutory pension age and raising effective retirement ages must be a policy priority. For this to be successful, the health and skills of workers need to be maintained, there needs to be a degree of flexibility of working places and labour markets need to be increased (see also Chapter 2, Eurofound; Chapter 3, EU-OSHA; and Chapter 4, Cedefop). It also entails ensuring access to affordable care for children and older dependents, making it possible to reconcile family obligations with longer working lives (European Commission, 2015b).

Many discriminatory regulations and practices have already been eliminated; for example, mandatory retirement ages

47 <http://data.consilium.europa.eu/doc/document/ST-10081-2015-INIT/en/pdf>

have been abolished and most countries are working towards equalisation of retirement ages for women and men. Part-time pensions allow for a reduction in workload while still allowing the possibility for workers to increase the period of pension contributions and guarantee higher future pension benefits, which is particularly relevant from a gender perspective (Samek Lodovici et al., 2011). These changes in retirement policies will also have impacts on future generations and the duration of their working life.

5.1.6 Activation of the ageing workforce

Unemployment policies usually consider three aspects: the provision of unemployment benefits, the provision of services and activation measures. While unemployment benefits provide unemployed individuals with financial assistance and unemployment services (such as free or subsidised access to specific services or infrastructures), activation measures seek to further motivate the individual to reintegrate into the labour market, including through establishing conditions for the provision of benefits (in some cases, this also includes specific training, tax credits, supported employment and rehabilitation, direct job creation, etc.) (World Bank, 2012; European Commission, 2015a). A good balance between activation policies and income support is necessary to ensure an actual impact: activation policies without income support may leave families in poverty, especially during recession, when jobs are limited, while income support with few activation measures may create inactivity traps. The effectiveness of activation policies may be limited if they do not take into account the needs of parents. Therefore, women may be disadvantaged owing to their parenting role or the unavailability of affordable care services.

People living in poverty may have difficulties in finding a new job because they do not have sufficient time and financial resources to search for a better job. Without adequate social assistance or unemployment benefits, people may not be able to afford temporary unemployment to search for a better job or to educate or re-qualify themselves (Todorova and Dzharova, 2010). During the economic crisis, the emphasis was shifted towards active labour market policies, i.e. incentives, support and assistance to actively search for jobs and accept them (Bettio and Verashchagina, 2009). Although income support (i.e. unemployment benefits) still represents the largest element of public expenditure in the EU-28, the focus is increasingly on activation and employability to enable persons to support themselves and their families through income from work (European Commission, 2015a).

5.2 Conclusions

Gender inequalities over the life course lead to a gender gap in poverty that is most notable in older age. The impact of the

lifelong limited economic independence of women and gender inequalities in the labour market and private sphere becomes most visible in old age, especially if women are widowed and live alone. The gender gap in poverty is the highest among people aged 75 and over, to the disadvantage of women. This is of particular concern, given that women in the EU form most of the ageing population.

The gender gap in poverty among older people and in pensions mirrors the gender inequalities experienced in economically active years and the fact that the working lives of women are much more affected by care responsibilities than those of men. Women experience more frequent career interruptions, limited career opportunities and slower earnings progression, and are also much more likely to be in part-time, temporary or other potentially precarious forms of employment. Women are exposed to further disadvantages if employment-related contributions are the main determinants of the pension entitlements and gender differences in work and care are overlooked.

Population ageing is one of the most profound demographic and social changes that has been occurring in recent years and will continue in the near future. Supporting people, both women and men, in engaging and remaining in employment throughout the working life is important for ensuring decent living standards and protecting people from poverty. EU policies emphasise that raising the retirement age, restricting access to early retirement schemes and a stronger link between pension benefits and contributions will create better incentives to remain in the labour market (European Commission 2009).

Although providing more jobs is needed for economic growth and sustainable poverty reduction, employment per se no longer protects against poverty and does not guarantee economic independence. This is confirmed by the large number of working people with income levels below the poverty line. The rate of in-work poverty shows that a significant proportion of men and women live in poverty despite the fact that they are employed. It is necessary to integrate the gender perspective into policy focus areas of the EU and Member States regarding the improvement of working conditions, the quality and stability of work and the promotion of lifelong learning. In particular, from the poverty point of view, a focus at the policy level on employment and training opportunities for women with low education levels is crucial.

Women are more likely to be engaged in non-standard working arrangements, such as part-time or temporary employment, partially because of the traditional division of care and family responsibilities. The adjustment of social welfare systems and anti-poverty policies in line with modern gender challenges is imperative, not only to guarantee sufficient economic protection for traditional forms of gainful employment over the life course, but, in particular, to develop compensation mechanisms for those carrying out unpaid caring work, those in non-standard or precarious employment or those affected

by career interruptions caused by care responsibilities. Having adequate pensions for all, not depending on their gender, parenthood or form of employment, is paramount in securing decent living standards at older ages. The effect of legislative

and political decisions could be further reinforced by targeted measures to combat gender stereotypes and prescriptive gender roles, which impair women's economic and social well-being.

6

Chapter 6

Concluding remarks



The ageing of the population is one of the mega-trends affecting European societies and economies. EU Member States' work over the last decades to deal with its impacts is now starting to yield results — older age cohorts are participating more in the labour market, and the age of leaving the labour market is increasing. At the same time, our perspective on ageing is changing. Whereas in the past it was seen as a 'demographic time bomb' with grave consequences in the future, policy-makers and stakeholders increasingly recognise that dealing with ageing effectively also presents economic opportunities. This shift in perspective has been especially visible in recent debates on the 'silver' economy and ageing strategies that highlight the value of age in terms of economic and social development.

Making work more sustainable by organising it in ways that cater better for the needs of older generations is key to ensuring longer healthy working lives. To do this, we have to take into account that ageing touches on many aspects of work, making policy responses complex and requiring a comprehensive perspective that goes beyond single policy areas. Together, the four agencies contributing to this report (EU-OSHA, EIGE, Eurofound and Cedefop), with their different but complementary expertise and focus, have covered diverse aspects of ageing and work. While each agency approached ageing and its impacts and policy implications from its own perspective and in line with its mandate, the insights presented in this report go beyond that. The chapters complement each other in several respects and help uncover cross-cutting issues, trends and challenges that can stimulate debate and inform policies aimed at keeping the European workforce and population active and healthy. The report also highlights how important it is that a wide range of stakeholders cooperates to manage the impact of an ageing workforce. Combining expertise and crossing the boundaries of different policy areas helps countries to deal effectively with the consequences of demographic change and benefit from the opportunities that the silver economy brings.

By linking important issues and by placing them in the context of European policy discourse, this report showcases the importance of holistic approaches and transversal policy perspectives on ageing. The following conclusions have emerged:

- Making work more sustainable over its life course requires a holistic, lifecycle approach to policy development and management at the company level. In line with the evidence on what key factors can make working life more sustainable, policy should target investing in skills and qualifications and preventing ill health by providing decent working conditions, including preventing stress, promoting health, well-being and equality and ensuring a good work–life balance for men and women alike.
- Proactive approaches, which anticipate and prevent issues, should be preferred to measures that aim to solve problems and address issues after they have occurred.
- To be effective, policy-makers should aim to mobilise public and private stakeholders and promote their working together.
- Monitoring and evaluation should be embedded in policy-making and implementation. Evidence should inform the focus of reforms and guide the development and adaptation of practical measures.
- Raising awareness among and involving employers — for instance sharing best practices on improving working conditions, health promotion, aligning validation frameworks and practices with national, sectoral and corporate skills strategies, and providing training are practical ways to support companies to become aware of and find solutions to deal with an ageing workforce.
- Good working conditions are important to motivate people to remain in the labour market and work for longer. For this reason, monitoring working conditions throughout the working life course is essential to provide a proper background for age-related policy decisions.
- Approaches allowing flexible working time are needed to facilitate working for longer. For example, part-time working can enable people to remain in work even beyond retirement age or to combine work and care of elderly relatives or grandchildren. However, there are still challenges related to the implementation of such programmes and the heterogeneity of the workforce. Moreover, assessing workers' situation in mid-career is an essential part of supporting longer working lives, especially for some workers in low-skilled or arduous jobs.
- OSH strategies need to take account of the ageing workforce, and other areas of diversity, and reflect the life-course approach. Support for SMEs needs to be integrated as a key focus of such strategies and be backed up by measures adapted for small enterprises.
- The increasing prevalence of long-standing health problems in an ageing workforce needs to be addressed by strategies for rehabilitation and return to work that are supported simultaneously from different policy areas.
- Risk profiling is a tool that can help to inform prevention measures with the aim of keeping people active and engaged in work. Effective screening helps assess workers' individual needs (skills, physical and psychological) in an environment of trust. Policies and strategies can encourage employers to regularly monitor and act on their workers' needs.
- Effective policies and strategies promote career management skills at all stages of working life, help workers adapt to changing work environments and ensure that their skills and experience are valued and used throughout their careers. Good career guidance and counselling is crucial to achieving this.
- Owing to life-long gender inequalities in the labour market, different career patterns and the challenges of achieving a work–life balance, men and women face different challenges as they age. Women are often faced with economic dependence, a gap in their pensions and a greater risk of poverty as they age, which create barriers to active and healthy ageing.

- Making work more sustainable over its life course for men and women alike means integrating a gender perspective into all policy areas. Policies on sustainable working, working conditions, OSH, vocational education and training and

pension systems are most effective when their design takes into account the different needs and opportunities of men and women.

7

Chapter 7

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Chapter 1: Introduction

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