

Áine Ní Léime · Jim Ogg ·
Martina Rašticová · Debra Street ·
Clary Krekula · Monika Bédiová ·
Ignacio Madero-Cabib *Editors*

Extended Working Life Policies

International Gender and Health
Perspectives

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Áine Ní Léime · Jim Ogg · Martina Rašticová ·
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Ignacio Madero-Cabib
Editors

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International Gender and Health Perspectives

 Springer Open

Editors

Áine Ní Léime
Institute for Life Course and Society
National University of Ireland, Galway
Galway, Ireland

Jim Ogg
CNAV
l'Unité de Recherche sur le Vieillissement
Paris, France

Martina Rašticová
Department of Law and Humanity Sciences
Faculty of Business and Economics
Mendel University in Brno
Brno, Czech Republic

Debra Street
Department of Sociology
University at Buffalo, State University
Buffalo, NY, USA

Clary Krekula
Department of Social and
Psychological Studies
Karlstad University
Karlstad, Sweden

Monika Bédiová
Department of Law and Social Sciences,
Faculty of Business and Economics
Mendel University in Brno
Brno, Czech Republic

Ignacio Madero-Cabib
Institute of Sociology and
Department of Public Health
Pontificia Universidad Católica de Chile
Santiago, Chile



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Foreword

Across OECD countries there has been a concerted push over the past decade and a half to get older people to delay retirement. This is in contrast to the earlier post-war period, when organisations, social partners and sometimes governments responded to an overall decrease in demand for labour by promoting early retirement/exit. This recent change has been influenced by demographic projections of population ageing and by the advocacy of international organisations such as the World Bank and the OECD. Such a policy focus has been presented positively in terms of helping to support extended working lives, and giving people greater choice over working longer. At an EU level, a positive development has been legislation to protect individuals from age discrimination, a move that began earlier in the USA. However, as this excellent volume convincingly argues, much of the policy in this area is inadequate, treats older people as a homogenous group, and does not consider the gendered consequences of pressures to work longer.

Writing in the UK context, one does not have to look very far to see how contentious pressures to extend working lives are. A recent survey has suggested that the prospect of extended working lives has caused significant concerns among the adult population. In the political field, one of the debates in the UK general election of 2020 was the treatment of women born in the 1950s who have been affected by rapidly rising state pension ages. In 2010 state pension age for women was 60, but this had risen to 65 in 2019 (matching male pension age) and will rise to 66 in 2020 (and beyond this in later years). The 'Women Against State Pension Age Increases' movement has argued that female state pension age increases were poorly communicated to the public. As a result, some women made financial plans based on a state pension of 60, and now find themselves out of work and having to wait until 66 for a pension. The impact of financial pressures to work longer have arguably been particularly acute for women, given that women often amass lower pensions than men but are increasingly finding themselves single or remarried in older age. Such changes illustrate why this book on gender and extended working lives is so timely and so important.

The first five chapters of the book provide a conceptual and empirical overview of policies to extend working lives across the countries covered in subsequent chapters. These earlier chapters draw out a number of important insights. For example, Krekula and Vickerstaff highlight the tendency across countries to base policies on assumptions of a male ‘ideal worker’; these are clearly at odds with the employment and caring trajectories of many women. Likewise, Street and Ní Léime emphasise the precarity and insecurity facing many women, and, crucially, argue that the focus of policy has been about getting people to delay retirement, rather than *supporting* individuals to work longer. In related policy debates, health improvements among the older population are often given as a justification for delaying retirement. However, as these chapters point out, the reality is more complex than this. In some sectors of employment older people continue to be exposed to hazardous working conditions or hours of work. Health problems among older people continue to place limits on the capacity of some individuals to work, with ‘healthy life expectancy’ rising at a slower rate than life expectancy itself. It also is noteworthy that women have longer average life expectancy than men, which has implications for poverty in older age.

Chapters 6–39 gives individual accounts of extended working in 34 countries, covering both the policies themselves and a discussion about research on their impact. This represents an extremely valuable resource for anyone interested in developments in this area. The chapters show that across the countries covered the primary policy focus has been about delaying access to pensions, although some countries have done more than others to try and *support* extended working lives. Evidently, none of the countries discussed has done *enough* to address the problems associated with extended working lives, however, and the knowledge acquired from this volume gives us some of the tools to make the case for taking a more equitable approach.

David Lain
Newcastle University Business School
Newcastle upon Tyne, England

Preface

As populations across the globe are ageing, international organisations including the OECD have strongly encouraged national governments to adopt policies designed to impel citizens to work longer in a bid to reduce anticipated increased state pension costs. These policies include increasing state pension age, penalising early retirement and rewarding later retirement. These initiatives are frequently simplistic, one-size-fits all policies that were frequently introduced quickly and without adequate consideration of their implications for diverse groups of workers.

A group of scholars from diverse disciplines (sociology, economics, gender studies, political science, business studies) in individual countries began to explore the different gender and health implications of these policies for women and men and for workers in physically demanding and/or stressful jobs and for those in precarious work. In 2015, their collective efforts were advanced when they were awarded funding for a COST (Cooperation in Science and Technology) Action IS1409—to create a research network running for four years from April 2015 to April 2019. This enabled the original group to invite other researchers to join them to investigate extended working life policies across all 34 countries involved in the network. This book is the outcome of the COST Action IS 1409 collaboration, involving early career and experienced researchers. It offers a multidisciplinary, cross-national compendium of extended working life policy that is unprecedented in scope and depth.

Part I of the book contextualises the country chapters presented in Part II. Part I provides a wealth of information and analysis that problematises and complicates the typically simplistic narrative that is used to justify the introduction of extended working life policies. Chapter 1 sets out the empirical landscape of later working life, encompassing gender and health perspectives and drawing on international sources. Chapter 2 offers an overview of theoretical perspectives on and a critical discussion of the level and nature of political debate on the issue of extending working life. Chapter 3 presents the databases and indicators available for research on the topic. In Chap. 4 promising workplace policies are the topic. The concluding chapter for Part I argues that researchers and policy-makers should distinguish between ‘delaying retirement’—which is the focus of current policies with negative

implications and ‘extending working life’—a more positive approach, which requires application of both pension and carefully considered employment policies. Part II includes 34 individual country chapters discussing extended working life at the national level.

The book will be essential reading for academics, non-governmental organisations and policy-makers who have an interest in ageing, gender, health and work. It provides both theoretical and empirical insights into this topical and increasingly important area of public policy.

Galway, Ireland

Paris, France

Brno, Czech Republic

Buffalo, USA

Karlstad, Sweden

Brno, Czech Republic

Santiago, Chile

Áine Ní Léime

Jim Ogg

Martina Rašticová

Debra Street

Clary Krekula

Monika Bédiová

Ignacio Madero-Cabib

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Chapter 1

Introduction: Key Issues and Policies for Extending Working Life



Jim Ogg and Martina Rašticová

Abstract Extended working life policies have been widely promoted in Europe and in wider international settings. However, to date, these policies have not, for the most part, taken sufficient account of the gender and health dimensions of working longer. This chapter outlines the empirical and policy landscapes that are present in Europe and several other countries. It examines the different meanings of ‘extended working life’ and the indicators used to justify raising the age of eligibility for a pension. Gender and health inequalities related to extended working life, such as gender pay and pension gaps and differential life expectancy rates are presented. The influence of the labour market on the employability of older workers is examined in the context of economic downturns and digitalisation. The chapter concludes that policy initiatives which meet the diverse needs of older workers and which address gender and health inequalities related to extended working should be a priority for governments and employers in the years ahead.

Introduction

As populations age, extending the working life appears to be widely accepted and promoted by governments (OECD 2006, 2018). Without exception, all countries with modern economies have responded since the beginning of the 21st century in one way or another to the financial challenges for pension systems arising from increased life expectancy and ageing populations. Policies to extend working life vary in their content and scope, but in 2019 they are ubiquitous, each based on the premise that unsustainable pension systems must be reformed, and public spending reduced or contained. Perhaps the most visible measure of these policies has been the

J. Ogg (✉)

Ageing Research Unit, National Pension Fund (Cnav), Paris, France
e-mail: jim.ogg@cnav.fr

M. Rašticová

Department of Law and Social Sciences, Faculty of Business and Economics, Mendel University in Brno, Brno, Czech Republic
e-mail: martina.rasticova@mendelu.cz

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increase in age of eligibility for pensions. This reform to pension systems has taken place throughout Europe and further afield, with many countries having also passed legislation to raise the pension age even further in years to come. Ireland provides an example that is typical of many European countries, where in 2014, the state pension age increased from 65 to 66 years and will increase again to 67 in 2021 and to 68 in 2028.

However, raising the pension age is only one of a series of measures designed to extend the working life. In recent years, a ‘quiet revolution’ has also taken place, whereby pensions and life expectancy are linked mainly in the form of the replacement of defined benefit pensions with defined contribution pensions. The link between age and pension type matters because traditional defined benefit pensions featured stable pension benefits where risks are shared collectively and could not be outlived (usually based on a combination of income and years of employment). In contrast, defined contribution pensions (where the level of contributions, and not the final benefit, is pre-defined and no final pension promise is made) individualises the risk of investments since pension levels depend on the duration of contributions and the performance of investments (OECD 2011). The shift to defined contribution pensions, for example, was a major feature of Sweden’s reforms in 1994, and many countries have since implemented defined contribution schemes. Moreover, as life expectancy increases, individuals in a defined contribution scheme need to work longer to build up insurance contributions and secure an adequate income in retirement and therefore increasing the number of years of contributions continues to be a key feature of existing reforms. These two reforms—raising the state pension age and implementing defined contribution pensions—increase the length of time necessary in a working career to access a pension.

Extended working life policies are therefore a reality both within Europe and in wider international settings. Nonetheless, interleaved with this reality are ‘the complex social, economic and political circumstances [that] are all part of the empirical landscape of extended working lives’ (Street 2017: 3). Increasingly, the implementation of universal, ‘one size fits all’ policies are being questioned. Extending the working life depends on the availability of jobs. As labour markets today respond to globalised economic trends, unemployment continues to hamper attempts to extend the working life. Moreover, low-paid, unskilled workers bear the brunt of economic downturns, and older workers in these sectors of the labour market are particularly vulnerable. Unemployment and more generally the replacement of secure life-time jobs by insecure poorly paid work affects workers of all ages, with consequences for family life and intergenerational relations. Parents who financially support children in their passage to adulthood and beyond have lower margins to save for retirement. Political backdrops also influence the tactics used to extend the working life. In countries whose welfare systems are based on the principle of social solidarity, such as France, the mutualisation of risks still plays an important role in reducing poverty in old age and redistributing income. Where political ideologies tend to focus more on individual responsibility and redistributive mechanisms are weak, such as in the United Kingdom (UK), certain individuals are more exposed to the risk of poverty in old age.

This book deals with two specific aspects of the empirical landscape of extended working life policies, namely gender and health. Although there are diverse perspectives to extended working life, gender and health consistently prevail as key dimensions. To date, policies extending the working life have not, for the most part, taken sufficient account of these two dimensions. A clear example in the case of gender concerns the shift towards equality in retirement ages between men and women. Many countries used to have lower retirement ages for women but have, over the years, raised women's retirement age to the same as men, sometimes very quickly. Such is the case in the UK, where in 1995 the government brought in measures to increase the retirement age of women from 60 to 65 (the retirement age of men) between 2010 and 2020. Some countries still retain a gender gap in retirement age. In Bulgaria, the statutory pension age in 2017 was 64 years for men and 61 years for women (OECD 2018). These gender gaps in retirement age can affect women in different ways. On the one hand, allowing early access to a non-contributory publicly funded pension for women can be a socially protective measure against poverty. On the other hand, the shift to defined contribution pensions and the requirement to increase the length of working life for pension eligibility can have adverse consequences for women. Women are still more likely than men to have career breaks for bringing up children as well as subsequently facing difficulties in re-entering the labour market (Blackburn et al. 2016). Under these conditions, even with gender parity in retirement ages, many women may be obliged to work past retirement age to secure an adequate income in old age. Furthermore, 'quick' changes to parity in pension ages means that women who planned their adult working lives with an earlier pension age in mind have little time to adjust to the new reality of being compelled to work longer for the level of benefits they initially expected to receive.

As far as health inequalities are concerned, large differences exist among populations both between and within countries. Life expectancy at age 65 years is under 15 years in Lithuania, Latvia, Hungary and Romania, whereas it is 19 years or above in Spain, Switzerland, France and Iceland (Eurostat 2019a). Within the UK, large regional disparities exist, with as much as 10 years life expectancy at birth differences for men. Men in Glasgow can expect to live until the age of 73.4 years compared to 83.4 years for their counterparts in the London borough of Kensington and Chelsea (Office of National Statistics 2016). A number of factors have been identified as plausibly being responsible for the excess mortality, and consequently lower life expectancy, in the northern regions of England. These include socioeconomic, environmental (including working conditions), educational and lifestyle factors (Hacking et al. 2011). Certain types of occupation and working environments increase significantly the risk of ill health and reduce the capacity of individuals to extend their working life. The health dimension of extended working life should therefore be a major preoccupation for many countries, both in terms of ensuring social justice regarding early pension eligibility criteria for those workers exposed to lifelong hazardous working conditions as well as promoting safer working environments and wellbeing in the work place to encourage older workers to remain in the labour force.

The two dimensions of gender and health therefore interact and present specific challenges for policies that aim to extend the working life. Importantly, the higher life expectancy of women compared to men and the fact that women spend longer time in retirement than men incorporates both the gender and health dimensions of extended working life. A longer life expectancy for women has consequences for income in old age, especially bearing in mind higher rates of poverty among older women compared to men. More than 20% of women aged 65 and above are at risk of poverty or social exclusion in the EU, compared to 15% of men aged 65 and above (OECD 2018). Access to health care for these women can pose a major problem, especially given that women are more likely to experience incapacities in old age than men (Fouweather et al. 2015). Whether health care is affordable and accessible depends, in part, on income adequacy and given the disadvantaged position of women compared to men regarding levels of retirement income, gender and health interact in the context of extending the working life. Access to health care is just one example of where gender and health interact, but there are many more instances linking the different lifecourses of men and women in the public and private spheres to health outcomes (Crimmins et al. 2011; Oksuzyan et al. 2008).

The book is divided in two parts, with all the chapters confronting the gender and health dimensions of extended working life by providing key information and details on how men and women are currently experiencing the end of their careers and how policy measures affect men and women differently in terms of their current and future health. In this first chapter, we set the stage by presenting the empirical and policy landscapes that characterise the trend of extended working life. Chapter 2 explores the processes that lead to increased social insecurity and inequality, relating changes within the organisation of work to wider political and economic developments in both national and international contexts. Chapter 3 provides an overview of relevant quantitative data sets from which the effects and potential consequences of extended work life can be systematically analysed, focussing on publicly available data for people aged 50 years and above that contain gender-sensitive measures and indicators for health and socio-economic wellbeing. The fourth chapter documents the importance of policy toolkits for understanding employment and ageing, presenting a conceptual framework that can be applied in different cross-national settings. Part One concludes with a chapter that provides a critical reflection on problematic and promising trends associated with extending working lives and highlights trajectories for future research and potential policy directions. Part Two of the book features 32 country-specific chapters, with each providing up-to-date information on current issues relating to extended working life as it plays out in specific national contexts.

In this first chapter of Part One, we begin by focussing on the different meanings of 'extended working life' and explore the discourses that are activated to promote it.

The Semantics of Extended Working Life

‘Extended working life’ can be understood in several ways and there is considerable debate concerning the indicators used to justify working longer. As we have seen, perhaps the most common interpretation of ‘extended working life’ is the later age at which an individual becomes eligible for a pension. Extended working life in this sense thus distinguishes clearly between paid work and retirement, and the focus is on lengthening the years in employment prior to retirement. In this context, ‘extended working life’ has been a key component of the active ageing agenda, and many countries have placed extended working life at the centre of active ageing policies (Boudiny 2013; Walker 2006). ‘Extended working life’ is thus advocated as a key to the sustainability of pension systems, an adjustment to the increasing ratio of the retired population aged 65 and above to the working-age population (European Commission 2018a, b).

Policies that have been implemented to extend working lives with the goal of reforming pension systems include raising retirement ages, increasing the number of required years of pension system contributions during the working life to qualify for benefits and, importantly, closing exits to early retirement. Regarding the latter, it is astonishing in many countries to see how hastily policies that once promoted early retirement have been reversed. From being widely promoted in the 1990s as a lever to combat unemployment, early retirement schemes have all but vanished in the space of a few years in most countries. As can be seen in the Dutch chapter, measures such as the VUT regulation (*Vervroegd uittreden*, literally: early exit) once ‘offered generous possibilities of exiting the labour market around age 60 ... providing older workers with an income of about 70–80% of their last monthly wage’. Only a few years later, from the beginning of the 21st century, such early retirement mechanisms were anathema to successive governments struggling to grasp the financial implications of ageing populations. By 2018, most countries had implemented measures whereby the level of pension income is rewarded by delaying retirement past the full or normal retirement age and penalised through earlier retirement (European Commission 2018a, b). Within active ageing agendas that are orientated towards extending the working life, some emphasis is also placed on policies that seek to improve working conditions (Wainwright et al. 2019; Burnay 2019) and to ensure the training and re-training of workers (Lössbroek and Radl 2018; Phillipson and Ogg 2010). Extending the duration of working lives before retirement is therefore seen as an effective measure to sustain pension systems fiscally in the face of demographic ageing. A further aim of policy objectives is to ensure that extending working lives prior to retirement will also result in higher levels of pension income, thus addressing the question of income adequacy in old age. However, as detailed throughout this book, there are good reasons for concern that this objective of higher or more secure old age incomes will not be achieved universally.

In 2010, the European Commission set a target that 75% of the population aged 20–64 should be in employment by 2020 (Europe 2020 Monitoring Platform 2019). Given very different national labour markets, it was clear that such a target was,

inevitably, globally unachievable, and it can be interpreted as another example of a ‘one size fits all’ policy. Figures 1.1 and 1.2 show the employment rates of men and women respectively for the 55–59 and the 60–64 year age groups for the European countries that are included in this book. In the age group 55–59, several countries already have employment rates at or above 75% for both men and women: Iceland, Switzerland, Czech Republic, Sweden, Germany, Denmark, Norway and Lithuania. Greece and Croatia are two countries where rates are lower than 60% for both men and women, and where labour market conditions seem unlikely to provide a foundation for 75% participation to be a realistic goal. By and large, EU employment rates in the 55–59 year old group are higher for men than for women. There are exceptions to that pattern, mainly to be found in countries that were formerly part of the Soviet Bloc: Lithuania, Estonia Latvia and Bulgaria (Finland is the fifth country in the Figure where employment rates are higher for women than for men in the 55–59 year age group). These relatively high rates of women’s employment could be explained by the fact that this generation of women under state socialism had to work, either for economic or political reasons.

Employment rates in the age group 60–64 show wide variations. Apart from Iceland, where rates are only slightly lower than in the age group 55–59, all countries have lower employment rates in this older age group. Large decreases in labour force participation for individuals age 60–64 are found in France, Belgium and

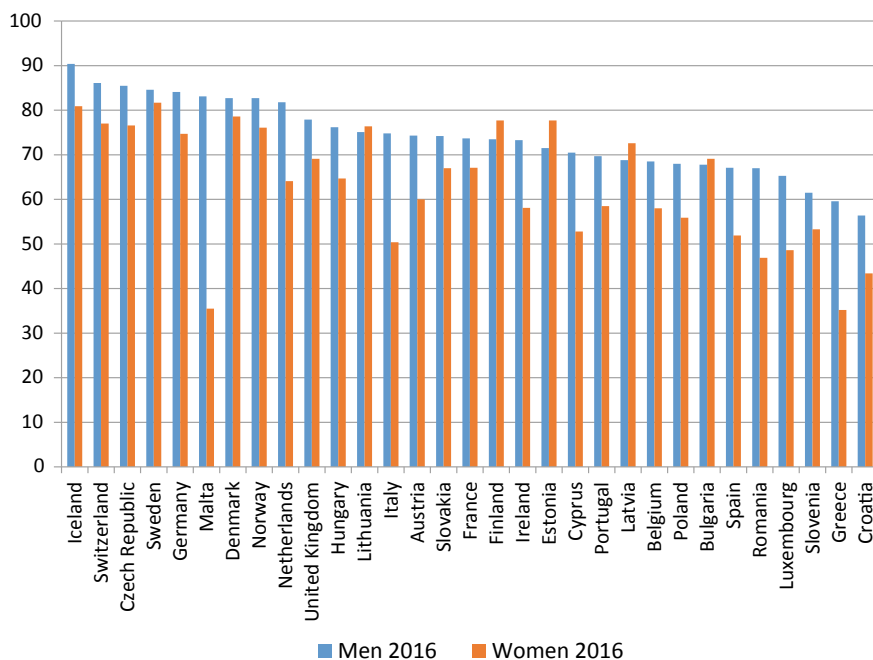


Fig. 1.1 Employment rate 55–59 year age group (%). *Source* Eurostat (2019b)

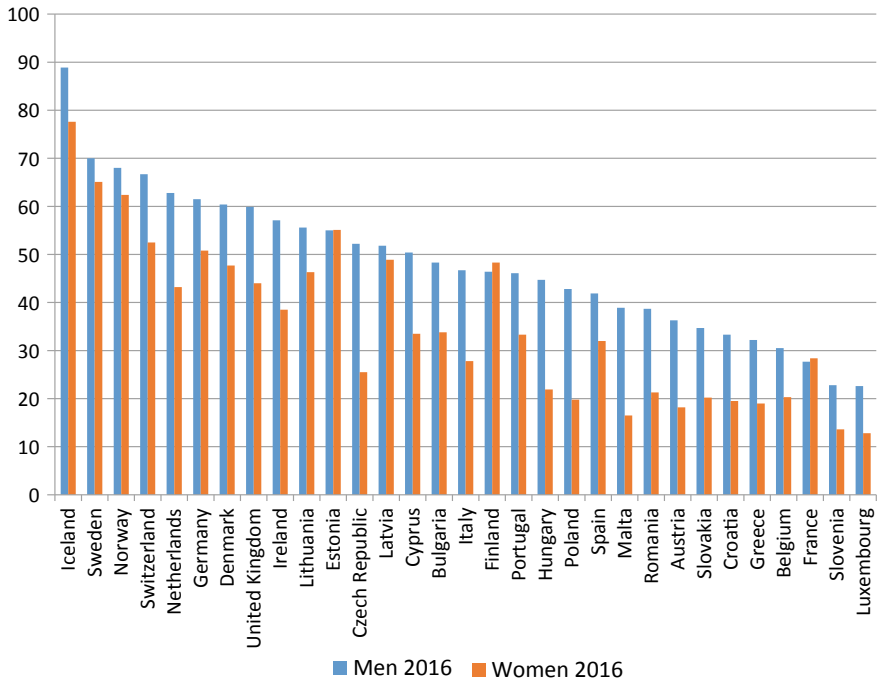


Fig. 1.2 Employment rate of 60–64 year age group (%). *Source* Eurostat (2019b)

Luxembourg. In some countries where the gender gap in employment rates was slight in the age group 55–59, it widens moderately or substantially in the 60–64 year age group (Czech Republic, Bulgaria, Denmark and Lithuania) with higher employment rates for men. In yet other countries where gender equality is more pronounced, such as Sweden, Denmark and Finland, there is more gender parity in employment rates in both the age groups 55–59 and 60–64.

For the non-European countries presented in this book, extended working life has become increasingly the norm since the beginning of the 21st century. Australian men and women have high rates of labour force participation in the age group 60–64 (in 2015, 64% and 46% respectively, cf. Australian chapter) and high rates of older worker participation exist also in New Zealand (cf. New Zealand chapter); a large majority of Chilean men in the age group 60–64 participate in the labour force (in 2015, 80.6% of men compared to 37.6% for women, cf. Chilean chapter); in Israel, the majority of women in 2017 (52.3%) were in paid employment (cf. Israeli chapter). In Turkey, labour force participation for women in the 60–64 age group is relatively low (in 2017, 16.5%, whereas for men the respective figure was 45.8%; cf. Turkish chapter).

Figure 1.3 shows clearly the rise in the average retirement age that has been occurring since the year 2000.

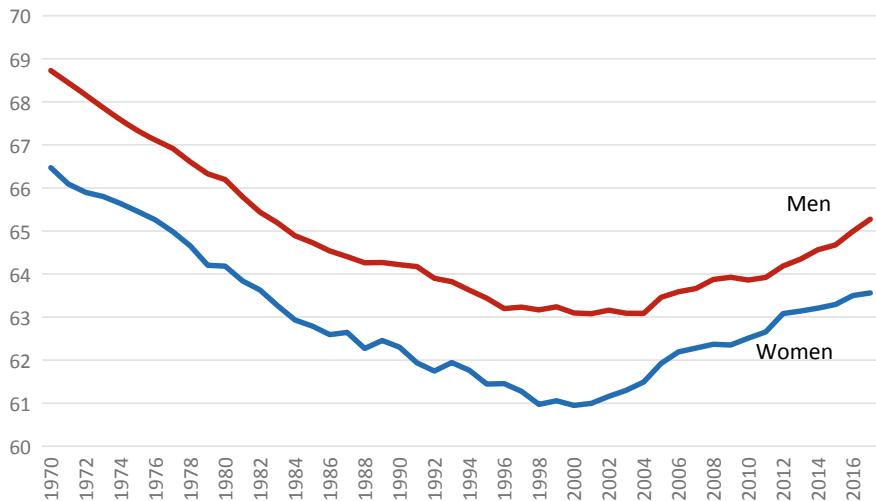


Fig. 1.3 Effective retirement age, OECD average. *Source* OECD (2019)

As countries raise the statutory retirement age, the two age groups of 55–59 and 60–64 generally capture that period of the life course where retirement is either no longer possible or penalised in cases of early retirement. According to the OECD, ‘in some countries...the penalty for early retirement is severe and can lead to a pension suspension until the minimum conditions are met (age and/or seniority)’ (OECD 2018: 115). Yet ‘extended working life’ can refer not only to that period of the life course before retirement, but also paid work *beyond* pension age (Scherger 2015). Many countries have introduced policies that encourage individuals to work beyond the statutory retirement age. These measures can take different forms. For example, in France, *le cumul emploi-retraite*, which allows a retired individual who receives a state pension to receive also an income from paid employment and *la surcote*, which increments the value of a pension for workers who have paid full insurance contributions and who continue to work past the legal age of retirement. According to OECD data (2014), the proportion of the population of individuals aged 65 years and above in paid work in 2012 varied from around 5% to 25% in OECD countries, figures which both indicate the extent of the phenomenon as well as suggesting different causes and national trends.

Generally, higher proportions of men than women continue to work past retirement age (Eurofound 2012) (Fig. 1.4). Working past retirement age can be due to a combination of individual, workplace level, institutional and structural factors. In general the evidence suggests that there are two broad categories of workers who remain employed beyond retirement age—those who need to work for financial reasons and those who do so for self-fulfilment. For example, the results of a recent French study on individual motives for working past retirement illustrate the polarity that is found in many countries. For most people, the reasons for working past retirement age are primarily financial. The exception is for those individuals in higher

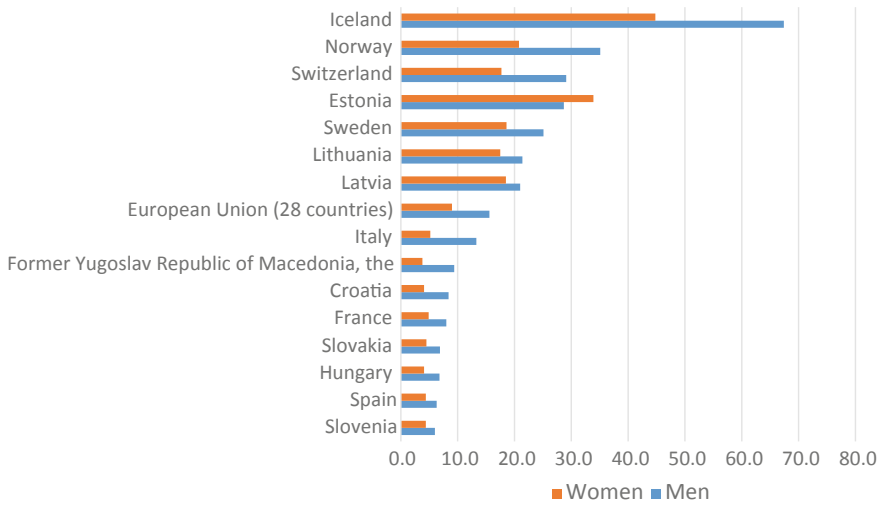


Fig. 1.4 Employment rates (%) by gender in age group 65–69 years. *Source* Eurostat (2019b). Last extract 19/12/2017

income groups who cite interesting jobs and good quality work environments as the primary motives for remaining in work (Grosbois and Henry 2018). Moreover, it is possible that higher proportions of workers who are compelled to work beyond retirement age are disproportionately clustered in countries with weaker social protection and welfare schemes, such as Estonia, where employment rates in 2016 for the age group 65–69 are 34% and 29% respectively for women and men (Eurostat 2019b). As Unt et al. in the chapter on Estonia explain, ‘the relatively low replacement rate of old-age pension makes staying in employment even after reaching the pension age an economic necessity for many older persons’. In the USA, a main objection to imposing mandatory retirement was ‘to encourage those with modest pensions to continue working’ (Lain 2015).

From a critical perspective, it has been argued that retirement has become a fragmented institution and that ‘extended working life’ is not an adequate term to capture the different pathways from work to retirement (Phillipson 2018). Seen from this standpoint, extended working life is not simply an opportunity for individuals to remain active and to contribute to national economies, but a response driven by neoliberal ideology to dismantle welfare states and even the institution of retirement itself. Thus the very notion of ‘retirement’ could be losing its denotation as a time during which a secure income is received based on paid work earlier in the life course, only to be replaced by insecure jobs and individual responsibility to secure income in old age. Given the failure of most governments to deal effectively with preventing economic crises, the delocalisation of labour, and the insecurity that increasingly characterises jobs at the beginning of the twenty first century, this is an important perspective from which to understand the discourse and processes of

‘extended working life.’ This conundrum is taken up by Clary Krekula and Sarah Vickerstaff in Chapter Two.

Different interpretations of the meaning of ‘extended working life’ illustrate the complexity of the concept as well as challenging the assumption that working longer is inevitable. Indeed, ‘the unavoidable obligation’ of extending working lives has been questioned by demonstrating how different sectors of the UK population experience working longer and the need to consider flexible working hours and phased retirement as part of an overall policy approach to ageing populations (Vickerstaff 2010). Taking a much longer stance than the end of a working career, some commentators have suggested that it is the current paradigm of the life course that needs changing. The objective then becomes the goal of ‘fuller’ rather than ‘extended’ working lives (Phillipson 2018). One novel proposition concerns ‘a reorganization of the life course that keeps the separation of preparation, activity and leisure, but alters the duration of these periods and multiplies their sequence’ (Kunemünd and Scherger 2015: 311). In this framework, time sequences of adulthood would consist of periods of flexibility (career breaks, training, and leisure opportunities) throughout the life course in the context of social regulation protecting more vulnerable citizens. Kunemünd and Scherger argue that in addition to diminishing stress levels that are currently linked to continuous employment during adult life, career breaks would help women who could have more success re-entering the labour market than under current conditions. The notion of ‘extended working life’ would in turn lose its meaning as a term applied to the end of working careers.

Addressing Gender and Health Inequalities

Extended working life poses specific challenges for gender and health inequalities. In this section, we address the issues relating to gender pay and pension gaps together with the health implications of working in later life.

The Gendered Dimension of Extended Working Life

Although the gender gap in employment incomes and pensions has been a persistent feature of all countries, recent trends raise concern. Figure 1.5 shows that between 2014 and 2017, the gender pay gap narrowed in many countries, but increased in some (e.g. Portugal, Lithuania, Croatia). Financial crises, past and ongoing, adversely affect women since they are more likely than men to be employed in the temporary, low-skilled and part-time jobs that result from economic downturns. In addition, strong normative expectations concerning gender roles are reinforced by public policies with the result that the combination of paid and unpaid (family) work for women means ‘that their earnings and later-life financial security have not, so far, kept pace

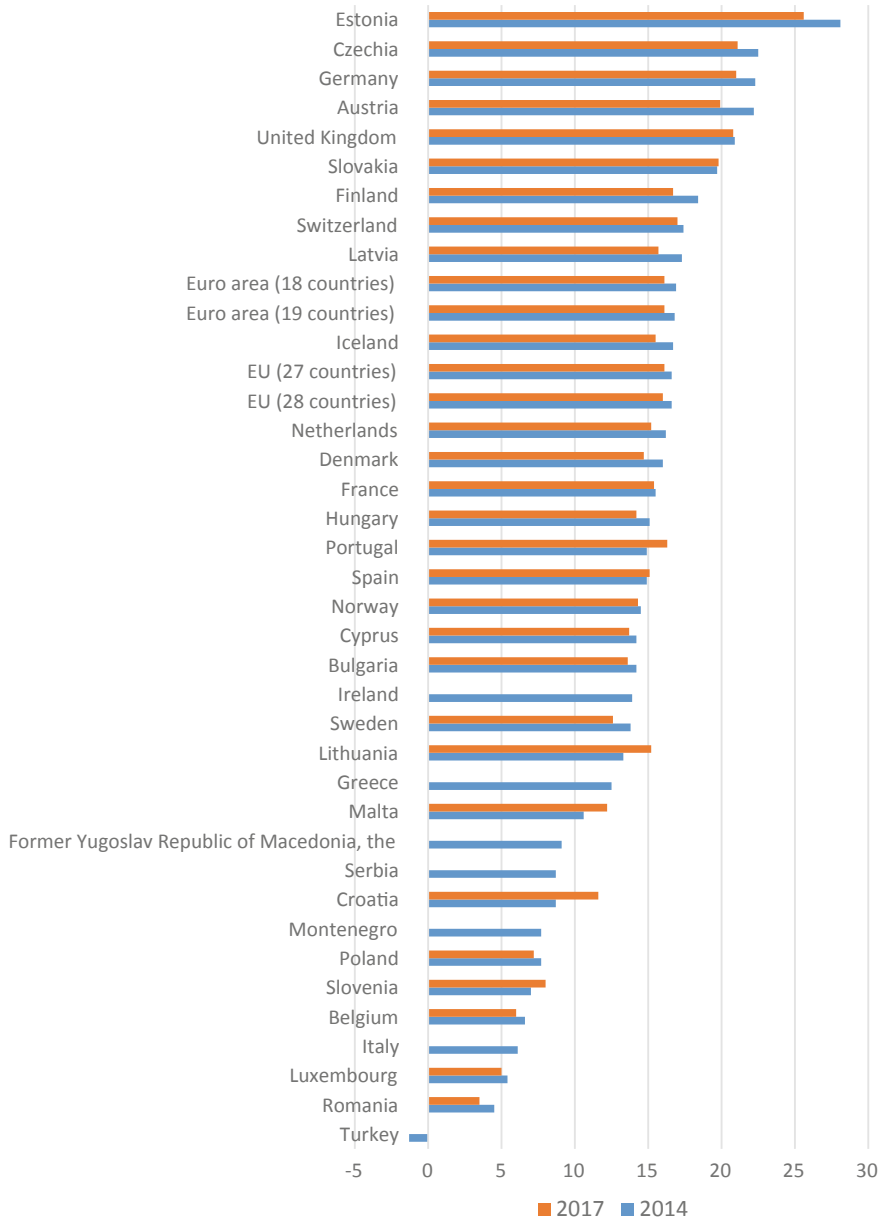


Fig. 1.5 Gender pay gap, % of average gross hourly earnings of men. *Source* Eurostat (2019b). The indicator measures the difference between average gross hourly earnings of male paid employees and of female paid employees as a percentage of average gross hourly earnings of male paid employees

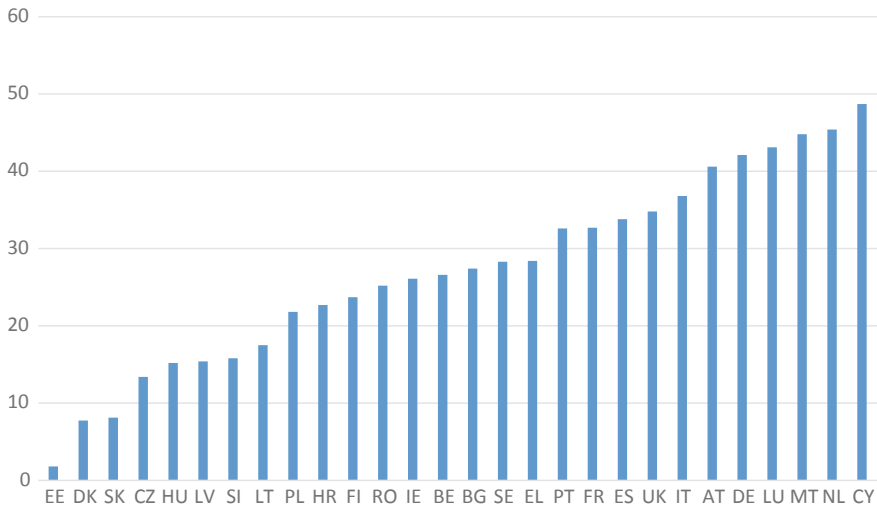


Fig. 1.6 Gender gap in pensions, pensioners aged 65–79, 2016; %. *Source* Eurostat, EU-SILC. *Notes* 2010 data for HR; data sorted by data for 2016. *Pensions at a Glance*, Vol. 1, 2018, p. 68

with men's' (Street 2017: 11). For example, in the Czech Republic, it is very common for women to withdraw from the labour market during the first years of each child's life (2–3 years) thus decreasing their pension contributions. In countries where child care continues to be predominately undertaken by women (see, for example, chapters on Italy and Germany) gender pension gaps are large (see Fig. 1.6). Furthermore, these gendered patterns of childcaring are also shaped by the availability of affordable child care facilities. The Netherlands provides an example. Dutch women enter the labour market, on average, later than many other European counterparts in part because of limited support for working parents (Thévenon 2011). Young mothers tend to stay at home to look after pre-school children and although this does not influence their state pension because of the universal, flat-rate character of Dutch pensions, it does significantly affect occupational pensions and individuals saving accounts, as can be seen in the high gender pension gap that is present in the Netherlands (Fig. 1.6). Achieving comparable pension income levels as men under these conditions would entail working longer than men. The situation is similar for women from the Czech Republic. Although there are credits to the pension system for labour-market absences during periods when caring for children up to four years old, occupational defined contribution pensions work to the disadvantage of Czech women whose child care responsibilities keep them out of the labour market earlier in the life course.

Marital and partnership status are also associated with extended working life. Married women are less likely than married men to be employed and more often cite family responsibilities as their most important reason for not working (Majeeda

et al. 2015; Office for National Statistics 2013). The gendered employment disparity at older ages is partially the result of the coordinated retirement decisions and the fact that men typically marry younger women, reinforced by the heavier caregiving commitments of women for older family members. Traditional gender roles within couples—men as ‘bread-winners’, women as ‘home makers—influence patterns of extended working life, although there is not necessarily a simple pattern where husbands ‘lead’ and wives ‘follow’. Radl and Himmelreicher (2014) have examined retirement behaviour by means of event–history models, with a competing risks framework that distinguishes voluntary and involuntary work-exit transitions. The results show that spousal labour market participation plays a large role in work-exit transitions, even when retirement is involuntary. This finding questions the widespread belief that co-retirement is exclusively due to a preference for joint retirement shared among spouses. Moreover, widows and widowers tend to retire early in Germany, whereas no such pattern is found in Spain.

In a study by Pleau (2010) using American data from the Health and Retirement Study, re-entry in post-retirement employment for women was negatively associated with being married and having a high level of household wealth whereas for men, wealth had the opposite effect. Divorced and separated women had a greater likelihood of labour force re-entry in the post-retirement period than married women and the difference between married and divorced/separated women increased with the length of time out of the labour force, suggesting the presence of push factors for divorced and separated women that derive from economic vulnerability.

Finally, inequalities experienced early in the lifecourse can affect men and women differently in terms of later life outcomes. In a study by Hoven et al. (2018) where data from the Survey of Health, Ageing and Retirement in Europe (SHARE) with retrospective life history data on 5,857 older men and women across 14 countries were analysed, early adversity was linked to full-time employment over the lifecourse ending in retirement at age 60 or earlier. Their conclusion was that histories of employees with early retirement and discontinuous histories are part of larger trajectories of disadvantage throughout the life course, supporting the idea of cumulative disadvantage in life course research.

As far as pensions in the EU 28 are concerned, the gender gap¹ ranges from 1.8 to 48.7% with an average of 37.2% for the individuals in the age group 65–79 (OECD 2018: 69). Recent trends (Fig. 1.6) suggest that ‘while slight decreases in gender gaps in pensions have been observed in the EU on average since the crisis, the gaps remain almost stable, in many countries, including in those where it is highest’ (OECD 2018: 70).

¹The gender pension gap represents the difference between the average pre-tax income received as a pension by women and compared to men.

The Health Dimension of Extended Working Life

It is common to find in policy documents on extended working life the claim that the general improvement in the health of older populations allows increased labour force participation (cf. OECD 2018). Up to a point, this is true. Improvements in medical treatment, healthier lifestyles, and improved health and safety conditions at work have permitted many individuals to remain at work in better health for much longer periods than their predecessors 50 years or more ago. However, in some employment sectors, workers are still exposed to hazardous conditions or long hours of arduous work that take a toll on their health and reduce significantly the capacity to extend their working lives. The inequalities in health that are systematically related to social class and which are present throughout the lifecourse also adversely affect the ability of certain individuals to work longer. Many workers in ill or declining health therefore leave the labour market early, passing into an administrative transition period of disability or unemployment before moving into retirement. Others in a similar state continue to work, but with little chance of improving their health. In a UK longitudinal study for example, it was unequivocally demonstrated that poor working conditions and hazardous occupations impact negatively on the health of workers who prolong their working lives (Matthews and Nazroo 2015).

An important component to the health dimension of extended working life is the measure of healthy life years (also called disability-free life expectancy) which is defined as the number of years that a person is expected to live in a healthy condition. Figures 1.7 and 1.8 show the healthy life years expectancy at age 65 for women and men among the EU-28 countries and once again large difference can be observed.

In addition to healthy life years disparities, it should be noted that new illnesses, particularly relating to psychological stress, are appearing in working populations, which also pose a major challenge to advocates of extended life policies. Quality of

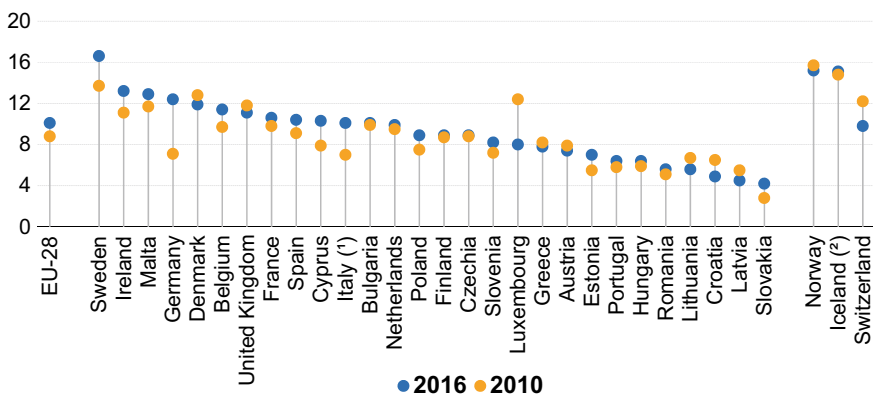


Fig. 1.7 Healthy life years in absolute value at 65—women (2010–2016). (1) 2011 instead of 2010. (2) 2015 instead of 2016. *Source* Eurostat (online data code: hlth_hlye)

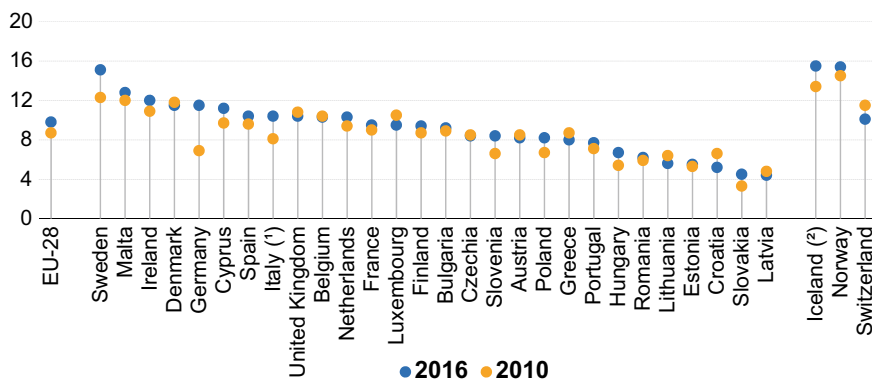


Fig. 1.8 Health life years in absolute value at 65—men (2010–2016). (1) 2011 instead of 2010. (2) 2015 instead of 2016. *Source* Eurostat (online data code: hlth_hlye)

life in the workplace has, or is, becoming a major issue for most countries. More research is needed to establish the link between working conditions and extended working life, but mention should be made of two important models in occupational health care that measure the quality of working conditions. The first is The Job Demands-Resources (JD-R) model (Bakker and Demerouti 2007; Demerouti et al. 2001) which can be used to predict employee burnout and engagement, and consequently organisational performance. At the heart of the JD-R model lies the assumption that whereas every occupation may have its own causes of employee wellbeing, these factors can be classified in two general categories (i.e., job demands and job resources), thus constituting an overarching model that can be applied to various occupational settings, irrespective of the particular demands and resources involved. Such a model might also serve for policies makers to define different conditions for retirement for different occupations. The second model is the Work Ability Index (Ilmarinen 2007) which takes into account the demands of work, the worker's health status and resources in relation to their length of employment and occupational status. These and other measures of the quality of working conditions that take into account differences across occupations will be an important part of an increasingly multi-disciplinary research approach to extended working life.

Labour Market Influences on the Employability of Older Workers

Prospects for extended working life are inextricably linked to changing conditions in the labour market, particularly in response to globalisation and competing economies. One important aspect of changing labour markets is the demand by employers for greater flexibility in terms of employment contracts and number of hours worked.

Sociologists engaged in social stratification research have paid attention to the adverse effects of globalisation and the growing demand for flexibility (Blossfeld et al. 2015). Social stratification processes are disproportionately experienced by the most vulnerable groups in labour markets. Workers in low status jobs, with low skill levels and human capital endowments are increasingly exposed to rising employment instability and income insecurity (Blossfeld et al. 2005, 2015; Breen and Goldthorpe 1997; Scherer et al. 2004) and by extension, barriers to pension-building. Many unskilled workers are entrapped in low-quality and ‘dead-end’ jobs with little prospect of changing their jobs. This has been referred to as the ‘scarring thesis’ which explains the experience of unemployment or employment in low-level jobs as being partly the result of flexibilisation, which has an enduring negative effect on the worker’s future career in terms of employment stability and earnings (Booth et al. 2002; DiPrete et al. 1997; Gangl 2003, 2006; Golsch 2003; Kalleberg 2000; Muffels and Luijkx 2008).

Despite the negative effect of unemployment or low level employment on the life courses of many workers, the demand by older workers, particularly women, for jobs with flexible working hours has been steadily increasing in many EU countries, notably Australia, Belgium, Denmark, Finland, Italy, Lithuania, Netherlands, New Zealand, Portugal, Slovakia, Spain, Sweden and the United Kingdom. In some countries the flexibility of the labour market more broadly has also been increasing since the mid 1980s, and in recent years due to the growth of the ‘gig’ economy, characterised by short-term contracts and freelance work. In periods of economic growth, the offer of part-time jobs increase, but then seems to decline in economic downturns. On the one hand, some researchers suggest that an increase in flexible job offers has a negative impact on the chances for older workers of finding work (Blau and Shvydko 2007; Muffels 1998). On the other hand, traditional rigidities in the labour market (such as a lack of opportunities for part-time employment) impose restrictions on job opportunities for workers of all ages and not only older workers. In addition, some older workers may welcome the opportunity to work-part-time (Burnay 2019).

As the data in Fig. 1.9 suggest, there is a weak positive correlation between the employment rate of older workers and the degree of flexibility in the labour market as measured by the Fraser Institute indicators. Those indicators show the degree of labour market regulation concerning minimum wage, hiring and laying off, degree of collective bargaining centralisation, working hours, lay-off related costs and mandatory contributions (a higher rate means less regulation). In general, a more responsive labour market favours labour market participation for older workers. However, not all regulations have the same effect, although high employer costs related to laying off and long working hours appear to have the most significant negative impact on the employability of older workers.

Another important aspect of labour-market flexibility that could contribute to extending working lives, especially for persons with health problems, is the possibility of working from home. High work-from-home rates can be observed in western European countries such as Luxemburg, Austria, and the Netherlands, and in general in other northern European countries. These trends are associated with weaker

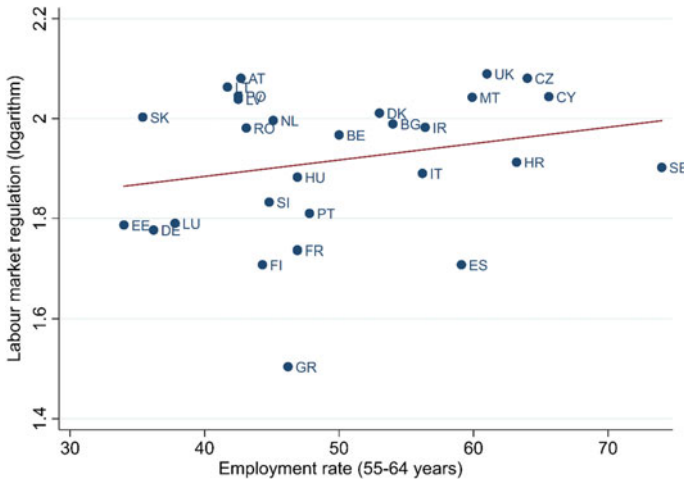


Fig. 1.9 Labour market flexibility and employment rate of older workers. *Source* (Breinek et al. 2018; Eurostat 2017) data base, Fraser Institute (2016)

industrial economies and higher service economies. The traditionally heavy industrial countries such as the Czech Republic, Hungary, Poland, Slovakia, and Germany have only moderate rates of work-from-home (Breinek et al. 2018).

Older Workers in the Era of Digitalisation

The current era of digitalisation in the work place (referred to as ‘Industry 4.0’) is characterised by a general trend towards a knowledge society in which production, services, and administration are information driven and computer oriented. This process results in less labour-market rigidity and the loss of certain jobs, both of which are a major feature of the 4.0 revolution. How the Industry 4.0 trends contribute to the challenges and potential of extended working life are only just now being considered. New labour organisation principles are being introduced whereby employees and employers need to adapt and transform; new skills are required which in turn will have an impact on employment rates. As a consequence, labour market, education, and social welfare policies will need to take account of these transformations and ensure that both workers and employers are equipped to deal with the consequences of digitalisation in the work place.

How is work changing in the digital economy? According to the Federal Ministry (2015), 54% of workers in Germany used a computer with an internet connection in their work in 2014. It is not only in offices that digital work is becoming the norm; in factories, too, the use of computerised, interconnected machines is widespread. Almost a quarter of production is already fully or highly automated in Europe today. Digital work also makes possible a wider range of working arrangements, such as

telework, and new forms of work, such as crowdworking (Re-imagining work, Green paper, Work 4.0 2015). Crowdworking is the process of distributing work, generally broken down into smaller tasks, to crowdworkers via digital platforms. The work can be given either to a company's own employees (internal crowdworking) or to third parties (external crowdworking), who are often solo self-employed individuals working for many customers worldwide (<https://www.deutschland.de/en/topic/business/crowdworking-in-germany-working-life-of-the-future>).

The impact that automation and robotics will have on jobs and incomes, particularly with respect to potentially vulnerable groups in the labour market such as older workers, remains unknown. Some trends indicate that automation can cause labour-market polarisation not just in terms of the demand for qualifications, but also in terms of the level of wages. Demand may be channelled into specific qualification requirements at extremes, that is, for either low-skilled or high-skilled labour. This trend has already begun in the USA (Frey and Osborne 2013), although as Hall and Soskice (2001) note, it is associated more with non-regulated economies than, for example, in Scandinavian countries or the Netherlands where job protection policies are more widespread. Releasing middle-skilled and some high-skilled workers from professions that can be automated or implemented with a lower number of workers into jobs that require only low skills can result in wage polarisation, thus weakening the middle classes and leading to the risk of destabilising society.

This tendency can also be accentuated by the transfer of the middle-skilled labour force from industrial to service sectors where salaries tend to be lower. A loss in income can also result when low-skilled workers compete with better and larger middle-skilled work force more flexible to do any job. As a result, low-skilled workers may have to take even lower-level odd jobs or be pushed out of the formal labour market entirely.

It will be important to react quickly to the trends atrophying middle-range skilled jobs by creating an environment that encourages the take-up of training by older workers. Older workers can then keep abreast of technology advances to improve their career opportunities. This would increase employment rates and limit the polarisation of wages. Informal methods of learning and education also can play an important role and often they lead to quicker positive results than formal methods (Industry 4.0 impact on the CR labour market 2017).

In the final report on an EU digitalisation/job quality study by Ghailani et al. (2018), the impact of digitalisation on the health of workers, both physical and mental, was a key issue. In terms of physical health, vision problems as a result of the intensive use of computers, but also musculoskeletal disorders such as tendinitis or back problems caused by prolonged immobility, were prominent. Reduced physical activity—less need to move around—following the digital transition can also generate cardiovascular problems linked to a risk of increasing obesity. Several respondents also reported an increase in physical fatigue. The digitalisation of work is also perceived by public employment service workers as having significant implications for mental health. They point to the higher incidence of stress, caused by an increased workload and changes in the organisation and pace of work. As a result, there is a high exposure to psycho-social pathologies, such as depression, mental exhaustion

or burnout. Among the psycho-social risks, the issue of harassment resulting from interaction with users is the subject of contradictory positions in terms of physical and mental health. For other workers, the transition to digital working has led to an increase in digital harassment, particularly because users expect faster reactions and faster processing of their files when using digital tools. While physical harassment has decreased, there has been an increase in virtual harassment (Ghailani et al. 2018, p. 32).

The new era of digitalisation could increase gender inequalities, especially for older women in precarious jobs. The link between gender, precarious work, education, and digitalisation has been well demonstrated. The European Institute for Gender Equality (2017), EIGE provides some insights from its work on the gender aspects of digitalisation. Science, technology, engineering and mathematics (STEM) are the most gender-segregated subjects in the education system. Over the past decade, the percentage of women graduates in STEM subjects in the EU has decreased, from 23 to 22%. This gender division is mirrored in the labour market, where the share of women in STEM occupations is 14%, with almost no change over the past decade. These gender divisions across ICT workplaces indicate that the ability of women to enter and stay in ICT jobs is dependent on the critical mass of women who are already there. The proportion of employees in precarious employment decreases with age, up to 55–59 years. Nevertheless, women with low and medium qualifications have a high risk of precariousness throughout their working lives (Fig. 1.10).

Digitalisation will change the demand for labour in many ways and these transformations need to be brought to the attention of policy makers and politicians who are often not aware of the consequences for older workers.

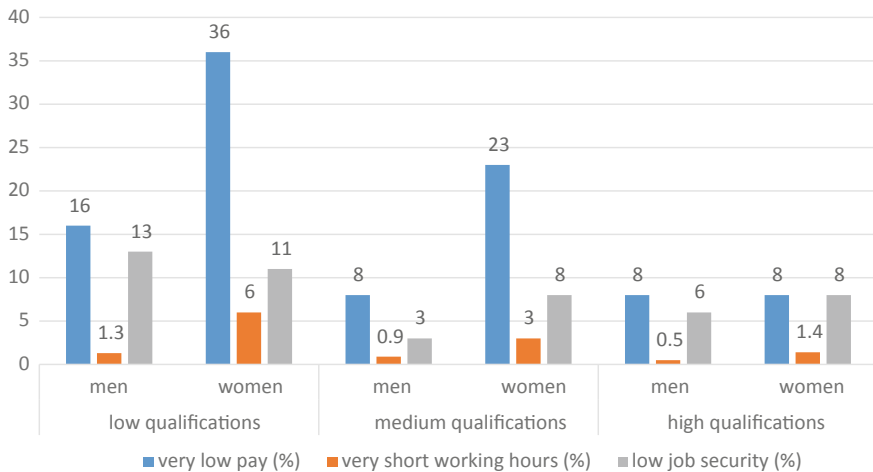


Fig. 1.10 Dimensions of precariousness by gender and educational attainment (15–64, EU-28, 2014). *Source* Madarova et al. 2017, p. 2018, according to LFS, calculations based on 2014 micro-data. *Note* excluding those whose main status is a student (except for DE and UK due to data availability)

An analysis of the impacts of such processes on the labour market can be based on previously developed scenarios for particular environments in the European countries.

- In which areas will jobs disappear and in which areas will new ones be created? How can a sustainable high employment rate be attained, particularly in the 50+ age group?
- What knowledge and skills will be required and how will older workers, especially women, be affected?
- How and where will such knowledge and skills be acquired?
- How can labour and professional flexibility be improved while securing adequate wages and equal access to the benefits of a reasonable social protection network and social insurance across age, gender and different health conditions of employees?
- What changes will be necessary in education, employment, and social policies and what new legislation will need to be implemented that takes into account the particular needs of older workers? (*ibid.*)

In summary, digitalisation needs to be accompanied by appropriate social changes. Decent, secure and healthy working conditions should be priorities. Innovative policies that involve the participation of older workers in decisions that affect their quality of life in the work place will be needed. Intergenerational perspectives can also play a large part in this process, especially in the informal learning of IT skills and sharing experience. The involvement of social partners to identify ways in which workers can fulfil their individual preferences regarding their working hours, by striking a balance between companies' flexibility requirements and workers' needs, is also a key area to develop.

Labour Force Shortages and Older Workers in Periods of Economic Upturns

Many European countries have expanding economies but lack an adequate labour forces to meet demand. For example, in 2019, although the average unemployment rate in EU-28 was 6.4%, rates ranged from 1.9% in the Czech Republic to 10.2% in Italy, 14% in Spain and 18.5% in Greece (Eurostat 2019b). The demand for a suitably skilled labour force could, in theory, be met by extending working lives for workers whose skills are in demand. Nonetheless, it should be emphasised that in the long-term and particularly with regard to the sustainability of pension systems, policies should move beyond those that address only older workers to a more integrated approach that takes the realities of both labour markets and individual lifecourses into account. According to Lacina (2018) four strategies requiring long-term rather than mid-term solutions can be adopted to deal with labour shortages: increase the domestic birth-rate; import a labour force from abroad; replace human labour by automation; boost work productivity. A fifth strategy which should be also proposed

is to set up conditions which involve higher numbers of people 50 plus on the labour market, currently the employment rate in EU in this age group is only 58.7% in 2018.

Attempts to increase the birth rate have been unsuccessful in advanced countries. It is difficult to find incentives—mostly financial ones—in countries with growing standards of living where more children are often perceived as impeding professional career development and opportunities to enjoy rising incomes. Even in the second and third generations of immigrants, who traditionally had larger families than native born populations in the past, birth rates have declined substantially as a result of better standards of living and adaption to the life styles of advanced economies. In Germany, pro-immigration campaigners point to the successful integration of Turkish *Gastarbeiters* in the 1960s. Central and Eastern European countries evoke the example of the successful integration of the Vietnamese community or Ukrainian workers. However, the integration experience of previous migration waves is hardly applicable today.

As far as an expected breakthrough in applying automation and robotics to industries as well as to services (such as legal services and banking) is concerned, a significant reduction can be expected in the demand for labour. This does not stimulate much confidence that there will be a significant demand for older workers who are expected to work longer, since even the most optimistic forecasts expect reductions in the number of working hours. How will these changes affect the most vulnerable groups of the population, especially working women over the age of 55 with caring responsibilities? Possible answers to this question are likely to be a combination of all the above approaches, although the priorities of economic policy makers will determine the weight assigned to such components at the national level and whether the resulting combination will have a chance to succeed in the context of competing political ideologies.

Concluding Remarks

The evidence presented in this chapter on how extended work life policies are being implemented in Europe and beyond provides a clear case for governments and employers to address urgently the gender and health inequalities related to working longer. In the following chapters, there are many examples of how this can be done, both at the European level and within national contexts. The challenge ahead is to meet both the needs of individuals who choose to extend their working life and those individuals for whom extended working life poses a constraint to their expected retirement age or worse contributes to negative health outcomes. This will require providing different pathways to retirement and above all, addressing the gender and health inequalities over the lifecourse and throughout the working life.

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