

Life Course Research and Social Policies 14

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Older Workers and Labour Market Exclusion Processes

A Life Course perspective

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Life Course Research and Social Policies

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Editors

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Chapter 1

Introduction



Nathalie Burnay, Jim Ogg, Clary Krekula, and Patricia Vendramin

A Context of Extending Working Life

In recent years, policies that extend the working life have been a key feature of European and other countries with post-industrialised economies. These policies focus on two dimensions of work and retirement which governments consider crucial to reform if pension systems are to be safeguarded in the context of ageing populations. First, legal and administrative reforms are pushing back the legal age of retirement thereby withholding pension rights until workers have reached a certain age. Second, defined benefit pensions, so-called because employees and employers know the formula for calculating retirement benefits in advance of paying them, are being phased out and replaced by defined contribution pensions, where the level of contributions, and not the final benefit, is pre-defined and no final pension promise is made. This shift results in the individualisation of pension benefits, since in most cases workers must build up sufficient contributions and invest in pension products on financial markets. The effect of this trend is that workers remain in the labour

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force longer in order to secure an acceptable pension benefit. Overall, the implementation of these two policies to extend the working life has produced the desired effect of retaining individuals longer in the labour market and easing the pressure on public pensions, as can be seen in data produced by Eurostat since the 1990s: the proportion of people aged 55 years or more in the total number of persons employed in the EU-27 increased from 12% to 20% between 2004 and 2019 (Eurostat, 2021).

Many individuals benefit from the possibility to remain in the labour force during the latter part of their career or even beyond retirement age. In addition to financial benefits, research on the incentives that keep older workers in the labour force include maintaining daily routines and having a sense of ‘purpose in life’ (Sewdas et al., 2017; Scherger, 2021). It is also argued by policy makers that remaining in the labour force at older ages contributes towards a healthy lifestyle and therefore is an important factor in the drive to promote ‘active ageing’ and to minimise the risk of disabilities and illnesses associated with old age, an assertion that is corroborated by some research (Wahrendorf et al., 2017).

Whilst not denying that there can be positive benefits to gain from extending the working life, the focus of this book is on the exclusion processes that prevent a substantial number of people having access to the prerequisites for working longer. The point of departure is the large body of existing literature that combines both theoretical and empirical research demonstrating how many older women and individuals in poor health or who are disabled are excluded from the labour market in later life (Finch, 2014; Matthews & Nazroo, 2016; Krekula & Vickerstaff, 2017; Ní Léime & Street, 2017). This literature has led to commentators in the academic field, trade unions, NGO’s and even some policy makers themselves to criticise what is often referred to as ‘a one size fits all’ policy of extending the working life (Ní Léime et al., 2017; 2020). The limits to extending work life policies have therefore been clearly demonstrated both at the micro level, by identifying the characteristics of those individuals for whom working longer poses difficulties, and at the macro level, by revealing the structural processes relating to workplace practices and strategies of industries and businesses that heighten these difficulties. Disadvantaged individuals, who are mainly to be found in lower social class groups, face greater difficulties when confronted with obligations to work longer than individuals in higher social class groups. Extended working life policies therefore can, and do, inadvertently accentuate social inequalities.

These inequalities, which form the object of analysis of this book, are part of a wider paradigm of inequalities associated with ageing and growing old. Within social gerontology, a growing corpus of research on the theoretical and conceptual basis from which the process of ageing can be understood has emphasised the need to combine age-related outcomes with structural, cultural and interactional processes (Baars et al., 2016). In this perspective it is necessary to take into account the influence of social and political forces of different countries, nation states and regions that shape the experience of ageing. When applied to the domain of extended working life, the critical gerontology perspective provides important insights, since its theoretical framework incorporates both structural and hermeneutic perspectives on sociological analysis (Dannefer, 2006: 103), in contrast to social gerontology,

which is more rooted in a positivist and biomedical approach. Critical gerontology, on the contrary, insists on taking into consideration the subjectivities, the experiences and meanings of ageing, but in connection with an analysis of social structures and macro-sociological contexts. The influence of critical gerontology gained momentum in the early 2000s in a context of labour market transformations, globalised economies and the incursion of a neo-liberal logic that promoted the market over the state. For example, the changing nature of work and the globalisation of economies has a direct impact on the everyday experiences of older workers. Nation states differ in their political and cultural contexts, and these differences must be taken into account when promoting extended working life policies that offer opportunities and not constraints.

In this critical perspective, inequalities are analysed as the result of the individual life course but embedded in an historical context. For Dannefer (2006: 114), it is undoubtedly easier to point to the mechanisms that generate poverty and inequalities among older people, to illustrate the psychological and social oppression of traditional roles, and to analyse processes of social construction and the ideological functions of theories, than it is to take the task of developing an understanding of the meaning, value, and positive possibilities of a long life constructed in relation to others and in a particular sequence of social and historical locations, one day at a time. These difficulties are reinforced when it comes to understanding life courses in relation to social roles and more specifically how the dominant social institutions render older women vulnerable and dependant in a patriarchal model (Estes, 2006: 86) defined not only as a form of male-dominant family structure but also as an independent, political-economic system of production (Wiegersma, 1991: 174 quoted by Estes, 2006: 87). The theoretical perspectives adopted by critical gerontology then refer directly to the life course paradigm.

A Life Course Perspective

As Alwin (2012) has noted, the development of the life course paradigm has taken up an important place in sociology since it was first introduced by Glen Elder in his pioneering work on Children of the Great Depression (Elder, 1974). Elder's work emphasised the fact that human lives are dynamic and that development and ageing are lifelong processes. In order to understand at a given moment in time why and how an individual has acquired certain characteristics, it is necessary to retrace the life course, since individuals make choices and take actions but do so within the opportunities and constraints of social circumstances and historical time. Elder therefore stressed the importance of timing, by which is meant that human development and life transitions differ according to their timing in a person's life. Finally, Elder stressed the interdependence of lives, or 'linked lives', whereby socio-historical influences are expressed through a network of shared relationships.

In the same perspective, for Riley (1979), the life-course paradigm makes possible an analysis of ageing that is based on four 'central premises' directly linked to Elder's principles:

1. Ageing is a process that begins at birth and ends at death.
2. Ageing is a combination of three processes, biological, psychological and social, which must be thought of in an interactive way.
3. The life course of an individual is crossed by social, environmental and historical changes.
4. Patterns of ageing contribute to social change by the fact that individuals are similarly affected by events, which in turn produce real social change.

The life course paradigm permits a specific understanding of the relationships between changes in individual lives and those in social policies (Grenier, 2012): how can transition periods in a life course be understood? Thus, the life course can be defined as a model of stability and of long-term changes (Sapin et al., 2007) that comprises a series of steps, transitions, and turning points (Abbott, 2001; Bessin et al., 2009); the turning points correspond to important events that reorient trajectories in a lasting manner (Negroni, 2005). These events, which determine the transitions and the turning points of a trajectory and which permit an understanding of changes in identity, may be of a different nature. They may be predictable and codified, or ritualised and socially constructed; experienced by individuals in global social contexts (for example, economic recessions) or individual ones (such as the loss of a parent), or they may be brought about directly by the behaviour of individuals.

Although the basic principles of the life course paradigm as put forward by Elder and Riley do not offer a single unified approach from which to study social phenomena, they have been applied to understand how inequalities and disadvantage emerge and evolve in different domains of human life. In so far as extended working life is concerned, the importance of life course theory first became apparent in the 1990s (George, 1993; Settersten Jr., 1997) and it gained increasing importance from 2000 onwards (Burnay, 2000; Dannefer, 2003; Kohli, 2007; Phillipson, 2007). Two dominant themes emanating from life course research can help us to understand the inequalities associated with extending the working life.

The first relates to the process of cohorts accumulating advantages and disadvantages over time that produce inequalities. As Dannefer has recently confirmed, 'over recent decades, evidence supporting cumulative dis/advantage (CDA) as a cohort-based process that produces inequalities on a range of life-course outcomes has steadily increased' (Dannefer, 2020). Poor health, disability and discrimination all adversely affect the ability of individuals to engage fully in the labour market. As these disadvantages continue and intensify over the life course, they make it increasingly difficult for older workers to remain or re-enter the labour market. Health problems that can be created or exacerbated over a working life, often as a result of the type of work undertaken, have negative effects on the ability to work longer in later life. In addition to ill health, cumulative disadvantages over the life course that have a negative impact on the ability to work longer are disproportionately

experienced by women. Within a feminist perspective, adopting a life course perspective has been further taken up by Ní Léime et al. (2017) who argue that ‘a focus on the relationship between employment and domestic work [also] reinforces the need to factor in an understanding of the long-run development and effects of lived lives’ (p. 42). Phillipson (2019), drawing on several European studies that examined the impact of the closure of early exit pathways from the mid-1990s onwards, has also pointed to the absence of skills training over the life course which operate to the disadvantage of workers unable to compete in fast evolving labour markets. Because pre-retirement schemes for these workers have been phased out, employers have resorted to other measures such as redundancy to shed an ageing unskilled workforce. Many older unskilled workers have therefore found themselves unemployed or in a “no-man’s land” between employment and retirement. In countries where unemployment benefits still operate, this has placed a financial burden on society.

The second theme emanating from life course research concerns the social transformation of life stages which has been a major feature of post-industrial societies. In this conception, the analysis of life courses is put into perspective with the development of nation states. More precisely, the structuring of life courses must be compared across different welfare states or in different historical contexts (Mayer & Schoepflin, 1989: 191). The challenge is to understand how the evolution of social policies shapes individual destinies, opening up possibilities or, on the contrary, constraining them. In this sense, a link can be made between this institutionalising perspective on life courses and historical neo-institutionalism, in particular through the development of two complementary approaches.

The first approach considers that over the life course an individual can be ‘mapped’ from different segments of his or her life, in a diachronic perspective. In this sense, existence is divided into successive sequences that seal human destinies. As early as 1978, Smelser and Halpern developed the idea of the triangularisation of life between school, family and work. This idea was taken up and developed by Kohli in 1986, who proposing a tripartite segmentation of the life course: youth as a time of training, adulthood devoted to professional activity and retirement as a time of rest. In this partitioning, the importance of work as a structuring element of life is central. More recently, sociologists and others have pointed to the changing boundaries of the life stage previously associated with retirement. Moen (2003) for example, sums up this change: ‘Reaching age 65 (or 62 for some), leaving the workforce, becoming eligible for Social Security and pensions, defining oneself as “retired”—all occurred simultaneously with exiting one’s career occupation. However, today these are increasingly separate events, making the definition of “retirement” problematic’ (p. 269). This blurring of the retirement phase of the life course has been taken up also by Phillipson et al. (2019) who argue that there currently exists a period of uncertainty between the end of work and the beginning of retirement, rendering this period of the life course ‘open-ended’.

Although the segmentation of the life course is not as marked as previously, it should be pointed out that life stages continue to have meaning for many individuals. One example can be found in the emergence of ‘bridge employment’ (e.g., part-time, full-time, or self-employment) as a transitory phase of partial retirement

situated between full-time work and retirement (Beehr & Bennett, 2015). Bridge employment can be observed in many European countries (Alcover et al., 2014; Beehr & Bennett, 2015; Dingemans et al., 2016; Dingemans & Henkens, 2020) and it can be considered as a subsidiary category of the tripartite life course stages and therefore a continuation of the standardisation of end-of-career life courses. Moreover, bridge employment continues to reveal the inequalities that are observed in occupational professions over the life course – individuals in higher socio-economic groups are more likely to selectively choose the type of bridge employment that fits with their life styles, whereas workers in lower socio-economic groups may be forced into taking low-paid part-time jobs in order to supplement their income before becoming eligible for pensions (Dingemans et al., 2016).

The second approach to understanding how changing social policies shape the life course of individuals is based on an evaluation of the role of the state, and more particularly of the welfare states, in this mapping of lives. This evaluation therefore combines an analysis of institutional arrangements and processes at the macroeconomic level with the dynamics of life cycles at the individual level (Mayer & Schoepflin, 1989: 195). For Marshall and Mueller (2003), this perspective is based on a triple characteristic. Firstly, it develops an approach in terms of cohorts, with a focus on social change, duration and transitions from one generation to another. Second, it is based on a constructivist perspective that places biographies at the heart of a particular social context. Finally, it is built on an institutional vision that enshrines both the analysis of the political framework and the importance of work in the construction of identities.

This is how the concepts of standardisation and institutionalisation of life courses came into being, both of which refer to a transformation of social structures and institutional frameworks. According to Brückner and Mayer (2005): 32–33):

- The institutionalization of life courses refers to the process by which normative, legal or organizational rules define the social and temporal organization of human lives. It can refer to stages or states in lives which can be formally or informally decreed like marriage, education, and retirement. It can also refer to events and transitions like leaving school, entry into and exits from labor contracts, or ages of pension entitlements;
- Conversely, de-institutionalization would then mean that states, stages, events, and transitions, which at earlier times were clearly differentiated, are being reintegrated or fused.
- The standardization of life courses refers to processes by which specific states or events and the sequences in which they occur become more universal for given populations or that their timing becomes more uniform. An example of a highly standardized life course pattern would be, for instance, if all workers retire and all retire at age 65;
- Conversely, de-standardization would mean that life states, events and their sequences can become experiences which either characterize an increasingly smaller part of a population or occur at more dispersed ages and with more dispersed durations.

Where previously welfare state institutions in the European context were inextricably linked to the lives of individuals, neo-liberal policies and globalisation have led to an increasing emphasis on individual responsibility in managing social risks. However, this deinstitutionalisation of the life course has led to age and generational conflicts, and in this context, extended working life policies contribute to these conflicts. This trend has been theorised by Kohli (2007) who has evoked the erosion of

the institutionalised life course as a major social transformation that took place towards the end of the twentieth century. This transformation places political regulation and regulation at the centre of the life-course and Kohli argues that ‘...the preference and ability to continue working, to be active in the civil society, and to lead a good life—are highly socially stratified, even more so than during work life. They depend on income—which is increasingly the income beyond public pensions—education, previous jobs, personal conduct of life, and in general, good life-course antecedents’ (Kohli, 2007: 268).

Complementing these two salient dimensions of the application of life course paradigm to analyse the consequences of extending working lives is the notion of ‘active ageing’. Originally formulated in the 1990s by the World Health Organisation as a series of policy measures to promote good health in old age, ‘active ageing’ was quickly transposed to the field of economics, whereby healthy older workers could be productive and thereby contribute to a nation’s wealth (Walker, 2006; Boudiny, 2013). Moreover, it was argued that active ageing would facilitate personal choice and freedom concerning when to exit the labour force in later life. However, as Walker has argued (2006) despite the seemingly self-evident desirability of ‘active ageing’ policies, its application to extended working life is equivocal. The availability of vocational training and reskilling that is necessary for older workers is mostly lacking and there is an urgent need to increase the availability of vocational training in the workplace, particularly in relation to digitalisation and new technologies, so as to allow older workers to remain active in the workforce if they are able to do so. Moreover, active ageing policies need to be combined with lifelong learning activities that present at all stages of the life course and not solely focus on later life.

The Gender and Work Sustainability Dimensions of Extended Working Life

The exclusion processes faced by older women workers have their roots in earlier life experiences. Motherhood increases the likelihood that higher proportions of women than men are in the labour force and for those women who are, they tend work less hours than men, and opt for part-time instead of full-time work. In 2018, the employment rate for women aged between 20–64 in the EU was 12 percentage points less than the corresponding rate for men of the same age.¹ In the same year, one-third of employed women were working part time (30%) in the, nearly four times the rate for men (8%) (ibid). These gender differences in part explain the gender pay gap which is also present in all EU countries. In 2019, women’s gross hourly earnings were on average 14.1% below those of men in the European Union

¹<https://ec.europa.eu/eurostat/web/products-eurostat-news/-/EDN-20200306-1>. Accessed 15 November, 2021.

(EU-27). Importantly with regard to exclusion processes for older women workers, there has been no improvement in the EU gender pay gap in recent years.² A combination of factors (higher rates of part-time work for women, higher rates of unpaid care work for women, and pay discrimination, particularly in the private sector) account for this variance in the characteristics of men and women in the labour force. Moreover, these gender differences, with their origins in early life work experience, are equally present in the latter part of the careers of women where the effects of the cumulative disadvantages can be clearly observed. The end of caring responsibilities for young children is substituted by the growing need for social care for older parents, as well as grandchildren (refs). Older women are more likely to face difficult decisions concerning the combination of private and public lives, of unpaid and paid work. Solutions to the work-life balance differ according to the socio-economic status of older women. Those who work in managerial or non-manual professions often have more flexible working arrangements that allow them to combine paid work and family obligations. In manual work and the service industries, older women are more likely to resort to part-time jobs, sometimes with different employers, in order to find time to care for their dependent family members.

The gender dimension of paid and unpaid work over the life course points to the need to develop sustainable employment policies. The construct of sustainable work over the life course places an emphasis on the effects of working conditions over time and the interaction between the private and public spheres of life (Vendramin et al., 2012). In the context of extended working life, it is important to focus on the development of policies and work practices that take into account the subjective experience of individuals regarding a work-life balance as well as objective criteria concerning gender discrimination in all dimensions of working practices. From an economic perspective, the emergence of global economies that has taken place at an accelerated pace during the past 20 years has brought about a major transformation in the nature of work, notably a decline in manufacturing and clerical jobs and increasing automation. Many employers have shifted the centre of their operations away from Europe and North America with the result of job losses, wage constraints and lower standard in working conditions. Older workers, together with young adults entering the labour market, are the main victims of the transformations of economies, both in terms of the ability to stay employed and to find new jobs if unemployed. Labour markets demand skilled workers who are able to adapt to changing work practices. New technologies that are introduced in the work-place can render certain jobs redundant, and employees are increasingly required to be flexible in moving between jobs.

These trends of extending the working life in the context of rapid change in working practices present a specific challenge for older workers, and point to the need to ensure lifelong learning practices throughout a working career. Lifelong learning initiatives that are fully incorporated into extended working life policies

²https://ec.europa.eu/info/policies/justice-and-fundamental-rights/gender-equality/equal-pay/gender-pay-gap-situation-eu_en. Accessed 15 November, 2021.

can contribute to creating sustainable working environments where the potential of older workers is fully mobilised. Although the ability of lifelong learning to create the conditions where individuals are able to engage in meaningful employment that assures economic security is uncontested, wide sectors of the older working population currently remain excluded from any form of vocational training (Armstrong-Stassen & Cattaneo, 2010; Fleischmann et al., 2015; Lössbroek & Radl, 2019). Older workers are particularly disregarded when it comes to training for new technology (Krekula & Vickerstaff, 2020: 40).

The provision of flexible working time and leave regulations together with degree of generosity of support for older workers with caring responsibilities is an important factor for older workers (Tomlinson et al., 2018), but one that is often absent in many countries. On the one hand, the shift towards working from home seen during the (COVID-19) pandemic may help enable older workers to remain in the labour market for longer. However, on the other hand, many occupations associated with older workers, particularly older women, are not possible to be undertaken at home thereby increasing a risk of entrenching existing inequalities between different socio-economic groups. For these older workers, there are pressures to work longer hours and to be increasingly flexible in the types of tasks they undertake. This trend has been described as inducing a form of ‘ontological precarity’ which can be explained by the intersection between precarious jobs, precarious welfare states and precarious households (Lain et al., 2019).

Presentation of the Book

The book is presented in three sections which are structured along the temporal dimension of later life and work: late career experiences; the transition to retirement with a particular focus on the health dimension and the sustainability of work; and the experiences of people who are older than the statutory age for retirement.

In a first section, the extended working life is analysed from the perspective of changes in how individuals end their careers, both within the context of the life course and the evolution of public policies. The five chapters in this section show how national contexts and the specificities of welfare state regimes shape professional experiences by determining the conditions of access to retirement. The following three chapters focus on the ‘push’ and ‘pull’ factors that are associated with the decisions to remain in, or leave the labour market, in later life. Particular attention is given to the gendered patterns of work over the life course and the health impacts that these patterns have at the end of a career. Working conditions are shown to be a key component of preferences to remain in the labour market or to retire. The final two chapters examine influences on the decision of workers to remain in the labour market after the statutory age of retirement and the risks of social exclusion that can be encountered. All the chapters draw on different national contexts, the influence the life course and individual experiences of extended working life policies.

In the first chapter, Aine Ni Léime and Debra Street analyse extended working life experiences in the United States of America (USA) relating to three different sectors: teaching, care-giving and janitorial jobs. The research they present is a clear example that while longer working lives are often presented as a value of freedom and autonomy, the reality is quite different. Through qualitative analysis, they show that the life course perspective is necessary to understand late careers because of the impact of health problems, job insecurity and physically demanding work that exists over the professional trajectories of workers interviewed. Moreover, the triangulation between family, work and health closes out the possibility of individual choice, especially for women in the later stages of their careers. Unpaid caregiving within the family impacts on women's ability to continue work later life and the research presented shows clearly that '... women would act as the main unpaid carers for members of their (often extended) families—children and older family members—who needed care'. The specific context of the USA where social protection measures are much less present than in many European countries also illustrates how social and political forces of nation states shape individual life-course trajectories. Social inequalities affect individual destinies, especially as the minimal social protection measures in the USA favour full careers. This effect is important in a life course perspective because it shows how social inequalities are constructed over time, in successive layers. As the authors clearly state, 'economic conditions, family expectations and public policies combined in various ways to channel workers into either stable career trajectories with good pay and conditions or, alternatively, into a series of relatively undesirable jobs most typically characterized with poor pay and working conditions.' Under these conditions, the end of a career is not just a specific moment in time independent past experiences, but the result of life course trajectories and the accumulation of different experiences. Finally, although the research presented pre-dates the Covid 19 pandemic, the authors stress the fact that the many disadvantages older workers face in the USA have become more visible in the public eye, and that a window of opportunity could exist to improve workers' pay and rights as the economy recovers and help to ease the negative features of extended working life.

The following chapter by Ilkka Pietilä and Hanna Ojala focuses on how men's attitudes to work change as they approach retirement age. The context is Finland, which in common with other Scandinavian countries, has strong social democratic regime tradition and is known for its universalist and egalitarian social protection schemes. These countries have had high rates of late career employment. However, the conditions for retirement have changed over the last years and the extension of working life is now the dominant policy. In Finland, the official retirement age has been raised, early exit routes for older workers blocked, and pension policies that offer financial rewards for people to continue working after the retirement age introduced. The research presented in this chapter focuses on a series of qualitative interviews that were undertaken with two groups of workers in the metal industry – manual workers and engineers. The aim was to address the question as to what extent retirement motives differ from motives that were expressed earlier in the life course. The research shows that for both groups of workers, health took prominence over finance

in retirement decisions. For the manual workers, priority was given to reducing situations that demand physically hard work whilst at the same time these workers were actively engaged in seeing opportunities to leave their job before the official age of retirement in order to enjoy their retirement as health as possible. The engineers expressed the same preference of placing health above finance, although their opportunities for choosing their moment of retirement were more flexible than for the manual workers. In both cases, the research illustrates that the primary concern of both the manual and the white-collar workers was to conserve their health for retirement, and not for work. The authors suggest that future efforts to prolong work careers should focus on improving working conditions and age-friendly work environments so that employees can be reassured concerning the ability to enjoy a health and active retirement.

The chapter by Rita Neves and Clary Krekula is also set in the context of the metal industry, with a comparison of workers in two countries, Portugal and Sweden. Again, both countries have recently introduced measures that increased the length of the working life. The authors examine the experiences of metal industry workers in a qualitative and longitudinal research design. The end of a career depends on external factors that are not a personal or family choice. In this industrial sector, where the risks of musculoskeletal disorders are frequent, and where the body is often under heavy strain, the end of one's career is perceived as a form of deliverance. In these conditions, the health dimension of extended work life must be taken into account across the whole life course and not only during the last years of a career. The chapter shows how extending working life policies implemented by public authorities fail to take into the cumulated disadvantages that these workers experience and the fact that their work status has increasingly become precarious, with poor access to on-the-job training, redundancy and layoffs, income cuts, agency work all leading to social vulnerability and ultimately instability and uncertainty. The authors note that in both countries the end of a career for these workers can be a period of unemployment while waiting for retirement. This situation is made worse by the fact that it clashes with the cultural values of the industrial model: the effort and physical commitment that remain important in the sector are called into question by the health problems suffered by workers at the end of their careers. Moreover, in the Ridley perspective, Neves and Krekula show that the individual situation must be also analysed as the result of organizational transformations enforced by neoliberal logics in the workplace.

In the last two chapters of this section, the authors move away from qualitative research to deal with the end of working careers from the perspective of national policies and inter-country differences. Merita Xhumari provides a case study of Albania, where extending working life policies take place in the context of a radical change of political regimes. Older workers have experienced the transition of their country from a centralised communist state to one where neo-liberal policies have become predominant. The influence of the life course on the experience of older workers is omnipresent throughout the chapter which demonstrates clearly how the models of the central role of the family and gendered models of division of labour experienced by workers earlier in their career compete with the new political forces.

Women in particular bear the brunt of this transition, and policies are needed to support older women to remain in the labour market and to adapt the conditions of work in order to significantly improve the work-life balance. In addition, although Albania has introduced many of the measures adopted by other European countries to increase the length of the working life such as raising the pension age, increase the duration of insurance contributions for pensions, levels of unemployment in later life remain high and the role of women in the informal employment sector is not taken into account.

The final chapter in this section brings together data from the World Value Surveys of 1990 and 2012 to explore attitudes towards people aged over 70 years as potential workers in the labour force in countries with different social welfare regimes, cultures, demographic and economic situations. Two important conclusions emerge from this analysis undertaken by Renata Siemieńska. The first is that country differences do not appear to be the main driving force for determining attitudes towards older people and that there are no clear differences between post-communist countries and other nation states. Opinions are not shaped consistently with the assumed differences based on political and economic history of individual countries. Instead, age, gender, education, and life satisfaction are factors that differentiate attitudes. The second finding, and one that has particular relevance for a life-course approach to understanding the experience of extended working life is that no real change is observed between 1990 and 2012, with the exception of the erosion of more traditional attitudes concerning the role of older people in society held by women. The analysis also shows that the persistence of attitudes among different populations concerning the expectation that older people should in general withdraw from the labour market whilst at the same time remaining active citizens as for example in non-governmental organizations.

This first part of the book therefore makes it possible to highlight social inequalities reinforced by a form of deterioration in working conditions observed in recent years and by the development of national policies, in various welfare regimes, to extend the working life. In this perspective, life courses interconnect with external factors, and they are linked to a macro sociological context and an unfavourable labour market especially for older workers. Life courses are marked by health problems at the end of career, which place older workers in a real paradox: they are caught between extending working life policies and health problems that keep them out of the labour market.

The three chapters in the second section focus on the transition to retirement with a particular focus on gender and the sustainability of work. Patricia Vendramin develops a gender perspective on older workers' working life courses within the framework of the concept of sustainable work. A sustainable work system 'must be able to regenerate and develop the human and social resources that it mobilises'. In this context, the cumulative effect of working conditions over time and their relationship with the private sphere of life regulate the experiences of working in later life. In this analytical framework, the importance of gendered life course trajectories for older workers is clearly demonstrated through empirical data that highlight the institutional influences on careers and the normative patterns that distinguish paid

and unpaid work for women and men. Gendered life course trajectories are highly instrumental in determining the configurations of later life work. Using data from the European working conditions survey, the analysis shows how the end of the professional career for women is marked by instability but also by the caring functions they have to assume. The author highlights the characteristics of the “sandwich generation” which has to take care of ageing parents while still assuming a parental role with their own children. The chapter shows how working trajectories impact on health among the over-50s, in turn influencing the pathways into retirement that originate in the gender division of labour that shapes life courses. Under these conditions, early retirement is not the result of a personal or family choice but of health problems, especially for a population that has physically demanding jobs or poor working conditions.

The chapter by Nadia Steiner and Barbara Haas develops a theoretical model that associates working conditions with health and subjective perceptions of age and longevity expectations. In their analyses, the authors show that the intrinsic quality of a job contributes to remaining in employment in later life. Using Data from the Austrian PUMA Survey, chronological and subjective age, health status, working conditions and retirement preferences are the key variables that form the basis of their analysis. A key finding is that ‘individuals’ subjective age is shaped by both self-rated health and working conditions.’ In an extended working life perspective, working conditions are key to understanding early retirement situations, not only in terms of health, but also in terms of development opportunities, well-being and self-commitment at work. The research has important policy implications, since good quality working conditions promote delaying retirement. Additionally, the authors raise the question of social justice for those workers with poor working conditions who feel older than and expect to live shorter lives than workers with more privileged conditions.

The chapter by Chiara Ardito and Maria Fleischmann reviews the literature on the relationship between health, working conditions and transitions to retirement. This literature confirms the findings of the two previous chapters concerning the importance of good working conditions over the life course if the working life is to be extended. Poor working conditions however, do not necessarily lead to older workers leaving the labour market prematurely and postponing retirement can lead to physical health deterioration among low skilled manual workers. However, when they do retire, these workers do retire, their health can be improved, even though the consequences of a career with physically demanding work cannot be entirely reversed. For those workers with high quality jobs, retirement does not seem to significantly affect their health status and some studies have found that adverse cognitive health outcomes can arise.

In addition to these professional factors, and in a third part, Nathalie Burnay and Jean-Paul Sanderson highlight the importance of cultural factors in order to understand how older workers do not necessarily enter into a perspective of prolonging their working lives. In Belgium, despite major employment policy reforms to keep older workers in the labour market at the end of their career or even after the legal retirement age, employment rates remain very low after the age of 55. These results

can be explained by factors linked to the labour market and working conditions already mentioned, but also to cultural factors rooted in the social representations of the population and linked to previous policies of premature withdrawal from the labour market in force since the 1970s. Under these conditions, Belgium is witnessing a form of de-institutionalisation of life courses, but not necessarily accompanied by a form of de-standardisation of life courses. Bridging jobs make it possible to understand individual situations but also macro-sociological dimensions and in particular the symbolic role of employment in the life course. Therefore, life courses are constructed by professional integration and its absence, whether through the experience of unemployment or through life after retirement, and destructure personal and social identities.

In the final chapter, Paula Albuquerque and Elsa Fontainha examine the relationship between social exclusion, work and retirement. Using data from the European Social Survey at two moments in time (2002 and 2018) and focusing on two birth cohorts (one aged 49–58 years that is mainly in paid work, and the other, 65–74 years, mainly in retirement) the authors show how social exclusion still exists, even if individual situations are slightly better in 2018 than in 2002. The findings also point to the protective role of labour market participation against social exclusion, which contrasts with a greater risk of exclusion being experienced by older care-givers or domestic homeworkers who are not in the paid labour market.

To conclude, this book takes a critical gerontological perspective by offering analyses from a variety of fields, in different national contexts, all of which show the limits and consequences of these policies for extending working life. Inscribed in this theoretical framework, this book provides an understanding of social inequalities in a context of extending working life. It offers an understanding of social dynamics at the crossroads of changing public policies, macro-sociological logics and life courses marked by a destabilization of the labour market and a redefinition of family roles. Traditional social inequalities must therefore be combined with new forms of inequality, which are more closely linked to the development of a neoliberal ideology. Finally, the measures taken by governments to remain at work as long as possible come up against the realities of the labour market, ultimately increasing social inequalities and deconstructing life courses. Only policies oriented towards the development of sustainable employment could contribute to keeping older workers at work.

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Chapter 2

Gender, Transitions and Turning Points: The Life Course and Older Workers' Trajectories in Different US Occupations



Áine Ní Léime and Debra Street

Introduction

This chapter interrogates the view that issues of demographic ageing and increased pension costs can be addressed by a benevolent or at least an unproblematic set of policies to extend working lives. Instead, it problematises extending working life, given that gender and health implications vary widely for workers in different occupations and for women and men approaching retirement. Adopting a life course approach to analysis, this work draws on data from 37 intensive interviews with 17 men and 20 women in different occupations in the United States (conducted in 2015–16). Research participants worked either as teachers (ten men and ten women) or in more physically demanding paid care-giving (ten women) or janitorial (seven men) jobs. They gave accounts of their work-life histories, starting with their earliest employment, and discussed their current situation, future plans and their attitudes to working past the traditional retirement age of 65.

The earliest formulations of the guiding principles of extending working life (EWL) (see, for example OECD, 2006) were presented as a suite of benevolent policy measures that offered more choice, control, and flexibility to workers approaching retirement – giving older workers an option to work longer by removing mandatory retirement age. However recent studies that explore gender and occupational differences challenge whether EWL policies are benign or neutral. This chapter contributes to the debate by discussing evidence which highlights the influences of employment precarity, physically demanding work and the demands of gendered unpaid caregiving on workers' ability and need to work later. The life

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course approach used for the analysis highlights the intersections among these components of working life trajectories.

In fact, analysis of various strands of work-life trajectories – the interplay between work, family and health – reveals that individuals are nudged into particular kinds of employment from an early age and that the interplay between work, family and health foreclose some choices at later ages. Further, the initial advantage or disadvantage in occupational status accumulates across the life course (Dannefer, 2003). For example, previous research shows that physically demanding work adversely affects the health of workers earlier than sedentary work (Marmot & Bell, 2010; Edge et al., 2017). Gender norms related to the provision of care typically disrupts the careers of women more than men, lowering women's pension entitlement and amplifying the financial pressure to work longer. Such non-random processes, combined with pension reforms and the increasingly precarious nature of some types of employment can lead to extremely disadvantaged financial and health outcomes for some workers, notably for women and for workers in physically demanding occupations. The implications of the findings for policy are discussed.

Policy Context in the United States

In the United States, 16.8% of the population was aged 65 and over in 2020 (CIA, 2020). Policies designed to extend working life (EWL) were introduced relatively early compared to many other countries. Mandatory retirement age for all but a few professions (such as firefighting, police, pilots) was abolished decades ago and the 'normal retirement age' for entitlement to Social Security benefits has gradually increased from 65, currently set at age 67 for those born after 1960. Workers can gain a sizeable increment to Social Security pensions by waiting until age 70 to claim benefits, despite the normal retirement age of 67 (Street & Tompkins, 2017). Privatisation of occupational pensions has been strongly promoted in the United States since the early 1980s (Russell, 2014). Workers are encouraged to contribute to individualized defined contribution retirement savings plans, such as 401(k) plans, named after the section in the U.S. tax code that specifies preferential tax benefits. Tax deductions for retirement savings plans are of greater value to more highly taxed workers. The combination of such public and private schemes links the value of pensions closely to lifetime wages, hours worked, and uninterrupted participation in full time paid work. That, in turn, systematically disadvantages women who more frequently than men have work interruptions to provide care to dependent family members and who often earn too little to have a surplus to contribute consistently to private pensions (Ginn et al., 2001; Ní Léime et al., 2020). Circumstances for women are further complicated by a persistent gender pay gap: women, on average, make only \$0.81 for every dollar a man earns in the United States in 2020, diminishing the size of women's potential contributions to private pensions (Payscale, 2020). On average, the combination of shorter careers, fewer hours, and lower earnings creates an even larger gender pension gap, with U.S. women

pensioners receiving about 35% less, on average, than men (OECD, 2019). Pay gaps in employment are even more pronounced for African American men and women relative to white men (Payscale, 2020), due to minority workers' horizontal segregation in low-paid occupations and vertical segregation on the middle and lower part of organisational hierarchies. The United States also has some of the most stringent disability insurance qualifications in the world, making this route for older workers pre-retirement more difficult to attain (Vallas & Fremstad, 2015).

There is no statutory paid maternity or paternity leave in the United States, although some individual employers and states do provide maternity leave. The Family and Medical Leave Act provides for 12 weeks maternity leave nationwide for workers in large organisations, although the leave need not be paid. Although there are no pension credits for time spent caring for family in the US, by counting only 35 years contributions towards Social Security pension entitlement there is some allowance for time spent in unpaid caring (Street, 2020). Because of lower wages and lifetime earnings, more women than men in the U.S. are totally dependent on public Social Security pensions for their retirement income. Older African American women are even more likely than white women to be fully dependent on Social Security because of their lower earnings (Harrington Meyer, 2013; Payscale, 2020). Such existing patterns of work/life circumstances and pension arrangements mean that women, particularly those with caring responsibilities and low-paid jobs with few employee benefits are likely to be further disadvantaged by EWL policies (Ní Léime & Street, 2016, 2019). Like their low-paid women counterparts, low-paid men are also unlikely to earn enough to contribute to private pensions (401ks). So while women disproportionately experience part time work and shorter careers due to greater unpaid care responsibilities, older men in physically demanding jobs with low wages are also disadvantaged by the expectation to work longer. In order to explicate the particular risks of extended working life policies for women and men in different occupations, data from interviews with paid caregivers, janitors, and teachers are analysed.

Paid Caregivers

Home health aides and personal care aides are the paid caregivers considered in this research, part of a large and rapidly growing employment sector of 3.4 million workers. The paid caregiver occupational category is expanding at 34% annually. This occupational growth is due, in part to the relatively high growth rate of 4% in overall U.S. employment, but much of the growth is, due in part to the demands associated with population ageing. The median pay for such paid caregivers is \$14.15 per hour (\$29430 in 2021 per year) and typical entry level education is a high school diploma or equivalent and short-term, on-the-job training (Bureau of Labor Statistics, 2021a). State governments have promoted the expansion of less expensive community-based care that such paid caregivers provide (Folbre, 2012; Stacey, 2011). U.S. home health aides typically have low pay, and many have

short-term or no employment contracts (Folbre, 2012; Stacey, 2011; Stacey & Ayers, 2015). Paid caregiving is physically demanding and often involves lifting clients and moving them from a bed to transport or to a restroom, creating risks of musculoskeletal injuries (McCaughey et al., 2012; Stacey, 2011). Not only is the nature of the work itself demanding, but employers pay for only a minimum amount of time spent with clients. This makes it difficult for the paid caregivers to have time to complete their tasks or to spend time conversing with clients, something that most carers (and clients) consider to be a natural part of caring (Duffy et al., 2015; Stacey, 2011).

Janitors

Janitors and building cleaners held about 2.4 million jobs in the U.S. in 2019 and the employment growth rate of the sector is average. Janitors earn a median wage of \$14.31 per hour or \$29760 per year (Bureau of Labor Statistics, 2021b). Most janitors (67.6%) are male. There is no formal education requirement and usually only short on-the-job training. Janitors are employed across a range of institutional sites including schools, hotels, hospitals and industries. They carry out tasks that include cleaning walls and windows, mopping floors, removing rubbish and cleaning restrooms. Occupational injury is high among janitors – particularly elbow, knee and wrist injuries and cardiovascular conditions (Green et al., 2019). Janitors often have yearly contracts and many are unionized.

Teachers

There are approximately 2.7 million people teaching in U.S. elementary and high schools. Teaching is often unionised and it is usually well-paid, with a median wage of \$61,350 per year for elementary school teachers and \$61,820 per year for high school teachers. Teaching offers job security for most, especially those who work in public schools (Bureau of Labor Statistics, 2021c, d). Although teaching is not physically demanding in the same ways as for paid caregivers or janitors, it does require physical stamina, particularly when teaching young children. Moreover, it is widely recognized that teaching is psychologically demanding and stressful (Zhang et al., 2019; Hyun-Joo et al., 2021). The usual entry level qualification for teaching is a Bachelor's degree. Teachers in U.S. public schools typically belong to an occupational pension system. For the women and men interviewed for this research, the State Teachers Retirement System (STRS) incentivises teachers to retire after 30 years of service, which for most is at around age 55. The replacement rate of prior earnings for teachers' pensions was traditionally very high – up to 90% – although the replacement rates have declined somewhat in recent years. Public school teachers who stay long-term in a particular school district maximise pay and

benefits by working for a single employer. Teachers in private or charter schools do not have the same kind of long-term job security that tenure provides and have lower pensions than those employed in the public school system. With no mandatory retirement age in the United States, teachers may continue to work after age 65 if they wish to.

Individuals interviewed for this research worked in occupations with different key characteristics associated with the practicality and possibility of extending working life. Not only did rates of pay and employee benefits differ across employment sectors, but the relative security or precarity of jobs varied, too. Additionally, the physical demands of employment and the ability to continue working given different health statuses at older ages also differed among paid caregivers, janitors, and teachers.

Precarious Employment

Precarious employment is generally agreed to have the following characteristics: lack of job security, part-time or seasonal in nature; having a zero hours' contract, having few or no benefits (Standing, 2011; Vosko, 2008). Prior research demonstrates that many paid caregivers are in precarious employment and often have little control over their hours of work (Folbre, 2012; Zeytmoğlu et al., 2009). Assignments may be episodic and part time, meaning many paid caregivers cannot rely on a regular income sufficient to meet current needs (Stacey, 2011), and by extension, may be unable to contribute to private pensions and need to rely more heavily on Social Security in retirement.

Older workers in precarious employment, and especially women, often find it difficult to find replacement employment if sufficient hours or jobs become unavailable, due to age-related discrimination in recruitment (Neumark et al., 2015). Difficulties finding employment can be exacerbated by work-related or other poor health. Some studies suggest that employment precarity contributes to a higher risk of poor mental/physical health (Burgard et al., 2007; László et al., 2010). The disadvantage of employment precarity happens in a broader context of insecurity. A recent article by Lain et al. (2019) highlights the risks of ontological precarity which links household precarity, family precarity and welfare state precarity, which are mutually reinforcing. This suggests that, on one hand, the capacity to extend working life for individuals confronted with multiple precarities is very problematic due to the intersecting challenges created by uncertainty and insecurity arising from family, employment, and policy circumstances. On the other hand, continued employment is financially necessary for those same workers, whose employment precarity means they cannot afford to save or pay into private pensions.

Physically Demanding Work

Workers engaged in physically demanding and repetitive physical work tend to develop certain chronic work-related illnesses earlier than workers in less physically demanding occupations, and they are also more likely to have to exit work through disability (Marmot & Bell, 2010; Edge et al., 2017). For example, janitors are more likely to develop musculoskeletal and vascular conditions (Green et al., 2019) associated with the demands of their jobs. Paid caregivers are also likely to develop repetitive strain injuries to hips, knees and backs, work-related injuries associated with lifting/moving clients to whom they provide care (Stacey, 2011).

As mentioned in the introduction, influencers often present extended working life as an unproblematic or benign approach to address the challenges posed by population ageing and increased pension costs. We argue that uncritical stance overlooks the realities imposed by the lived experiences of women and men in different employment situations and family caring norms. To assess the likely effects of extended working life policies on the real world experiences of older workers, a life course perspective provides a critical lens for analysis.

Life Course Perspective on Extended Working Life

A life course perspective offers a useful framework to analyse extended working life for men and women in different occupations by focusing on transitions and turning points in workers' lives. Transitions may include, for example, leaving school, starting work, assuming unpaid caring roles and transitioning to retirement. Turning points may include becoming parents, the onset of ill-health for workers or their family members, returning to education, policy changes, and major economic events such as recessions or financial crises. The approach taken in this chapter is to consider how workers negotiate such transitions and turning points and how this affects their financial and health outcomes as they approach retirement. The analysis draws on the approach of Giele and Elder (1998) who focus on the institutional context (including policy), location in time and place, social norms (including gendered social norms regarding responsibility for unpaid care) and workers' degree of agency (Giele & Elder, 1998). Cumulative disadvantage theory suggests that earlier life disadvantages or advantages tend to be exacerbated over the life course (Dannefer, 2003). In the case of working lives, for example, the initial dis/advantage may be educational or financial in nature, which over time becomes more entrenched. Those amplified dis/advantages persist and may become overlaid by other forms of advantage or disadvantage by the time workers approach the end of their working lives.

Family circumstances of economic distress may compel individuals to leave school with lower levels of education, leading into a succession of low-paid jobs. Such inauspicious starting points may be accompanied by gendered social norms of

caring and family formation that lead to further disadvantage for some. Having access to the narrated work-life history of the research participants provides us with an understanding of how such processes evolve in the lives of the workers. Focusing on paid caregivers provides insights into physically demanding and often precarious employment for women who typically also have to conform to strong norms that impel them to take on unpaid care for family members. The work-life histories of janitors highlight similarly disadvantaged earlier lives that lead to physically demanding and occasionally precarious work trajectories, but typically without the expectation of providing unpaid caring. Finally, most men and women teachers enter their working lives with relative advantage and we can trace through how this initial advantage is reinforced by further education, family formation patterns, pension schemes and unionisation. Using the life course perspective provides insights into the ways policies and practices ameliorate or exacerbate disadvantages in relation to extending working lives.

Methods

The data on which this chapter is based is drawn from interviews with 37 older workers in the United States, part of a larger comparative study of 120 workers in Ireland and the United States. This chapter focuses on the gender and health of older workers approaching retirement, draws on interviews with either teachers (ten men and ten women) or workers in physically demanding jobs such as paid caregivers for older people (ten women) and janitorial services (seven men). The study on which this chapter is based was designed to explore the varying impacts and experiences of extended working life for workers in strenuous and precarious employment, as compared to those in more sedentary and secure employment. Each older worker described their work-life history starting with their earliest employment and discussed their current situation, future plans for work and/or retirement and their thoughts on working past the traditional retirement age of 65. They were asked about their families and caring responsibilities. All interviews were fully transcribed and thematically coded in relation to health, gender and views on extended working life. Each interview was analysed in relation to life course transitions and trajectories.

Profile

Table 2.1 provides a profile of the workers. In general, the paid women caregivers are the most disadvantaged group, having lower education, poorer health, lower incomes and being most likely to need to depend on Social Security for all of their retirement income. The caregivers are the lowest paid of all groups, followed by the janitors having slightly higher levels of pay. The lowest paid teachers (\$60–80k

Table 2.1 Paid caregivers, janitors and teachers

	Paid caregivers (women)	Janitors (men)	Teachers (women)	Teachers (men)
	10	7	10	10
Education	HSD ^a : 7	HSD: 6	B Ed ^b : 1	B. Ed + PGM ^c : 9
(Highest level)	HSD + comm college (3)	HSD + 2 years CC: 1	B Ed + PGM ^a : 9	Undergraduate degree: 1
Married	4	1	8	7
Single	4	2	2	1
Divorced	2	4	0	2
Annual income	<\$20k: 5	\$0–20k: 4	\$60–80k: 3	\$60–80: 4
Bracket	\$20–40k: 4	\$20–40k: 3	\$80–100k: 6	\$80–100: 6
	\$40–60k: 1		\$100–120k: 1	
Pensions	SS only: 7	SS only: 7	STRS: 7	STRS: 6
	SS+ Small private pension: 3		STRS+SS: 3	SS + Private: 4
Health	Back/hip/knee: 6	Knee/back: 2	Knees/shoulder: 2	Knees/shoulder: 2
	Generally healthy: 4	Heart: 1 Diabetes: 1 Generally healthy: 3	Generally healthy: 8	Generally healthy: 8
Home ownership	Own: 5 Rent: 5	Rent: 7	Own: 9 Rent: 1	Own: 8 Rent: 2
Ethnicity	AA ^d : 9 Other: 1	AA ^d : 7	WA ^e : 9 AA ^d : 1	WA ^e : 9 AA ^d : 1

^aHigh School Diploma; ^bBachelor of Education; ^cPost Graduate Masters; ^dAA: African American; ^eWA: White American

per annum have higher pay than the highest paid caregivers (\$40–60k). Over half of the caregivers and the janitors are single or divorced, while most of the teachers are married, reinforcing the concept of ontological precarity. Most of the teachers own their homes, while half of paid caregivers and most janitors rent their homes. Most of the janitors and paid caregivers will be totally dependent on Social Security for their retirement income, with only a few having small occupational or private pensions. In contrast, most of the teachers, both male and female, expect to have pensions from the State Teachers Retirement System (a relatively generous occupational pension) in retirement in addition to Social Security benefits, underscoring the accumulation of advantage. Most of the paid caregivers and janitors are African American, while most of the teachers are white. Teachers work in similar environments, although those working in private schools have less generous pensions than public school teachers. Finally, most of the paid caregivers have chronic musculo-skeletal injuries, followed by relatively fewer of the janitors having chronic health complaints, compared to most teachers, who report being healthy.

Transitions and Turning Points: Legacies of Early Adulthood

There were marked differences across the occupational groups in the career aspirations their families had for them at school-leaving stage. Most of the janitors, all of whom were African American, completed high school but were not encouraged to pursue a college education. The highest aspiration for most was to complete high school and get a job to earn money, as recalled by Billy:

I do remember having an ultimatum: “You either gonna go to school or you gon’ go to work, or you’re gonna have to get your own place” (Billy, janitor).

Typically, the young men who became janitors were not encouraged to pursue any particular occupational path:

They didn’t encourage me at all. Just for me to be working and not being in jail or anything, like so many other African–American folks, you know (Chris, janitor).

The quote from Chris reflects challenges faced by many African-American men, in that they entered the labour market without direction. Some of the men in the sample had moved many times during their childhoods, interrupting the continuity of their elementary and high school education, and creating low expectations at the onset of adulthood about education and residential stability.

Neither were most of the paid women caregivers encouraged to pursue higher or further education by their families. Additionally, some of the women left high school early because they became pregnant, resulting in lower educational qualifications. As Andrea explains:

...when I found that I was pregnant, they didn’t allow me to go back to school. You couldn’t in those days, you couldn’t go to school pregnant and if you had a child, you could not go back to school (Andrea, Home Health Aide).

It was difficult for those who became mothers during high school to complete their education. For example, Andrea, who later completed her high school education, was unable to complete a nursing degree (which was her aspiration) due to the difficulty of combining work with childcare as a single parent. Two of the home health aides had nurses in their families who served as role models, but their own education was interrupted when they were required to provide care to family members.

In contrast, most of the teachers, whether men or women, were strongly encouraged/pushed by parents to pursue a college education. For many, parents who had not had the opportunity to go to college themselves wanted that for their children. The quote here from Oliver is typical:

My Dad was a high school dropout, Depression baby ... for all of his kids, he wanted to see them get college diplomas (Oliver, male teacher).

For others, attaining a college education was not merely a personal aspiration, it was a family imperative:

... my parents, neither one of them had ever gone to college. My dad worked in a factory. My mom was a secretary, but that was the thing. They wanted us to go to college and so that was kind of never a question. We were gonna go to college (Drew, male teacher).

Some others noted that a strong tradition of teaching in the family meant that teaching as a career was strongly encouraged – almost a normative activity:

I had my grandfather on my mom's side was a Superintendent of Schools. My grandmother was a teacher. On my Dad's side, I have like a second cousin who was the Superintendent of Schools ... There were teachers left and right, so we were always kind of in a family of where education, that was always a viable option (Edel, U.S. teacher).

However, there were gender differences in at least some of the family's career expectations among the young adults who became teachers. Some women teachers' parents expected them to work for only for a short time before getting married.

In their mind, it really didn't matter what career I had, because I was gonna grow up and be married and then be supported by the husband (Belinda, female teacher).

While some traditional families may have held a strong normative assumption that their young women would teach only until they started their own families, that is not how things turned out since all of the women teachers interviewed were at least in their 50s. Nonetheless, none of the men who became teachers mentioned that their families expected them to work for only a short period until marriage.

Work-Life Trajectories

Janitors

Several janitors reported that they were encouraged to finish high school and then find a job to earn money at school-leaving stage. The highest level of education for most janitors was a High School Diploma, with only one having a few years of college. Four men started their working lives in a series of low paid precarious jobs including kitchen prepping, security work and self-employment in pest control. Another worked in a steel factory that closed down in the late 1970s, leaving him redundant; others who enlisted in the military as young men faced a difficult employment environment on discharge in the early 1980s. For most of the men, their early work years were followed by periods of working either in low-paid work or in better-paid but hazardous work, for example, spot welding or working with toxins in heat treatment plants. Chris described his work life trajectory:

I got to looking at it and the money was great, but you were dealing with all kinds of toxic chemicals and toxic fumes and stuff and I had noticed that some of the guys that would do about 20 to 30 years in that industry, they wouldn't live that long after they retired, so I had to think about that also. It was a very, very dirty job (Chris, Janitor).

For some janitors, earlier periods of work were punctuated by spells of unemployment. Most of the janitors remarked that they were ultimately relieved to find relatively safe and stable, albeit low-paid, janitorial work by their 40s and 50s, with many having at least one-year employment contracts. However, their work trajectories and relatively low pay meant that they could only afford to live in rented accommodation and were unable to contribute to private 401(k) pensions. Many janitors

said they would be faced with having to continue working after age 65 for financial reasons, partly because they came upon stable employment only later in life. Most of the janitors had been in their current jobs for an average of only 5 years. Two of the janitors were exceptions and had been in the same jobs for 20 years and 37 years respectively; their jobs were more secure and relatively well-paid employment compared to most of the other janitors. One who worked in an educational institution had an occupational pension, but most had no access to pension plans through work.

Paid Caregivers

The work-life trajectories of the women caregivers also began with relatively low levels of education and similar to the janitors, many lacked parental encouragement to further or even complete their high school education. Three of the women left high school before graduation. One of these early school leavers, Andrea, later completed her General Education Diploma (GED) and started training to become a nurse. Ultimately, she found it too difficult to juggle nurse training simultaneously with earning a living and raising three children as a single parent:

You know, but me having three kids, working full time and being to school by eight o'clock every morning, I burned out. And for me to say it, that's the saddest thing that I didn't go back (Andrea, U.S. paid caregiver).

The paid caregivers' initial educational disadvantage was often compounded by strong gendered expectations that the women would act as the main unpaid carers for members of their (often extended) families – children and older family members – who needed care. For several of the women, this led to work-life trajectories that involved moving in and out of employment and unpaid care work in the home. For example, Emma had started to study at nursing school, but left to care first for her grandmother and then for her aunt. Providing family care meant she missed out on 4 years of paid work, and more importantly to her prospects of a well-paid career, the chance to acquire qualifications to have the best start of her working life:

My grandmother, but you can say she's my Mom, 'cause she raised me and I took care of her. By the time I decided to go back to college, my aunt fell and broke her hip, which was her sister, so I decided not to go back to school. She was in a nursing home. I went to visit her and she says my name and she says 'Please take me out of here and take care of me'. Well, she helped take care of me, along with my Mom, so I did that until she was 90-some years old (Emma, Paid caregiver).

Several paid caregivers spent years out of employment or in part time or limited hours work due to providing care for their own children, in addition to older family members. The women who worked as paid caregivers had more children and were more likely to be single or divorced than the women who were teachers. Another family/gender related issue that affected one healthcare worker was that she was subject to domestic violence by her partner, who didn't allow her to work for a period of 10 years.

Every time I would get a job, he would get me fired. He stalked me (Flora, Paid caregiver).

As was the case for janitors, the disadvantaged transition to early career employment led most of the current paid caregivers into a series of precarious, low-paid jobs over their working lives – including, for example cleaning, food preparation or other jobs in the service economy. For many of the women who eventually became paid caregivers, both their earlier and their current work was typically even lower-paid and more precarious than that of the janitors. Many caregivers were being paid by the hour, lacked yearly contracts, and did not have guaranteed working hours from week to week.

The level of precarity for caregivers depended on their place of employment. Home help agencies offered the least security, lowest pay and the risk of irregular hours. Those working in nursing homes/hospitals were typically better paid and more secure, with some having paid vacation time. Perhaps the biggest trade-off between the two caregiving sites was the intensity and physicality of the work. Differences in pay and security were linked to other risks. Nursing homes had multiple clients with very high levels of need for assistance that made greater physical demands on the caregivers working in institutions, with higher risks of burnout and injury balanced out against more security and slightly higher pay.

Teachers: Stable Work-Life Trajectories and Secure Employment

By contrast, the trajectories of both women and men teachers were generally characterized by stability, with most teachers having worked for long periods in the same job. The men teachers in the sample had worked in their current job for approximately 20 years on average, while women teachers had spent on average 22 years in their current job. Cynthia is an example of the security of teaching jobs:

This is my 40th year teaching here. I've been at <X middle school> my entire career, and so we only live a mile and a half from here (Cynthia, teacher).

Teachers were more likely to be married than either janitors or healthcare workers and most of the teachers were home owners (see Table 2.1). All of the public school teachers were in the State Teachers Retirement System (STRS), had generous occupational pension plans and employee benefits, and were union members. Most had very secure employment once they were granted tenure in their school district:

Having my father have been a teacher, I know there's more financial security if you have tenure, and that actually worked out very well because only a year after I got my tenure, we had a huge financial crisis in the District and they were laying off a good number of teachers, but because I had been tenured, I actually jumped above teachers who had been hired before me who had never gotten their Master's Degree (Hope, U.S. teacher).

One teacher was temporarily laid off because of a lack of money in his school district, but he has since attained tenure and his experience was exceptional among public school teachers. Teachers in private schools had somewhat less job security as their public counterparts, and were mostly employed on one-year contracts.

Some of the women teachers had either started teaching later or job shared or taken time out of teaching to care for their children. For most, their jobs were secure and they were able to return to the same job. Some women did have fewer years of pension built up compared to men of the same age due to taking time out for child-rearing, but because the teachers' pension scheme paid out in full after 35 years in total, some women were able to work to later ages to compensate for that.

Health

There were major health differences between those engaged in work that is very physically demanding (caregivers and janitors) compared to the teachers whose work is far less physically demanding.

Over half of the male janitors reported work-related injuries. For example, a janitor who acknowledged the toll of long hours of physically demanding work stated:

Working the long hours, plus partying, you know the body turned around, was like 'Okay, guess what? Can't take this no more' (Danny, janitor).

His poor health led to heart surgery at age 46 – and to his being unable to work for 2 years as he recuperated.

Chris's account is more typical of the kind of wear and tear experienced by janitors

You know I haul around a lot of equipment and stuff, push around a lot of stuff, you know, and that just wears on you. You know sometimes I feel it in my hip on occasion and on my leg (Chris, janitor).

Such wear and tear lead some of the janitors to question whether they will be able to continue working until they would reach the higher Social Security retirement age.

No, because everybody can't work 'til they're 67. Like as you get older, sometimes your body breaks down and some people can't go to 67, 70 years old. Some people, sometimes, if their body breaks down, like their back or their knees or whatever, they gotta retire early (Isaac, janitor).

Six caregivers explained that the nature of their work led them to have work-related injuries. For example, one participant, Emma states that lifting and moving patients from bed to bathroom to wheelchair has caused her to have a hernia:

I don't do lifting and stuff. I did that two or three years ago in a job because I was with a client and she was moving and I tried to help do that ... and I ended up having an emergency surgery. Like I said, I was out for three or four months and I didn't even get compensated for that. Nothing... (Emma: Paid caregiver).

Others, such as Jenny, had developed chronic work-related back injuries from lifting clients:

My back hurts. My legs hurt. Sometimes it's hard for me to bend over just to pick up something off the floor and I'm 53. And it's just because I have a bad back. I have a pinched nerve... (Jenny, Paid caregiver).

Compared to the caregivers who provide home health support, the physical demands among those working as Certified Nursing Aides in nursing homes are even more difficult, partly because of the volume of patients, and partly because they need to lift at least some of those patients on a daily basis. For example, Flora who works in a care facility, describes the impact of this work on her:

You're exhausted. It's a wear and tear on the body, 'cause you have to turn them, picking them up and doing this and that, but just like the other day, I was soaking in some Epsom Salts and green alcohol in the tub, as hot as it could be because it does wear and tear on your body and you have to take care of your body. You'll break it down (Flora, Paid caregiver).

In contrast to the work-related health problems experienced by janitors and paid caregivers, most of the teachers were in good health and none reported having accrued any work-related injuries or chronic conditions. Heloise's description is typical:

I mean both my husband and I are really pretty healthy, so but I guess if that changed, that might influence [the timing of retirement]. I do not want to be one of those people who works 'til they die and walks in the parking lot and either works themselves to death or has some sort of health condition that they manage (Heloise, teacher).

However, some of the teachers emphasized that teaching is stressful and mentally and emotionally demanding and requires a good deal of energy:

I think the stress and the amount of mental and emotional energy that you have to keep putting out every day wears on you a little bit more. I think your energy level diminishes...every teacher I've ever known, by the end of their career... they're going, 'I'm just tired. I'm just tired (Jocelyn, teacher).

Most teachers said that they want to leave work in their late 50s or early 60s to enjoy some healthy years in retirement. For those who were members of the State Teachers Retirement System, having a good occupational pension and no work-related disabilities would afford them the opportunity to do that. However, even with the relative luxury of being able to retire at younger ages with adequate income, there are a few exceptions among the teachers in their desire to stop working relatively early. One woman said she would like to continue teaching until she is 80, reflecting the potential for extended work life policies to make it possible for people who want to work to choose to continue. However, as the sentiments of most teachers, janitors, and paid caregivers indicated, the prospect of extended working life was not something to look forward to in a positive way.

Current Working Conditions, Earnings and Pension Prospects

Paid caregivers have the least favourable working conditions and are the lowest paid of the occupational groups in the study. Hourly pay for the caregivers interviewed ranges from U.S. \$8 to \$12 per hour, with most earning less than \$40,000 per annum for full-time work. One woman was earning over \$40,000 per year, but only by working four different jobs (Home Health Aide for an Agency, driving a bus, private home-care clients, cleaning) for over 60 hours per week to earn that much.

Compared to the janitors (whose conditions of work were more secure) caregivers who worked in private agencies providing home care usually had no health benefits, were paid by the hour and had no paid time off. As Jane, a home health aide described it:

They offer no health insurance. You don't have personal days. You don't get compensated for vacation days. If you don't go to work, you don't get paid. It's no fairness in that field (Jane, Home Health Aide).

Most paid caregivers were not unionized and most reported that their working conditions had actually become worse in recent years. For example, some had previously had paid time off or pension plans through work, but no longer.

We used to have PTO [paid time off] here. They took it [away] last year (Bella, U.S. paid caregiver).

Caregivers with jobs in hospitals or care homes as certified nursing assistants, tended to have somewhat higher pay rates than the home health aides; Some had more predictable hours of work and yearly contracts, while one even belonged to a union. However, institutionally based paid caregivers were more likely to get injured from lifting clients in those jobs. After suffering injuries, some changed their jobs to work as less well-paid home health aides to avoid further injury. Another risk that some home health aides reported was working in dangerous environmental conditions when they had clients in neighbourhoods where drug-dealing or crime was a problem.

The lower pay and higher level of precarity of health care workers makes it extremely difficult to put aside money for private pensions or savings, or to anticipate any income other than Social Security in retirement. Some health-care workers were so under-employed, they were not earning enough money to meet current needs, never mind future retirement income needs:

I wouldn't mind getting more hours, working more maybe would help me buy a car and pay a lot of bills I need to pay.....when people get sick and go to hospital, your case ends there and it doesn't pick up until they come from the hospital and call back to get ... the service back (Debby, Paid caregiver).

Others were subject to sudden lay-offs when home health agencies closed down suddenly.

Either they [Home Health Agency] closed down or I would work, go get my check, go take it to cash it and they had insufficient funds. So after that happened say two or three times, I had to let the job go because I'm working for nothing (Ellie, Paid caregiver).

Other caregivers reported that their hours could change from week to week when patients became ill and hospitalized or died, and it might take a long time for them to get replacement hours for another person needing care at home. Nor did they get paid if they needed to take time off for their own or their family's ill-health, as the following quote exemplifies:

Where I'm at, I have no benefits. If I get sick or my children or someone in my family gets sick or if somebody dies, like they did about two or three months ago, taking time off when they're close, immediate family, you still don't get paid for that.....So it's just you're at a loss, you know, and if you're banking on that check every two weeks, then you get a check for like \$120, you're really in the hole. (Ellie, Paid caregiver).

Most caregivers had been in their current jobs for a relatively short time, partly due to the precarious nature of home health agencies which sometimes shut down without warning.

The janitors tended to have somewhat better employment conditions than the paid caregivers – most janitors belonged to a union and had at least yearly contracts, so their employment was somewhat less precarious. Some janitors (those who were unionized) also had employment-based benefits, like optical and dental benefits and hospitalization cover. They had somewhat better pay and more regular hours than the paid caregivers; most janitors have 40 hour shifts with the possibility of overtime at weekends.

By contrast, teachers in the public school system had excellent conditions of employment, particularly once they had attained tenure, with extensive health benefits and long paid vacations. All teachers in the public school system are unionized.

Teachers in both private and public schools had relatively high earnings compared to the janitors and healthcare workers. Most teachers felt they were well paid, although a minority felt that they were not especially well paid compared to other professionals and observed that there was not potential for many increments in pay after a certain point in their career.

Some teachers working in private schools had somewhat less job security than public school teachers, with one-year contracts and health insurance dependent on their remaining employed. For example, one teacher noted that one of his colleagues had recently not had his yearly contract renewed, leaving him without medical insurance in his early 60s.

We don't have tenure and we don't have a union. A couple of teachers have been let go and it was just wrong...he could get Social Security but it wasn't going to be as much and he couldn't get Medicare and trying to get medical coverage on your own is terribly expensive (Drew, teacher in private school).

This left his colleague in a vulnerable position and Drew was worried that his own job security was dependent on the good will of the private school management.

Pensions

Paid caregivers did not generally have occupational pensions. The only exception is one worker who was employed by a nursing home for over 40 years and was vested in the pension many years ago. Most paid caregivers earn too little to contribute to private pensions like 401(k)s. Emma summarises the situation: most would like to build a pension, but simply cannot afford to do so, because of their low and often inconsistent pay:

And I'm worried about retirement and I just don't know what to do to start to try to put a little chunk away for then, you know because when I get paid, I mean my check goes. It goes for living every day. I pay for gas, light you know, just all of it (Ellie, Home Health Aide).

All but two of the home health aides reported that they will be totally dependent on Social Security for their retirement income. Some who are married may share in their husband's/partners future retirement income, but most of the paid caregivers are single or divorced. All of the janitors will also depend heavily on Social Security for their retirement income and, like the healthcare workers, six out of ten are either single or divorced and so will not have access to a share in a partner's pension.

By contrast, most of the teachers, regardless of gender, in the public school system expect to have excellent occupational pensions, the State Teachers Retirement System (STRS). Currently the replacement rate is 78% of final salary after 35 years. For example, teachers earning a \$70,000 annual salary could retire on an STRS pension of \$54,600 in their late 50s. Most teachers are in workplaces with strong unions that inform them of their pension rights.

A few of the women teachers had either spent years out of employment or job-shared to care for their children – some because they moved to facilitate their husband's careers (so-called 'trailing spouses') or who had not started to work until after spending years caring for their children full-time for a number of years. For such women, they did not have full pension benefits at the time of the interview, but choosing to remain in work to later ages might provide the opportunity to qualify for a full pension based on 35 years of service.

A subgroup of teachers with less advantageous pensions are those who work in private or charter schools. In private schools, the pensions are much less generous than the STRS, although their private school teachers' pay is higher, so some could afford to pay into 401(k)s. Private school teachers will partially depend on Social Security to supplement their private pensions and are more likely than public school teachers to be affected by the increase in Social Security retirement age to 67.

Views on Extended Working Life

Most of the paid caregivers felt that their jobs were too physically demanding to be continued past the age of 65, and disagreed with raising the full Social Security retirement age to 67. For example, Debby said:

Okay now this, I don't mind doing this, but at 65, I don't think that this is what I want to do. I would want to be doing something less physical, and if I am doing something then less physical, I wouldn't mind (Debby, Paid caregiver).

Many caregivers felt that working past the age of 65 should be optional, not something that workers were compelled to do:

No. No. I think it should stay the way it's been, 65, and if you're able to keep working, that's a choice you should be able to make, not... standard (Holly, Paid caregiver).

There was one exception – one caregiver interviewed, who was still working at age 70, felt others should have to work past age 65, too. She was one of the minority of paid caregivers who were healthy in the study, and felt that others should be able to continue working

They need to be still out there working. It ain't gon' kill them. It didn't kill me, so let's keep them active (Gemma, Paid caregiver).

Not surprisingly, given the physical demands of the job and the poor working conditions, many of the paid care workers said they wanted to retire as soon as possible. However, for many, their financial survival depends on them continuing to work:

I don't know. I might have to just retire probably when my health fails, and that's sad to say (Emma, Paid caregiver).

Isobel a caregiver has observed many caregivers who need to continue working at older ages and find it very difficult to do so:

Yeah. Many of them, but in the workplace, you have some very old people that's still working.....Some of them can barely make it, but because of the conditions, they have to be doing it. They need it [the money]. Yeah (Isobel, Paid caregiver).

Janitors also shared the view that workers should be able to retire at 65 rather than having to wait until age 67. Henry, having observed that for many colleagues and friends, their health began to deteriorate in their mid-60s, paints a bleak picture for those having to continue working past age 65:

I mean 67, you know, how much living do you have, the average individual? I would think you should be able to retire at an early age and be able to have some life, some vitality to be able to enjoy your retirement and not sit at home and wait on the check and barely make your financial obligations or back and forth to the doctor (Henry, janitor).

Even most of the teachers whose good occupational pensions supported retirement at younger ages (and who would not be personally affected much by the change in Social Security retirement age) felt that age 67 was too old for people to have to wait to retire. Most teachers felt that workers in all kinds of jobs should be able to enjoy

some healthy time in retirement: One teacher was strongly opposed to extending working life:

I think it's bullshit.... You know they say people are living longer or whatever, but I think you know....people should be able to retire – Between 60, 63, 64 – early 60's, you should be able to retire (Gordon teacher).

Another expressed the view that people should have time to enjoy doing things in retirement that they didn't have time for when working:

I really think that people should have the opportunity to enjoy some things that they weren't able to when they were working. Grandkids, hopefully for me someday, to travel, do some things, see some things that you may not have been able to see 'cause you didn't have the time because you were working (Colin, teacher).

Commenting on working longer in general for other people, one teacher worried about the negative effects of delayed retirement.

I think it's probably gonna negatively affect financially a lot of people that maybe are experiencing you know disease or illness or things like that (Ivor, teacher).

Other teachers noted that health status should be taken into consideration in determining whether a person should have to work past age 65. Henry, whose father developed cancer in his late 60s and had to keep working until age 74 to pay his medical bills said:

People with health issues, if they crop up at that age. So you're making people work in a situation where it might really be agonizing for them to work (Herbie, teacher).

However, at least one teacher appeared to have internalised claims that population aging and pension costs made EWL unavoidable to sustain pension systems:

Well I think that it's economically sound to do that, because you've got the baby boomer generation coming, and this is going to be the largest number of people who have ever retired in the history of the United States (Darina, teacher).

A few teachers expressed mixed views, feeling that increasing the age for full Social Security is on balance might be a good thing, but not for everyone, all the time. The perspective was that people with poor health need to be protected and that working later should be a choice for people who wanted to, rather than a compulsion for those who preferred to stop.

So part of me is looking at the greater good of you know things of Social Security going broke and those kinds of things..... I think in some respects, I think it needs to be up to the person as to what they want to do (Ellie, teacher).

The paid caregivers and janitors were quite unequivocal in their disagreement that American workers should wait until age 67 to retire. For the most part, even teachers whose pensions permitted them to retire early, and who were least affected by expectations associated with EWL, felt that making people work longer was potentially unfair.

Discussion

Considering the extended work from a life course perspective emphasizes that policies to extend working life – particularly the increase to the age of 67 for receipt of full Social Security pensions – has different implications for workers in the different occupational groups and for men and women.

By focusing on transitions such as leaving high-school education and parental influences, it is clear that economic conditions, family expectations and public policies combined in various ways to channel workers into either stable career trajectories with good pay and conditions or, alternatively, into a series of relatively undesirable jobs most typically characterized with poor pay and working conditions.

Teachers were strongly encouraged by parents or other family members to engage in further education after high school and/or they had several family members in the profession who acted as role models. Thus, they had both the encouragement and the family resources to train to be teachers, starting them on a long and stable career trajectory. The relatively high pay, job stability and their generous occupational pension meant that most were home owners who would have adequate retirement income. In fact, they anticipated being able to retire relatively early and still be financially stable in retirement. Policies to extend working life, especially because of the value of their occupational pensions, would have little impact on their future employment trajectories. Teachers had the additional advantage of being unlikely to have developed any work-related chronic health conditions, although some did say that they experienced stress.

By contrast, the janitors were typically not encouraged by anyone to pursue further education or (in some cases) to complete their high school education. This led to few qualifications and then to a series of jobs in manufacturing, the military, or the service sector in early adulthood. Some were made redundant from relatively well-paid and apparently secure jobs in manufacturing when the steel industry collapsed. One tried to pursue a community college degree later, but had to discontinue due to difficulties in financing the degree. Janitors had limited occupational choices due to their lack of qualifications and limited opportunities for advancement, and few had private or occupational pensions. Most expected to be totally dependent on Social Security in retirement and half reported that they already had chronic health conditions.

Similarly, most of the paid caregivers were not encouraged to pursue higher education. Sometimes, this lack of encouragement was compounded when some of the healthcare workers became pregnant in high school, abruptly terminating their education. When healthcare workers tried to study later to upgrade their professional qualifications to nursing, the difficulty of combining single parenting, working full-time and studying made it impossible to do so. Family responsibilities, limited opportunities for education, and having to leave the labour market periodically to provide unpaid care for family members confined these women to a limited number of poorly paid jobs. As they approach retirement, most expect to be entirely

dependent on Social Security and most have job-related injuries or chronic health conditions.

The lack of family friendly policies in the United States, such as paid maternity leave made it more difficult for women, whether paid caregivers or teachers, to combine caring for children with paid employment. However, teachers had higher salaries, predictable and more flexible patterns of work, and could better afford to pay for childcare.

Taking only their own circumstances into account, it might appear likely that teachers would be in favour of extended working life policies, especially since such policies would apply mainly to people in other occupational groups. However, most teachers were strongly opposed to the general idea of working until the Social Security entitlement age of 67. They felt that working for 35–40 years was ‘long enough’ for teachers...and other workers, too. Many felt that teaching was stressful, and required a considerable amount of energy. Several teachers considered circumstances beyond the teaching profession, and felt that people in physically demanding work or those who developed health problems would struggle to be able to continue to work past the age of 65. Like the other workers who were interviewed in this research and resonating with previous research, teachers felt that people deserved to have some healthy years in retirement (Pond et al., 2010). Some teachers did feel that working to later ages might be necessary “for the greater good”, but even they felt that there should be protection for older workers in poor health.

For both janitors and paid caregivers, having to work until age 67 is a difficult prospect. Many worried that they may be physically unable to continue working this long. Similar to the sentiments of the teachers, the janitors wanted to have some healthy time in retirement. Unlike the teachers, the janitors feared that they would have to keep working in their physically more difficult jobs due to financial necessity in the face of the increase in Social Security age, whether they were healthy or not. Some paid caregivers had already tried to adjust to working longer by moving from highly physically demanding nursing homes to somewhat less onerous home health aide work. However, this meant a lower income, possible exposure to dangerous working conditions, and a more inconsistent income which made it impossible to contribute to private pensions (Stacey, 2011) or sometimes, to pay current bills. Introducing policies to extend working life is extremely disadvantageous for such workers because of their low incomes and compromised health. They are further disadvantaged by the fact that access to Social Security disability benefits have been made even more restrictive in recent years.

Of all the research participants, the women who provided paid caregiving are the most disadvantaged through the combination of their low pay, precarious conditions which frequently leave them under-employed and inconsistently, paid and being engaged in physically and emotionally demanding work. The janitors, while they are low-paid and their work has physical demands, fare slightly better, given somewhat better employment security and more consistent pay. The paid caregivers’ accounts show how the disadvantaging factors associated with their employment, together with heavy unpaid care responsibilities for women, combine to result in an inability to either contribute to private pensions or to maximize their own Social

Security contributions (Ginn et al., 2001; Street, 2020). If the Social Security retirement age keeps increasing – or put another way, if all workers must anticipate extended working life – some paid caregivers fear that they will have to continue working indefinitely regardless of their compromised health statuses. The narratives of all the workers, regardless of occupation, communicate a shared sense that they have worked hard for many years and deserve to have adequate pensions and a right to retire at traditional retirement age of 65. Extending working life is an unpopular possibility for advantaged and disadvantaged workers alike. The increased Social Security retirement age disrupts hopes and plans to retire in dignity, with some healthfulness remaining after long years of work.

Policy Implications

The data analysed in this chapter were collected in the waning days of the Obama presidency, and represent the perspectives of workers in different occupational categories status quo ante. That is, the data were collected during “normal” times – both before the Trump Administration’s four-year assault on American workers’ health and labour rights (Madland et al., 2018; Woolhandler et al., 2021) and prior to the global COVID-19 pandemic. Clearly, policies designed to extend working life had disproportionately affected some groups of workers in this research, namely the janitors and the health care workers. The teachers in the public school system were protected from EWL by their occupational pension scheme. Teachers in private schools were possibly more directly affected by EWL, but were better paid with good working conditions, and so could more afford to contribute to private pensions, 401(k)s and better manage their preferred exit trajectory from paid work.

In fairness, policies to extend working life were inadequate and disadvantageous for precarious workers when the data were collected, and had been for decades under both Democrat and Republican administrations. The situation has only deteriorated since. The narratives of these older workers indicated that the one-size-fits-all policies intended to extend working life disproportionately affected workers in low-paid, physically demanding jobs (janitors) and were even more punitive for workers in simultaneously precarious and physically demanding jobs (paid caregivers). Workers in all categories felt that individuals in such jobs should be able to leave work at younger ages than those in better paid, secure and sedentary jobs.

Entering the second year of the global pandemic, the quality of the jobs featured in this research have changed, although widespread media accounts have indicated that the relative advantages of secure employment have not. Most teachers were able to weather the early part of the epidemic in secure, relatively well-remunerated employment, despite changes in their conditions of work arising from the need for online teaching. In that time, teachers could pursue their careers from the safety of their own homes, with no loss of income or benefits. For care workers and janitors, however, precarity and risk were amplified either by the dangers of frontline working in the early days of the pandemic, or losing jobs and income when in-home care

or custodial work dried up as people socially isolated. What the “next normal” will become in terms of labour market conditions is uncertain as the pandemic enters its second year. While there may be some hope for progressive social policies under the Biden Administration, including ones that would better meet the needs of older workers, the bitter partisanship and narrow legislative margins in the U.S. Congress that could evaporate as soon as 2022 mean that even the smallest policy improvements may be difficult to achieve (Street & Ní Léime, 2021).

Still, in the current more pro-worker-oriented Biden administration, progressive policymakers could improve EWL policies by recognizing and accommodating the importance of earlier life circumstances on later life trajectories. Paid maternity leave and paternity leave and childcare for those who wish to gain qualifications for better employment prospects (such as nursing for the paid caregivers in this study) could help address some of the gender disadvantage experienced by women workers. The level of Social Security benefits, especially for individuals who lack occupational pensions or the means to save for their own retirement, could be maintained or increased, because so many workers in low-paid jobs are dependent on it for their entire retirement income. Funding to improve pensions for chronically disadvantaged but essential workers could be provided by removing the current cap on earnings subject to contributions for Social Security. The question of low pay for caregiving and cleaning – and for many other essential jobs – also needs to be addressed. The often overlooked disadvantages experienced by the workers in this study were laid bare by the pandemic, and that new awareness may provide a political opportunity to improve workers’ pay and rights as the economy recovers. Employer or state policies to offer re-deployment to workers in physically demanding jobs would also help alleviate some of the physical and financial burdens such workers face in the latter part of their working lives.

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Chapter 3

The Loss of Work Motivation Among Older Male Employees: Critical Perspectives to Policies Aimed at Extending Working Life in Finland



Ilkka Pietilä and Hanna Ojala

Introduction

In the past decades, European societies have tried to tackle the effects of population ageing on welfare regimes and their economic sustainability by attempting to extend working careers. In Finland, one of the fastest ageing developed nations, pension systems were remodelled two times in 2000's (in 2005 and 2017). These reforms were aimed at creating economic incentives for ageing employees to prolong their work careers, decreasing the use of non-health related voluntary early exit routes as well as facilitating pensioners' part-time working (Salonen et al., 2020). The overall aim of these policies was to increase the employment rate from the currently 72% to 75%, and the current programme of Finnish Government (2019) sets the goals as follows:

The Government's employment rate target requires an increase in the labour market participation of people with partial work capacity, those with poor employment prospects, the young and older people and those with an immigrant background. Effective measures are needed to promote the employment of these people. Working careers will be prolonged at the beginning, middle and end. (Finnish Government, 2019, pp. 139–140)

Finland's labour market participation rate for the 55–64 population, 65%, is the lowest among the Nordic countries compared to 69% in Denmark, 72% in Norway, 78% in Sweden and 81% in Iceland in 2018 (Eurostat, 2018). The aims of the Finnish pension policies have therefore been twofold, focusing on promoting ageing employees' working both till and after the official retirement age. In recent

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years, employees' willingness to continue working after the official retirement age has slightly increased (Lehto & Sutela, 2010). Despite this, the average retirement age was 61 years in 2017, which is still below the set goal of 63 years (ETK, 2018).

Similarly, as in many other countries, Finnish governments have utilised a 'stick and carrot' approach to prolong work careers at the end. Alongside increasing the official retirement age and blocking up early exit routes, pension policies have offered financial rewards for people to continue working after the retirement age. However, the determinants of both early retirement and working after retirement are different in various groups of employees. Gender, education, and occupational position are among the factors that have an effect on employees' chances and motivation to prolong their careers, and therefore the policies aimed at extending working life work differently in various groups.

This chapter is based on a longitudinal qualitative study among Finnish male metalworkers and engineers who were interviewed in 2010/2011 when they were 50–55 years old, and again in 2017 when the interviewees were approaching retirement at the age of 57–62. Our purpose is to explore the changes in our interviewees' thoughts and motivation regarding retirement and prolonging their careers from the longitudinal perspective: to what extent their motives related to retirement are different when they are approaching retirement age compared to an earlier stage of their life course?

Recent Changes in the Finnish Pension System

In Finland, the statutory (old-age) pension insurance consists of both not earnings-related components, such as a national pension and a guarantee pension, and an earnings-related pension. The disability pension provides financial security in the case of illness or injury and covers all 16 to 63 years old residents. Since 2005, the Finnish statutory old-age pension system has applied a flexible pension age between 63 and 68 providing people with a chance to retire at any time within this age range. The system provides economic incentives for continuing in work at ages 63–67 with a pension accrual rate of 4.8% of annual earnings (1.5% until the age of 52 and 1.7% at 53–62). It also allows participation in other employment after retirement, and such post-retirement employment also accrues pension. For people born after 1965, the age limits for entering the old age pension are tied to life expectancy. The retirement age for the cohort born in 1970 is estimated to be 65 years and 11 months, and 68 years and 1 month for those born in 1995 (Kautto & Risku, 2015).

Alongside old age pension, there are two main health-related pension routes. First, *disability pension* can be full or partial depending on the degree of decrease in work ability. Second, a *years-of-service pension* is available for those who are 63 years or older, have worked 38 years or more in strenuous and wearing work, and whose work ability has permanently diminished due to illness, impairment or injury but who are not yet eligible for disability pension. Criteria for disability retirement

became more restrictive in the 2005 pension reform. Consequently, the use of part-time disability pensions has substantially increased (ETK, 2018).

After pension reforms made in 2000's, there is one non-health related voluntary early exit route left: a *partial early old-age pension*. It is meant for people 61 years and older for providing a gradual transition from employment to the old-age pension. Partial old-age pension is often chosen to ease a tight economic situation, even though partial old-age pension diminishes the old-age pension in a long run (Järnefelt & Kautto, 2017).

While the actual unemployment pension was abolished after the 2005 pension reform, in practice relatively many employees transit from labour market to old-age pension via unemployment (Riekhoff, 2018). In their downsizing policies, companies commonly lean on a social security benefit known as unemployment path to retirement. Over 60 years old employees are eligible to receive additional days of the earnings-based unemployment allowance (normally paid up to 500 days of unemployment) until they turn 65 years. As a result, dismissals often focus on older workers who may secure a better income based on unemployment allowance till their retirement age. In the Autumn 2020, the Government decided to abolish the unemployment path to retirement for prolonging older workers' careers. A new law will come into effect from year 2023 (Finnish Government, 2021).

Since the implementation of a flexible old-age pension in 2005, the retirement age has slightly increased. The share of those retiring at the age of 64 or older was 17% in 2005 and 24% in 2014 (Järnefelt & Nivalainen, 2016, p. 202). However, a report on the effects of the 2005 reform (ETK, 2013) suggested that the effects of the reform on increasing retirement age were relatively minor. Instead, the increase was mainly caused by other factors, such as growing education level and better health of the older employees' cohorts as well as positive changes in work places that support older workers wellbeing.

Key Determinants of Early Retirement and Post-retirement Working

Both retirement and intents to stay at work are multidimensional phenomena. A recent review study (Nilsson, 2016) identified nine areas that are central to older workers' participation in working life. These were health, economic incentives, family, leisure and surrounding society, physical work environment, mental work environment, work pace and working hours, competence and skills, motivation and work satisfaction, as well as the attitude of managers and organisations to older workers.

While it is more typical for men to have both intents to retire early and work long, women more often stick to 'regular' retirement ages (Forma et al., 2005), and are less likely to pursue a career after reaching that age (Karisalimi & Tuominen, 2008). However, these choices are also affected by sectors of work because

retirement in the public sector differs from that in the private sector in Finland. The public sector represents a more flexible work environment, among others in offering more opportunities to work with partial work ability (Shemeikka et al., 2017). Unemployment is also less prevalent in the public sector (Riekhoff & Järnefelt, 2017, p. 805). Because women more often work in the public sector than men, their retirement patterns closely relate to those in the public sector. According to Riekhoff and Järnefelt (2017), women's retirement also differs from men's in that their marital status, education, and income have a stronger effect on their attachment to the labour market. Women are also more likely than men to consider their spouse's retirement decisions when making their own (Riekhoff, 2018, p. 30).

For older workers, poor health, chronic illness and disability are key reasons for early exit from the labour market (Blekesaune & Solem, 2005). Workers with poor work ability and decreased work life satisfaction were more likely to indicate an intention to retire early (Prakash et al., 2019). A low social position is also an important determinant of early retirement (e.g. Wahrendorf et al., 2013). In their study of Finnish municipal employees, Virtanen et al. (2017) found that employees of higher occupational classes were two times more likely to continue working beyond the retirement age compared to employees of lower classes (see also Leinonen et al., 2020). These differences were to a great extent explained by employees of higher occupational class having physically lighter jobs, better work time control, and better self-rated work ability. It has also been found that diseases per se do not fully explain occupational class differences. Instead, a person's own assessment of work ability may predict occupational class differences in working longer better than the presence of chronic disease (Virtanen et al., 2017, p. 7). In addition, high work time control may increase work life participation irrespective of employees' somatic diseases (Virtanen et al., 2014).

In their follow-up study with municipal sector employees, von Bonsdorff and her colleagues (2010, p. 98) found that, among women, negative perceptions about work, low work satisfaction and low general life satisfaction were all associated with early retirement intentions. Among men, negative perceptions about work increased intentions to retire early whereas good self-rated work ability and good perceived health decreased such intentions.

Finnish studies have shown that local policies in companies to extend work careers increase employees' motivation to stay in work whereas tightening aims for savings decrease intentions to retire after the age of 63 years (Forma et al., 2004). Frequent lay-offs (Järnefelt et al., 2014), insecurity of jobs (Tuominen et al., 2010) and downsizing of personnel by so called unemployment path to retirement (Forma et al., 2004) reduce employees' intents to continue their work after reaching the age limit for old-age pension.

Economic incentives have an effect on retirement intents but only among those for whom the incentives are the biggest (Järnefelt & Nivalainen, 2016, p. 219). In Riekhoff and Järnefelt's (2017, pp. 802–805) study on women's retirement, it turned out that having better and higher-paid jobs created incentives for women to maintain such positions. On the other hand, divorced women are less likely to retire early. For married couples, in turn, finance is certainly an important factor in decision-making

but is often over-ridden by other aspects of the domestic life, such as health problems, caring responsibilities or long-term divisions of work between spouses (Loretto & Vickerstaff, 2012, pp. 80–81).

Previous research on early retirement and intents to work longer have shown that while pension system reforms certainly have an effect on people's decision-making, their choices are also affected by many other aspects of life. It is also important to note that retirement is not only a matter of choices but also chances as occupational status to a great extent determines the possibilities that an employee has regarding work arrangements and retirement.

Materials and Methods

This study is based on face-to-face open-ended interviews with 10 middle- and working-class Finnish men aged 50 and over. Interviews were conducted in a longitudinal setting: the original interviews were made in 2010 and 2011, and the follow-up interviews in 2017. Six of the interviewed men were metalworkers and four engineers. Shop floor workers from metal industry were employed in international or small local companies. Engineers had positions related managerial, planning and marketing tasks in companies. All except one of our interviewees worked in the private sector. At the time of the follow-up interviews, two men were retired and eight were still working.

The data come from a larger qualitative longitudinal study on men's ageing (MANage study), which has interviewed both working and retired engineers and metalworkers working various companies. Total number of interviewees participating in the two rounds of interviews was 32, of whom 22 were retired by the start of the second round of interviews. As a traditional, manual, industrial and male-dominated occupation, metalworkers were chosen to represent vocationally educated working-class men, whereas more highly educated engineers work as experts in the fields of technology and are thus considered to represent middle-class men. The interviews covered several themes that ranged from ageing employees' position in the labour market, retirement as a period of change in a man's life, health-related behaviours and psycho-social well-being to family life, intergenerational relations and social relationships.

Our study was guided by thematic analysis and informed by discourse analysis. Based on multiple readings of the transcripts, we used an open coding process to generate a comprehensive list of themes (for instance, descriptions of working life conditions, feelings pertaining to staying at work, descriptions of ageism in labour market) in the data. For the current analysis, we reread the coded data and focused on men's descriptions of their positions in the labour market and how these descriptions possibly changed from the first interviews in 2010 and 2011 to later ones in 2017. The analyses led us to note that there had occurred substantial changes in the men's labour-market position and their general attitudes towards working life, and

these changes were not structured by class differences to the extent that we expected on the basis of first round interviews.

At the next stage of the analysis, we approached men's descriptions from a discursive perspective (see for instance Wetherell & Edley, 1999) with a focus on how age and time shaped men's interpretations of their changing status as older workers in working life. In this chapter, we investigate the relations of these changes to age-based ideals surrounding an employee in order to illuminate how intersections of age and class frame men's labour-market positions with respect of policies aimed at extending working life. We introduce our findings in relation to three main themes identified in the analysis: occupational identity and meaning of work, health and income. All names used in the data excerpts below are pseudonyms.

Results

Metal Workers

In our interviews conducted in 2010, metalworkers (50–55 years at the time) tended to see their retirement as determined by external forces and not as their own choice. Metalworkers did not portray retirement timing as something they controlled. Many metalworkers retire for other reasons before they reach the official retirement age. Heavy physical workload causes chronic conditions such as musculoskeletal disorders that often justify claims on disability pensions. Others find themselves pushed out by cutbacks in their industry. When companies reduce personnel through so called co-operation negotiations,¹ older workers are often asked to consider voluntarily retiring before reaching full retirement age. Therefore, most our interviewees thought it unlikely that they would reach the official retirement age but due to a feeling of retirement-timing being beyond their control, most had no concrete plans regarding retirement. (Pietilä et al., 2020.).

In 2017, four of the six interviewees were still working, one had volunteered to prematurely retire, and one was already on old age pension after a period of unemployment, which was his voluntary choice when his company reduced personnel. Two major issues characterised interviews. All interviewees except one spontaneously expressed an idea of being fed up with work. For them, working life looked as continuous survival with physical problems and fears of getting fired, and these demoralising factors had led them to feel tired and lose interest at work. Another issue that all working interviewees shared was that, with just one exception, they thought they would retire as soon as possible, and none of them had intentions to continue working after the retirement age.

¹In Finland, the dismissals are regulated by a law called “the Act on Co-operation within Undertakings”, which is aimed at promoting “interactive cooperation procedures” between the employer and employees to, among others, protect the employees in the process of downsizing.

Occupational Identity and the Meaning of Work

Our interviewees' lack of interest and satisfaction with their work was mainly caused by their feeling of being a burden rather than a resource for their work communities. Many felt that ageing workers' knowledge and skills were not respected. Like Jarmo (58 years) puts it, "particularly in the eyes of younger managers, people approaching their 60s are like totally useless."

The perceived lack of appreciation and respect of their knowledge and skills had an effect on our interviewees' occupational identity. In the 2010 interviews, they often expressed pride of being hard-working manual workers whose skills and practical knowledge were respected by their superiors and younger workmates (Pietilä et al., 2020). In 2017 interviews most felt they had lost a great deal of such social appreciation, largely due to their poorer knowledge of new production technologies as well as their supervisors' assumption of ageing workers' lower motivation and ability to learn new technologies. Therefore, the metal workers' view of their future was characterised by a certain resigned feeling and their anticipation to be fired because of their age before the official retirement age or being forced to prematurely retire due to health problems. Therefore, most interviewees have experienced a stark shift in their interests from work to leisure-time activities, and the plans for retirement were increasingly shaping their idea of the future.

Metal workers' descriptions of working life were characterised by cynical and even aggressive tones towards the employers whom they thought had no loyalty towards ageing workers. In the same vein, the interviewees expressed distrust towards policy-makers for constantly inventing new ways to prevent early retirement (including job alternation leaves and part-time pensions) and thus blocking the interviewees' routes away from work. The interviewees felt having been betrayed by both employers and the state.

Health

In 2010, most metal workers already had work-related health problems, most often musculoskeletal disorders. Therefore, at the time health represented for them a crucial factor in determining whether they might reach the retirement age or would be forced to a disability pension. In 2017 their thoughts were slightly different. For the interviewee who volunteered for unemployment pension when his company was reducing personnel, the main reason for doing so related to the musculoskeletal problems due to which he had been on long sick leaves. Those still at work had various health problems and still thought these disorders might lead them to prematurely retire. But instead of merely trying to cope with the fear of losing their jobs because of health issues, most were now actively looking for opportunities to retire before the emergence of very serious medical conditions. The primary motive for seeking early exit from work was to secure sufficient health and functional ability for the years in retirement. However, our interviewees had learned that there were

substantially less opportunities for early retirement or part-time retirement than some 10 years before.

Interviewer: What do you think about retirement? Have you already thought about it?

Matti (57 years): Yes, I have. And I would retire like now if it just was possible. As I told you, I'm pretty much fed up [with work]. But I just cannot do it. I'm not old enough.

Interviewer: Yes, and it seems that all such part-time pension systems are being changed so-

Matti: Aye, they have been changed. I have a workmate, he turns 61 this year. And he found out about these and it's just like, he's wondering how there's no way to get out if you're healthy. Disability pension is a different thing but if you don't have a good reason, it is not easy [to retire before retirement age].

Disability pensions typically necessitate thorough medical examinations and many interviewees thought it was impossible to get such a pension as far as a person had any of his work ability left. Some companies offered chances to reduce workload for employees having chronic health problems.

Timo (57 years): [In our company] you can negotiate about [reducing workload]. If you, for instance, have illnesses or some sort of trauma, well you certainly have chances to reduce it and some work only three days a week. So in a such big house it's possible, you can make arrangements. But I suppose those smaller work places are a different case.

Weakening work ability was a problem for particularly those who worked in smaller companies that did not necessarily offer a chance to reduce workload. All interviewees had musculoskeletal problems they needed to cope with in their daily lives, and such health issues were taken for granted as belonging to work in metal industry. They also noted that recovery from physically consuming work required more time than when they were younger. As disability pension required substantial reduction in functional ability, it did not offer a route for early exit from work. This resulted in certain dilemmatic aspects in metalworkers' health-related thinking. On the one hand, they could not pursue health in the strongest meaning of the word as they all had chronic conditions and various levels of reduced work ability. On the other hand, they wished to stay sufficiently healthy both to be able to work a few additional years and maintain functional ability to enable them to live a full life in retirement. For them, 'health' primarily meant securing an optimised level of functional ability and not being 'too ill'.

Income

Although the metalworkers' incomes were not high, most of our interviewees underlined that money did not play a role in their considerations of retirement. Even those who mentioned reducing income in retirement talked about the subject on a general level and had not studied their pensions in detail. None of them mentioned so-called super accrual as an incentive to work longer. This was related to an idea that, for the interviewees, considerations of retirement primarily focused on securing their jobs as long as possible, even with health problems and lowered motivation, rather than seeing work after the retirement age as a realistic chance. The metal workers were used to the idea of premature retirement to the extent that for them

extending working life was primarily about postponing early retirement as close to the official retirement age as possible.

Those interviewees who did overtime work underscored that they preferred being reimbursed by extra free time rather than money.

Matti (57 years): I don't take the overtime work in money at all, I rather take them back in extra free time. And when there's less work [in the company], that's when I'm having it. At this age I already like that—I'm not saying I have too much money but the free time is much more pleasant. [...] I just no longer stand it. Or well, I'm not saying I cannot stand it like physically but when you've had this work for almost 40 years so I'm already—You certainly get bored, you just get bored.

It could be assumed that the lower income a group of employees has, the more motivation they have to increase their income. However, our interviewees had an opposite stand towards extra money and higher pensions and did not weigh them as important as having free time. From the perspective of policies aimed at extending working life, it seems that financial incentives appear not to be relevant for these manual workers, largely because their primary expectation is that they will not reach the official retirement age anyway. Therefore, they have readily adjusted their lives to lower income and were thus mostly interested in having more free time.

Engineers

In the first interview round in 2011, engineers thought about their retirement-timing in terms of their own choices and took it for granted that they would continue to work till retirement age. Most of them also thought they would continue in part-time jobs after retirement, e.g. as board members in companies and mentors for start-up companies (Pietilä et al., 2020). In 2017, two of four interviewees' labour-market position had become more unstable and had faced loss of their jobs and lay-offs. Two others had maintained more secured positions, but had lost a great deal of their enthusiasm to work.

Occupational Identity and the Meaning of Work

The engineers we interviewed had an ambivalent stand towards their work. On the one hand, they felt their work potentially had professionally interesting and intellectually satisfying things to offer. But on the other hand, their experience was that they had very limited chances to get involved in such tasks, particularly because they, as senior employees, had to deal with management and supervision of younger employees, which took a lot of time and energy. Being able to utilise their professional knowledge and skills was at the heart of their occupational identity, and they did not see managerial duties to be a professionally satisfying part of their work.

Teppo (59 years) earlier had a managerial position and he gradually got exhausted with work. He had estimated that he should have been able to give a work contribution of "one and a half times" to handle his tasks. At the time, Teppo was diagnosed

with hypertension, which has since been treated with medication. He talked about his situation with his own superior. His responsibilities were reduced, but as the company was simultaneously making changes in its strategy and organisation, Teppo lost a secure and stable position in the company together with managerial duties.

Teppo: After that, I've been on various, I've been working on the basis of [project] fundings that I've more or less achieved myself, and also been laid off at times. [...] But this work environment is such where I would still want to work and it gives me a chance to use my knowledge. It sort of sets the framework and if I create and apply for projects, then I get work for myself and it's such an environment where these [projects] can be implemented.

Teppo's story brings forward two important issues related to work in senior expert positions. Over the years, many senior experts gradually get more and more responsibilities till they are overloaded with managerial duties and have little time to use their particular expertise in their work. On the other hand, if one needs to reduce their workload, there is not necessarily a return to secure middle-rank positions. As a result, while they may focus on projects they are most interested, they may also lose a stable position.

After the first interview in 2011, Olli (57 years) lost his job. He had a strong impression that he had lost his job because of his age, and attaches this to ageist attitudes at his former workplace. After a short unemployment period, he was involved in small businesses in expert positions without a permanent position. Currently, he has a more stable job in a small company. Although he earlier had an insecure position and worked for several companies at the same time, an opportunity to use his knowledge was rewarding for Olli.

Olli: I belong to this group whose retirement age moved further away. [...] But even before that I had such an idea that I won't necessarily retire at that stage when I reach the [retirement] age. But of course it depends on the work situation and health and life situation in general at that moment. But really, like I told my wife yesterday, I would be interested in such a situation, which I had and what I did for a little period before I got my current job. Like if I could find such jobs. I could be an entrepreneur or part-time employee or such. So that I could probably work for several companies, and again share my knowledge and experience that I've gathered. [...] To offer it for others to use and help smaller companies to grow and develop their businesses.

Both Teppo and Olli have a dilemmatic position as they simultaneously strive for securing a stable position and maintaining a chance to use their expert knowledge, for which they would not have a chance in managerial jobs. Quite ironically, for both of them an insecure position gives them more opportunities to focus on work that they find most fulfilling.

Pasi (59 years) is in a managerial position and has suffered from stress and insomnia due to work. He has a voluntary pension insurance, which would have allowed him retirement at the age of 58. He has not yet decided at which age he will retire but the decision depends on job satisfaction both in terms of his duties and reduced stress for getting rid of insomnia.

Pasi: I could have [retired] already at the beginning of August [2017], but I didn't do that. But I quite seriously thought about it like-- what am I going to do with the years I have left.

I would certainly like to do something meaningful. [...] I've felt that the experience and this kind of knowledge, expertise that I have gathered, it's wasted if I was just running some work shift lists. [...] My plan is such that next year, in July [2018], I will turn 60 and I will consider this till that, next Spring. How this work feels like and if it doesn't feel very-- um good so that I still cannot sleep at nights or something similar, then I probably will make some decisions and sort of-- will just voluntarily retire.

Unlike Teppo and Olli, who felt that they had a chance to focus on interesting issues at work although having relatively insecure positions, Pasi is still in a managerial position and feels that his expertise gets wasted in completing routine tasks. In considering possible voluntary retirement, he ponders both on possible stress reduction and his chances to change his duties to be able to do something 'meaningful'. Although Pasi has a position that many younger colleagues envy, high income and rank do not make him happy as he feels he has lost the meaning of his work and suffers from constant stress.

Health

Compared to metalworkers who consistently talked about physical health in terms of musculoskeletal disorders caused by their strenuous work, the engineers did not often refer to physical illness but rather considered health in terms of psychological wellbeing and distress. Even when referring to chronic diseases, those were regarded as a consequence of stress caused by work.

As discussed above, Pasi had suffered from insomnia for several years. These difficulties started when he had a lot of managerial duties.

Pasi: These managerial duties started to be somehow such that I no longer did anything but those routine jobs. And as I have a lot of contacts around the world, I could not use my time for them, unless I spent all my free time too. And it's sort of-- either my capacity has reduced, which I have so far not admitted, or the requirements at work have increased. Then there's this media world, you have to be involved in great many things all the time. I felt that I simply don't have enough time for all that. Then I started to have these-- problems with sleep, and I woke up early in the morning and started to roll all these things in my head. So, I was really starting to get stressed for this job.

Pasi's reduced job satisfaction and psychological wellbeing related to stress and sleeping problems caused by work which was not limited to office hours. Although some of the engineers had diagnosed conditions, such as heightened blood pressure, in considering their health they consistently talked about it with a strong orientation to future and wanted to prevent future health problems by reducing workload.

Tero (56 years): Our situation is such that my wife is a little older and she's already retired. So we would like to spend that time together. And another thing is that I would like to enjoy my life when I'm retired so that I would not be in such a bad shape in retirement that I couldn't enjoy it and do anything. And that's why I don't want to wear myself out at work. I want to enjoy that sort of freedom. [...] [My work] includes a lot of work in the evenings and weekends, and I've already reduced them, like radically, and I almost feel ashamed for it because my employer has already paid attention to it [short laugh].

Similarly, as Pasi, Tero thinks about his health as something he does not want to lose before retirement to have a chance to enjoy his life in retirement. Pasi was thinking about whether he could have an opportunity to reduce his workload and saw premature retirement as an option to free himself from constant stress, which was possible for him due to voluntary pension insurance. As Tero has no similar chance to a premature retirement, he had started to avoid working in the evenings and weekends on his own initiative, even to the extent that his employer had noticed that. This was based on Tero's conclusion that he does not want to 'wear himself out' before retirement. Slightly surprisingly, among engineers, the interviewees who reported the biggest concerns about stress and their future health were those who had the most stable jobs. It thus seems plausible to think that for men in expert positions, the feeling of being involved in meaningful work may protect them from psychological pressures, even at the cost of economically secure position.

Income

In our interviews, only Teppo pointed to the idea of increasing his pension by continuing to work after the official retirement age. Others considered economic issues only in terms of whether they had a chance to prematurely retire, i.e. whether they had money to do so. Similarly, as with metal workers, engineers thought about early exit routes, and because they had no such chances, income was the main reason not to retire before retirement age. As Tero concluded "I would leave [work] even now if I was allowed to or could do that. Well, sure I could do it but it would not be economically reasonable." In his interview, Tero even made calculations of how much money he would need to prematurely retire and maintain his current living standards.

Although the interviewees took economic issues into account when considering early retirement, they did not see better pension as a strong motivator to continue working after the retirement age. What counted more for them was a chance to be engaged in fulfilling projects with a reasonable workload. Pasi has reflected on his retirement in terms of his wife's early premature retirement same year.

Pasi (59 years): In the matter of fact, I have been thinking about [retirement] mainly in terms of if I still wanted to do something that feels meaningful to me. 'Cause at this stage the situation is such anyway that you don't work just for money. Of course you need that too but the primary reason is the content, what you do, that has a bigger meaning. [...] In August, my wife resigned and started like, became a 'lady of leisure'. She had a long work career and then she concluded-- She basically had a similar situation [as I had], approximately the same number of subordinates and everything was going really well at work. So it was quite a shock at her workplace. But she just concluded that there has been such an amount of such destinies [referring to sudden cases of illness and death] around us, and she was weighing all these things. Like although there's nowadays lots of talk about extending work careers but another side of this is that if your work gets so hard that you lose your health because of it, both psychological and physical, so what's then that matters? Certainly for people the first thing is psychological and physical health. And if you lose them, then all the rest doesn't matter. [...] What could you even do in retirement if you're not like in good shape?

All engineers we interviewed had paid off their mortgages and their families had a stable economic situation. Therefore, additional money did not motivate them in prolonging their careers. As Pasi in the excerpt above, our interviewees did not consider retirement primarily in terms of income but more often thought about their health, mental wellbeing and work-related satisfaction. It is thus clear that economic incentives to prolong careers were largely not relevant for these experts whose relatively high incomes have gradually made them financially independent.

Discussion

Our longitudinal study indicates systematic changes in our interviewees' motivation to continue their work after retirement age. The interviewees had no great appetite for working longer and especially metalworkers felt that they had already earned their retirement. For engineers, the motives related to retirement and prolonging their careers were manifold and included certain contradictory elements, as we have shown above. However, class had only an effect on the mechanisms of retirement and prolongation of work careers, not on the outcomes. Both sets of interviews echoed a notably negative stand towards post-retirement working.

The policies aimed at extending work life have included both stick and carrot approaches. In recent pension system reforms, some of early exit routes have been blocked up and retirement ages have been increased. These measures hit hardest manual workers, such as metalworkers, who often have a weakened work ability well before retirement. The economic incentives are another key means to prolong careers by motivating employees to increase their pension benefits by working longer. Järnefelt and Nivalainen (2016, p. 201) have pointed out that economic incentives have an effect on retirement intents among those for whom the incentives are biggest. In our interviews, such economic incentives appeared not to have a particular relevance for neither metalworkers or engineers, even despite the substantial income differences between the groups. Although metalworkers might have higher needs for extra money in retirement, they probably had adjusted their consumption to their lower income throughout their work career, and higher pension accrual was thus not enough to have an effect on their retirement intents. Engineers, in turn, had a stable financial situation, and some of them were even able to consider an early retirement based on their earnings and wealth accumulated over years. With a stable personal financial position, engineers neither found pension accrual to motivate them to prolong their careers.

In policies on extending working lives, health is mainly considered from the perspective of how to maintain older employees' work ability. Our analysis shows that both metalworkers and engineers approach health issues from another angle. Rather than focusing on their work ability, they thought about their health in terms of securing sufficient health for life in retirement. In other words, they were not concerned with their health in relation to work but to retirement. Therefore, particularly engineers who had more control over their workload had started to protect their health

from work (rather than for work). For the same reason, metalworkers tried to minimise chances to wear themselves physically out at work and actively looked for any opportunities available for early exit for being able to retire as healthy as possible.

A commonly expressed idea is that older workers should have chances to move onto lighter duties that better fit their diminishing work ability and health. But as Lain et al. (2020) point out, companies nowadays meet increasing competitive pressures, and therefore there may not be chances to provide an increasing number of older workers with such opportunities. Most of the metalworkers of our study did not have such opportunities as only bigger companies have a capacity for such flexibility. However, it is worth noting that flexibility is not only a matter of economic resources but it also relates to local work cultures. In expert organisations, employees gain higher positions and income based on their increasing knowledge and experience over years, and often these higher positions include managerial duties that may become strenuous due to growing responsibilities. Although engineers had more possibilities to influence their duties than metalworkers did, disengaging from managerial duties may lead an employee to an unstable position as there are no safe returns to lower rank positions in these companies. It thus seems that sometimes moving to lighter duties does not depend on availability of such positions but rather on the expert organisation cultures that do not subscribe to an idea of “taking a step back”.

Our study is in line with earlier studies that have mainly utilised survey studies (e.g. Dal Bianco et al., 2015; Järnefelt & Nivalainen, 2016; Prakash et al., 2019; Wahrendorf et al., 2013), suggesting that future efforts to prolong work careers should focus on improving working conditions and age-friendly work environments. For example, Virtanen et al. (2017, p. 432) found that work time control particularly motivates higher-grade employees to extend their work career. However, our study also evinces that long-term physical and psychological work strain plays an important role in employees’ motivation and ability to continue working till retirement age and beyond. Therefore, promoting wellbeing at work should not be restricted to the last years at work.

Due to our qualitative approach, the results of our study cannot be taken to reflect all Finnish engineers’ and metalworkers’ thoughts and motivation related to their retirement. However, even our small sample shows that the premises on which public policies are built on, such as the effectiveness of financial incentives in extending working lives, are not always in line with how people prioritise issues in their lives.

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Chapter 4

Transitions into Precarity at Work Among Older Men in the Metal Industry in Portugal and Sweden



Rita Borges Neves and Clary Krekula

Introduction

The position of older workers in current debates is described in contradictory ways. One approach is exemplified in international policies supporting extended working life, in which strategies aiming to persuade older people to postpone retirement are advocated (European Commission 2012, 2018). In the same vein, measures are taken by most governments to induce older employees to delay retirement, for example through impeding early exit (Smeaton and White 2016) by creating favourable conditions for continuing to work well beyond retirement age (Krekula et al., 2017), and by making work pay through tax incentives (Vickerstaff & Loretto, 2017). All in all, this rhetoric creates the notion that elderly people are free to shape their labour market participation and that early exit, for example, is a sign that they are egotistical, outdated and ignorant of what is reasonable to expect (Krekula & Vickerstaff, 2017). In other words, this is how the category of older persons is framed and their circumstances largely presented as independent of external factors, that is, as if they act from a position of choice and control (for a discussion see Lain, 2016; Lain et al., 2019; Krekula, 2019).

The description of labour market participation in later life as a simple matter of older workers' individual choice is contradicted by research emphasising that older workers are part of a precariat with low wages (Standing, 2011); that ageism, in the form of discrimination, negative attitudes and a stereotypical picture of older workers (for the concept see Butler, 1969; Wilkinson & Ferraro, 2002), forces people out

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of working life (Bennington, 2001; Ilmarinen, 1997, 2006), and that work content factors influence labour market participation in later life (Pohrt & Hasselhorn, 2015; Smeaton & White, 2016). In contrast, this approach thus indicates the need to regard older workers' labour market participation in relation to organisational practices and discourses.

The latter approach is in line with studies arguing that lived experience of precarity is influenced by the intersection between precarious jobs, precarious welfare states and precarious households (Lain et al., 2019), and that precarity represents a new form of ageing (Grenier et al., 2017). It also constitutes a central assumption in life course studies which emphasises that an individual's life course is formed in relation to historical developments, social structures and social changes (Elder et al., 2003; Hendricks, 2012). Matilda Riley's age stratification theory is an early contribution in this direction, arguing that the meaning of ageing is always created in dynamic interaction between social development and the qualities of ageing individuals or groups (1971, 1985). Older people's work conditions should be understood also in relation to relevant social changes. Krekula (2019) exemplifies this by illustrating that extended working life in physically demanding jobs is often presented as possible as older workers can be given physically easier tasks. This is, however, seldom a feasible option since such tasks have disappeared at the rate of neo-liberal organising of workplaces. This example demonstrates the need to further clarify issues of extended working life from the perspective of the rapid changes taking place in work organisations as well as society at large.

This chapter redresses this lack by discussing transitions to precarity at work among older men in the metal industry, an occupational sector which has undergone large market changes concurrent with the new liberal development. We look into data collected in two countries, namely, Portugal and Sweden, with contrasting historical developments, social structures and social changes, but ultimately exposed to the same global processes imprinted by precarity as a dominant experience in late stages of professional career within this sector.

Older Workers in a Precarious Labour Market

Up until early 2000's, European governments' curbed surplus labour by shedding older workers from the labour market through mandatory retirement (Hofäcker, 2010). The increase of life expectancies and the transition from a younger labour force to an older labour force, brought different challenges and policies shifted towards a push for higher labour market participation rates of people at advanced working age and the extension of working lives (as per Barcelona and Lisbon treaties, among others).

The shift towards the extension of working lives was operated under a neo-liberal agenda with increasing labour market deregulation and stripping of the welfare state. The main policy instruments used to retain older workers in the labour market came as reforms of the pension system, namely the increase of statutory retirement ages, stricter eligibility criteria for statutory pensions and restrictions on early

retirement (see for a discussion Street & Ní Léime, 2020). These policies take little account of the hurdles that older workers face to keep themselves in the labour market – predominantly those with lower education levels and especially in the context of prolonged negative macroeconomic shocks and jobs shortage (OCDE, 2013) – while shaping precarious careers well into retirement. On the one hand, whilst employed, this age group faces poor age management practices, meaning poorly adjusted jobs and work-related strain with long term health consequences. On the other hand, as unemployment rates for older workers increased regaining access to work means longer times to reemployment and re-entry into lower-quality jobs (Samorodov, 1999). Post-displacement jobs then tend to be of short duration and pay significantly less than lost jobs, with wages reduced for 6 years out or more (Chan & Stevens, 2004). Employers see replacing older workers for younger ones as a cost-saving technique (Roscigno et al., 2007) and older workers are exposed to age discrimination during job hunt (Loreto).

Precarious work also diminishes income flows, and represents a toll on retirement pensions which heightens economic exclusion into older ages (Myck et al., 2017: 11). Ultimately, older workers may exit the labour market through early retirement due to workplace timing for retirement, organizational pressures, financial security, and poor physical and mental health (Topa et al., 2018).

Transitions, the Life Course and Social Change

When we discuss transitions to precarity at work in this chapter, we understand transitions as distinct changes of responsibilities, positions and status (see, e.g., Elder & Johnson, 2003). Transitions create clear borders between what once was and what now is. While transitions are embedded in trajectories, they differ from these in that the latter are based on a gradually developed pattern of stability and change in an individual's life and also involve several related transitions (Elder & Johnson, 2003). For individuals, transitions can be positive as well as stressful – the latter not least when unexpected (Evans et al., 2009). Elder and Johnson (2003) describe transition as a long-term perspective on individual life courses that highlights trajectories with sequences of different positions, for example, in family and work, while life transitions involve multiple changes in a process of several phases.

The life course perspective became increasingly popular in social sciences after the 1970s, benefiting from theoretical and methodological developments (George, 2003). This approach emphasises the complexity of human lives and examines individual biographies unfolding over time within a wider socio-historical context. It has therefore been used as a framework to examine how changes happening at the contextual level, within social, economic and political structures, tie into opportunities and constraints of social pathways (that is, educational, work and family trajectories) and developmental trajectories of different cohorts (Elder et al., 2003). Broader historical forces such as economic cycles, technological developments or retirement policies, for example, affect institutionalised and individual pathways

(Heinz, 2003). Broader trends towards precarisation in the labour market would therefore translate into precarious individual careers.

Some central changes have special relevance to our analysis. A case in point is the comprehensive changes that have taken place in society and working life, which are discussed in relation to concepts such as new economy and neoliberalism, prioritising economic values (Harvey, 2006; Macnicol, 2015), as well as new and rapidly changing information and communication technologies that increase interconnectedness between countries (Sennett, 1999; Standing, 2011). These changes have contributed to a widening of social divisions with increasing inequality between groups of employees, countries and regions (Quah, 2003; Rubery, 2015). The radical economic changes have also contributed to downsizing as a globally established practice since the 1980, resulting in anorectic organisations where staffing is continuously reduced in relation to the demand of the products in question (Radnor & Boaden, 2004; Tyler & Wilkinson, 2007).

The metal and steel industries – the occupational sector focused on in this chapter – have played a key historical role in Europe’s economy and social development. To this day, the European Union is the second largest producer of steel and metal in the world and the European Commission sees this as a strategic industry, having made plans to increase its production levels and fund upskilling of its workers (EC, 2020).

We can trace the centrality of the steel and metal industries in Europe throughout the entirety of the twentieth century. However, it has experienced periods of expansion and investment, followed by periods of crisis and contraction as it intertwines with some of the tensions that led to the Second World War, the “golden years” of the post war period, subsequent economic downturns and economic crisis (such as the oil crisis in the early 1970s), alternating protectionist/ open market policies and European integration.

The consequences of this development are, for instance, noticeable in the fact that for those born in the 1950s in Sweden – one of the two countries discussed in this chapter – who entered the job market in the 1960s, jobs were overall plentiful and youth unemployment rates low even for those with lower educational levels (Ginsburg, 1982). But as the oil crisis hit in the beginning of the ‘70s, the labour market contracted and youth was severely hit by unemployment. In the ‘60s and ‘70s, the second country discussed here, Portugal, went through a period of economic expansion associated with late industrialisation and job growth in industry increased at a rate of around 2.2% per year, up until 1973 (Rocha, 1984). However, as in all European countries, employment in steel industries fell from 1973 onwards (Schneider, 1986).

The decrease in jobs in the metal industry in traditionally industrial regions and countries has been understood from the viewpoint of the deindustrialisation literature that examined the causes and consequences of this long-duration process (see Strangleman & Rhodes, 2014). Job losses in the metal industry may be due to the shedding of industrial capacity, and/or to technological shifts decreasing the need for human labour and certain types of skills. Changes in the economic fabric and (un)employment rates became more prominent in western traditional industrial

sectors, occurring at different times for different countries – most noticeable in Sweden and in Portugal by the mid-70s (see Lind, 2011), and brought about labour market instability and profound changes in individuals and how they age, the lives of families and communities, spanning several generations (Strangleman & Rhodes, 2014). Research in the UK and the US shows that deindustrialization challenged work identities, working class culture and even traditional representations of masculinity and femininity (see Strangleman & Rhodes, 2014 for a review of the literature). Working-class males are now demanded to take more responsibility with household chores, as they lose their role as the only/main breadwinner, and women are expected to devote more of their time and energy to their professional career.

Wider economic and social changes have shaped the labour market over the last 50 years. Economic globalisation and the international division of labour meant a decrease in manufacturing jobs for many western countries and constant company restructuring; deregulation, privatisation and liberalisation have contributed to a disruption of stable careers and increased precariousness and instability in the labour market (Buchholz et al., 2006). The advancement of information and communication technologies pose new demands on workers in terms of education and constant training. These changes are particularly challenging for those who, for historical and/or structural factors, are in a disadvantaged position in the labour market – namely older workers with lower educational levels.

Context, Methods and Material

The empirical material centres on men aged 50 and older, working in the metal industry in two national contexts, Portugal and Sweden. Metal industry work is often physically hard, a fact which has been related to early retirement in research (see e.g., Lund & Villadsen, 2005; Pohrt & Hasselhorn, 2015).

The data collected in Portugal were part of a small study that focused on the life histories of men working in the metal industry in a region hit by deindustrialisation. These men were predominantly blue-collar workers, with low educational levels and ages ranging from 55 to 63 years old, thus providing an important insight into the lives of a specific disadvantaged group of workers. The average retirement age in Portugal, at the time of the data collection (2008), was 59.7 years of age (INE, 2020).

For the Portuguese study, the data material analysed was collected in 2009 and consists of interviews with ten men made redundant by companies facing readjustments and bankruptcy at the onset of the 2008 economic crisis. When the interviews were undertaken, the industry was already facing the challenges inherent to globalisation, including competition at the international level, and a decreased demand for labour. Workers in late stages of professional career, in jobs deemed non-business critical, particularly manual jobs, were increasingly being made redundant. Many of these workers had been employed in the same company for more than a decade, some even for 20 years or more. The dataset refers to men that had been working in

two different companies in a region that has been experiencing deindustrialisation. One of the companies is family run and has had very little investment or upgrade. It had been barely kept afloat during the '90s and the 2008 crisis exposed mismanagement and embezzlement. Most workers were made redundant as the company filed for bankruptcy. The second company has expanded from a small company into a medium-sized one following a period of technological restructuring. A decrease in sales and the uncertainty brought by the 2008 global crisis led to cuts in staff and some workers were made redundant.

The Swedish material derives from a study of how age is used as an organising principle in a large international steel company with a branch in Sweden, a highly male-dominated work organisation. The study comprised participant observation and a total of 29 qualitative interviews with employees in both production and the HR department, collected in 2014, which yielded a detailed picture of the company's age distribution and terms and conditions of work. Because of the large economic fluctuations in the industry over the last decades as well as several bankruptcies and new ownerships, many of the employees were not employed by the company but by a staffing agency. The analyses in this chapter focus on interviews with three men in their '60s, employed via staffing agencies, as this form of employment, in the previous analysis, appeared to be linked to precarious terms of employment. In 2015, the average retirement age for manual workers in the metal industry in Sweden was 64.1, which is somewhat lower than the age of 65, still regarded as the 'normal retirement age', and it is almost 4 years below the current highest retirement age of 68, which is seen as necessary in order to qualify for a reasonable pension (Andersson, 2015).

Data collection and analysis in the two studies aim to clarify the processes in question from the respondents' perspectives (Blaikie, 2007). Both cohorts, living in Sweden and Portugal respectively, will have been exposed to the same global trends that the industry has experienced in Europe. However, their life histories and professional trajectories unfold in different institutional-organizational, socioeconomic and political contexts, even if subjected to the same global trends (fluctuations in the metal industry, deindustrialization and employment crisis and globalization). These contexts may prove to be key in sustaining opportunities and constraints affecting individual trajectories or, on the contrary, workers in metal and steel industries precariousness reflects a global overarching trend.

Precariousness and Disadvantage in Portugal

This section focuses on experiences of (un)employment of 55 plus of unemployed Portuguese men, while highlighting aspects that translate into precarity and disadvantage late career. We illustrate, from the workers' point of view, how work strain, due to absent age management practices, as well as the introduction of new technologies in the workplace, were conducive to precariousness and low chances of labour market retention in a context of economic crisis and company restructuring.

We also describe how transitions into unemployment in later stages of professional careers disrupt a stable professional trajectory and turn into income precarity and uncertainty well into the future.

Age Management, Work Strain and “Obsolescence”

For workers close to the statutory retirement age being made redundant meant something similar to an “early retirement” arrangement. They were entitled to unemployment benefits (which meant a variable income cut) up until they were eligible to retire and, in order to receive these benefits they were asked to collect stamps on a card from companies, stating that they had sought work there. Getting those stamps was merely going through the motions for them, and respondents describe that none of the parties involved (employers, job centre and the respondents themselves) actually expected them to find a job as they were deemed “too old to work”. Those a bit younger, with fewer years of contributions and not eligible for a pension before their unemployment benefit expired had to make their way as actual job seekers into a competitive labour market. Being asked to look for work was seen as degrading and they saw themselves as being exposed to age discrimination since “no one wants us at this age! They [employers] just laugh at me when I ask them for a job!”.

As workers age, working conditions that affect health, safety and work management may determine working ability and employability (Walker, 2005). In order to extend working lives, companies need to put in place effective age management policies and practices that take into account individual needs and allow for flexible work arrangements, ergonomic and workload adjustments, continuing education and training (Ilmarinen & Rantanen, 1999; Ghosheh et al., 2006). This is not, however, the case when companies fail to meet the workers’ needs. Poor working conditions is one of the faces of precarity at work.

A 61-year-old former assembly line worker included in the study illustrated how his position within the company he worked for had increased demands over the years as he maintained the same tasks and workload.

I worked for over 48 years (...) they wanted to kill me there, working. Now that I am older, I need to rest. Retirement should be before 60 years old, at least for those that work in captivity (referring to work done inside an enclosed space, the factory). (...) that place is a sauna, with a zinc roof. And I worked all day long, on my feet, on the assembly line... one gets to an age... I was stuck in there to be paid 500 euros.

This cohort of workers, born in the ‘50s, had their formative years during the fascist dictatorship (1926–1974) that deliberately disinvested in education and children usually only spent 4 years in school. After 1974, with the implementation of a democratic regime, access to secondary and post-secondary education became the norm. The educational lag between generations adds to the structural disadvantage that older cohorts with typically lower levels of education may face. One respondent gave an example of this when he referred to the lack of opportunities to develop new

skills and access to on-the-job training, including handling new information technology. His work experience and accumulated knowledge as a manual worker was regarded as obsolete in a company that had incremented several technological upgrades. In the face of job loss, he saw very little prospects of getting a new job that adjusted to his skills and needs.

I started working straight out of 4 years of basic school (...) Everybody does what I did. I was on the assembly line. If I was on the press shop that would have been more complicated and I would have needed to work with a computer (and they would have trained him) (...) who will want me now (referring to his reemployment)?

The metal industry was a key sector for employment in Portugal up until the early '90s (Costa & Costa, 1996). However, with a low degree of modernisation, many companies struggled to face competitors in an open market economy – especially after integration in the European Economic Community in 1986 (Costa & Costa, 1996). The potentially higher wage costs, acquired seniority rights and qualification deficiencies make older workers less appealing to employers in the face of pressures to adjust size, qualification levels and flexibility in an increasingly volatile economy (Hofäcker, 2010). These workers are pushed out of the labour market through early retirement, unemployment and invalidity schemes (Hofäcker, 2010). A former worker described how he experienced a fall in production over the years and how he anticipated redundancy because of downsizing.

The company struggled to keep afloat. You know, they (the owners) didn't buy new machines, they didn't put any money in the company. It was dirty, falling to pieces... a dump (...) Over the years there was less and less work. I hid where I could, I was put to the side... When they offered me redundancy, I just wanted to leave. I took the money [severance payment] and now I'm just waiting to retire.

Redundancy and Precarity

Portuguese working class men born in the '50s developed expectations regarding their professional career in a period of relative industrial expansion. In Europe, jobs and apprenticeships were easy to find, professional careers were relatively stable and even facing historically low wages they still had more available income (Heinz, 2003) – many were the first in generations to have access to the property market. They had access to mortgages and planned their lives with a tight, but stable, income. However, as the 2008 economic crisis hit, ultimately leading to their job loss, they faced a very different labour market with few jobs available and gloomy prospects in the metal industry. A 59-year-old mechanic lathe worker explained how after working nearly 40 years in the same company, he was made redundant, disrupting his otherwise foreseeable trajectory of retiring with a full pension and how chances for reemployment were perceived as slim:

I started to work here when I was 20. My wife got me the job. I never thought I would be in this situation. I worked more and more, money was coming in. It wasn't much, but I paid my bills. We lived an honest life. Now I see myself in this situation and with no money (...). I have to get it from our savings, those will end, and I will never get them back. I had

another 6 years before retiring and paying my loans. But there are just no jobs. If there are so many young people looking for jobs and can't find them, how is anyone going to give someone a job at 59? I know that's it for me.

The accounts from respondents included in this small study have highlighted some of the issues a cohort of manual workers with lower qualifications men faced in Portugal over their professional trajectory. Years of harsh manual labour resulted in added strain and the will and even the physical need to be off work, even if through unemployment or early retirement. The lack of opportunities to access formal education and on the job training translated into a disadvantaged position in the labour market, not just in terms of career progression, but also while trying to maintain themselves in employment as different technologies are introduced in the workplace. After being made redundant, they had slim chances of regaining access to the labour market and the only avenue to maintain some income was through unemployment benefits and early retirement, even if that meant income cuts on an already very meagre income.

Precarious Work Lives Asynchronous with Global Labour Market Changes in Sweden

The Swedish material focused on a company with a long and chequered history, characterised by the global features of the metal industry with market fluctuations and organisational austerity. Once a local company, it has since undergone several ownership changes and reorganisations and was in the year of the study part of a leading international company. According to the respondents, the current owners of the company did not engage in worker participation for decision making and also minor decisions (such as recruitment) were made at the international headquarters and not at the local Swedish office: "People were laid off as recently as last summer by demand of the international owners, which means that we can't do anything although there's a need for staff". As a result of this central decision, the local management resorted to staffing agencies to solve staffing needs.

Being employed by a staffing agency at an old age appeared to be an involuntary form of employment: "The hardest thing is to be hired staff even though we have been working in the metal workshop for thirty years. That's life today – staffing agencies rule. No one employs people anymore". This form of precarious employment was also described as lower-ranked than permanent employment and not fully accepted as part of the workplace. This was evident in statements such as "I work for another firm now but *only* as hired staff".

Below, we illustrate the precarity created by employment via a staffing agency for the interviewed men, and how terms of employment are set in the contexts of metal industry global changes as well as organisational ideals and ideologies. Our analysis focuses on three respondents who share the situation of having started their

careers in the company, where they are now employed as hired staff via a staffing agency.

A Precarious Form of Employment

The precarity of being staffing agency employed involved several domains, such as financial, social, and personal in the sense of *not being able to shape the future*.

Financial vulnerability was manifested in statements on job hunting. A 59-year-old welder described his situation as follows:

The money must come in, you know. Unemployment benefit is only 9 000 [SEK]. It's not easy to make ends meet on 9 000. So, I am listed with six, seven agencies. When a project comes to an end, I call to say that I'm available now.

Added to this, there was anxiety concerning access to unemployment benefit for the days not working, which the following quotation demonstrates:

For me, a job is to make money, to be able to live on my job. Then there's no labour exchange meddling with me and my affairs. Because you can't understand them either. That's the biggest problem, really. Now I've figured out that I've used unemployment benefit for 23 days in five months. And that's not a lot. And yet they chase me. And I ask, do you think that I work too little? No, you've worked a great deal. But why are you on my back then?

The pursuit of livelihood also makes it nearly impossible to decline a job offer. The material includes remarks about “those scared of heights but take on jobs 70 metres up in the air” and about “not daring to decline job offers involving long travels” and “taking on really poor jobs” that no one else wants to do.

There are also narratives of social vulnerability – or the incapacity to cope with the multiple stressors they find. A case in point is exemplified in the quotation below on project work involving long absence from home:

You work a shift of between twelve and maybe eighteen hours. And then you would eat breakfast in the morning. And then you would take a shower and go to the hotel in the evening. And then there's nothing.

Social vulnerability also emerged in the sense of non-belonging at work. A 63-year-old respondent's account shows that there is a distinct difference when everyone in his work team is a hired staff member. Asked to sketch the management structure on a piece of paper, he hesitated and said: “It is hard because I'm not part of the organisation and then it's difficult to recognise people”.

A third manifestation of precariousness in our material is evident in descriptions of the inability to shape futures. A 58-year-old hired adviser, who in the previous year had worked abroad for 10 months, indicated this by saying that he could not continue assignments for this company when he no longer can or wanted to travel: “Then I'll have to find a job elsewhere, because my job [for this company] is to travel”. A further example of future uncertainty is provided in the quotation below regarding retirement age:

I've roughly two years to go. So, it depends. If there is a job here, then I'll stay on 'till I'm 65. It's a good job. I like it a lot. But if the project here comes to an end and I'm forced to take travelling jobs, which I used to, then I think I'll take early retirement. So, it depends on that.

This “either-or-perspective” on approaching retirement age is the result of the respondent's belief that permanent employment is out of the question, since “no one will employ a 60-year-old in heavy industry”. This line of thinking shows that uncertainties about the future are related to high chronological age in a physically hard occupation, in which, as mentioned, down-sized organisations are created through hired staff. This is consistent with Krekula's (2019) argument that ageism can have a central role in creating social insecurity among older workers.

Transition towards Precarious Employment

When the respondents described the company's down-sizing efforts, they repeatedly related their own redundancy to changes in the company. A 63-year-old former fitter and welder in the company provided an example of this, as follows:

Many people were made redundant, both white-collar workers and others. They started down-sizing as early as in 2008 and then in 2009 and 2010 they reduced again by half. The number of staff was reduced all the time. I suppose it had something to do with employment orders. It's got to be that, because I worked there until 2010. We were around sixty men there then. Today, there are eighteen left, I think. So, there's something left, actually. Then I was given notice in 2010.

This respondent also stated that his 40-year employment was not enough to remain in the company as the redundancy affected departments differently. In 2010, he was working in a department responsible for new production while the company only wanted to retain service and maintenance. Concurrent with the dismissal of welders, foundry men and fitters in various periods, there were people who could stay on because they were in departments that new owners wished to keep, such as maintenance and management functions. This illustrates how the paths from permanent employment to project staff via staffing agencies were integrated in the reorganisation of operations made by various owners.

The same respondent described the steps from his dismissal at the age of 57 to his current position as follows:

Then I started at the subcontracting company and worked there for one and a half years. Then there were reductions, so I was unemployed again. Then I started at Staffing Agency 1 and was there until last year when this agency closed down and I was unemployed again. Then I worked for Staffing Agency 2. [] I started there in October, I think. I did a job for a week. Then I was at Staffing Agency 3, so there were many periods, you know, before I returned here but now as hired staff.

This working life pattern is not unique. A 59-year-old fitter described a similar transition from permanent employment to project employment via various staffing agencies. He was employed, aged 21, in 1978 at the company in question and remained there through several reorganisations and change of ownership.

The following quotation describes his trajectory from a permanent employee to hired staff at the same company:

The redundancies were made on three occasions, and they dismissed 80–90 men each time. That takes us to 2009. Then I was given notice. What the heck did I do then? Well, I started at Staffing Agency 1, as tester and controller. I worked there for one and a half year. Then I started at the subcontracting company where I worked for two years assembling big machinery. Then I was given notice and started at Staffing Agency 2. Then I was also placed at this company. And I worked there till 2015, as it were. And then I started on a project here again in 2016.

At a general level, the results above illustrate the precarious situation that arises from employment via staffing agencies in this company, where duties often entail physically demanding work as well as long-term stays far from home. They also highlight how transition from permanent employment via staffing agencies is based on company restructuring. Even if the transition is not based on (high) age, the respondents' reflections reveal that a precarious position may take on new meanings at a high age, for example, in the form of viewing a premature retirement as a last resort to avoid having to commit to duties perceived as too demanding or too curtailing of daily life. This is consistent with previous observations (see e.g. Riley, 1971, 1985) that the meanings of age are created in relation to social development, thus emphasising that the same applies to the precariousness among older workers.

Concluding Remarks

Based on qualitative interviews with men working in the metal and steel industry in Portugal and Sweden respectively, we have, in this chapter, clarified how social and organisational changes relate to older workers' positions. We have also shown that, even if precariousness is the result of political and social circumstances and changed ideals and ideologies in the labour market, these changes interact with conceptions of the elderly as problematic, less employable, and as deviating from normative ideals of the ideal worker. This bears witness to the fruitfulness of life course analysis, centring on transitions and trajectories while taking social and organisational circumstances and changes into account when analysing older people's employment and working conditions.

Portugal and Sweden account for different institutional-organisational, socio-economic, and political contexts, which means that the two national contexts have contributed broadly to displaying the meanings of social, political, and organisational changes. The empirical material further shows the great similarities in the creation of precariousness in the two national contexts, particularly towards the last years of the men's professional career at a stage when they might be deemed "older workers". Precariousness presents itself in both contexts as work related strain and inadequate working conditions, poor access to on-the-job training, redundancy and layoffs, income cuts, agency work, social vulnerability and ultimately instability and uncertainty. Even if in the case of Portugal, the data reports to 2009, the

narratives around precarious trajectories in late professional career had the same underpinnings then, as they do now: redundancy in late career is still associated with longer unemployment spells and pension cuts. Economic and technologic shifts, alongside pervasive poor age management practices represent a significant strain and bring about labour market and financial uncertainty.

Taken together, this chapter highlights how economic expanding and contracting cycles and employment opportunities offered and removed respectively, have turned secure employment into insecure employment in Portugal as well as in Sweden. In particular, the chapter draws attention to how deindustrialisation in the metal and steel industry and the technological developments involved, together with neo-liberal ideals and ageism paved the way for precarious positions in the labour market in the later stages of workers' professional careers.

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Chapter 5

Older Workers and Their Relations to the Labour Market in Albania



Merita Vaso Xhumari

The Socio-economic Context of Albania

After 1990s, Albania's transformation of political, economic, and social life has strongly impacting individual's professional and family life. The shock therapy used to the market economy increased the vulnerability of majority of population, especially for two categories: the youngest, as the new entries into the labour market, and the older workers, as they should be adapted to the new labour market demand, after failure of the state enterprises and agriculture cooperatives. So, early and late career are both vulnerable life-stages in the context of drastic changes of employment structure, mobility opportunities from rural to urban areas and abroad, education, institutional reforms, family functions, values, etc. These transformations of societal pathways raise the question of how the relations of older workers to the labour market are and what policies have been in place in Albania to facilitate their employment and social inclusion.

The life course paradigm is used as a multidimensional approach encompassing all dimensions of an individual's life through different trajectories such as family, education and activity/work in a societal context (institutions, legislation, norms, values, etc.), which promote and limit the way individuals are conducting their lives. The comprehensive policies aim firstly to risk prevention 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 conditions that allow them to maintain their work ability until retirement age, which is potentially increasing (EU-OSHA, Cedefop, Eurofound and EIGE, 2017: 45).

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The governance of the labour market might be considered not effective in Albania referring to the high levels of unemployment and informal employment estimated at about 34% in 2018, and it is higher in regard to the age group 55–64 years (World Bank & wiiw, 2019). The employment relationships are distorted by private employers with the undeclared employment, affected by the spontaneous migration from rural towards urban areas bringing a cheaper free labour force and increasing the pressure on employment of older workers. The private sector keeps the employees on temporary contracts; in the family businesses usually only one family member is formally registered (men) and the others, including women and children in working age are not declared as formal employees. In 2018, the World Bank has identified that in Albania informal self-employment and unpaid family work were widespread in agriculture, among young men and older women, among those with low and medium levels of education (World Bank & wiiw, 2019).

Albania was spared the worst effects of the economic crisis of 2008, with a positive GDP growth. In 2017, the employment rate for men aged 20–64 years was 72.1%, by contrast to 55.6% for women (Eurostat, 2019). However, in 2018, the increase in employment was largely driven by women who represented 70% of the increase, with 24.6% for younger and 10% for older workers, raised most among those with medium and high levels of education (World Bank & wiiw, 2019:10).

The LFS 2020 shows the employment rate for the population aged 25–54 years old is 73.6%, while for the age group 55–65 is 60.3%, so the gap in employment for this age-group is 13.3 percentage points (INSTAT LFS, 2020). It also reflects the situation of pandemic COVID-19.

Employment by economic activity shows that in 2017, Services employed 42.4% of workforce, compared to about 70% within the EU-28. In the EU-28, Industry had the second largest workforce and Agriculture had the lowest share of workforce with 4.4%. By contrast in Albania, it was Agriculture which often employed a considerably higher (38.2%) workforce (Eurostat, 2019: 54). The self-employed and family workers accounted for 55.9% of those working in Albania, which explains the increase of women employment, who are mostly employed in small businesses and family-run farms. In 2018, unemployment fell to 12.3%, although the share of NEET was among the highest in the region at 26%. Unemployment remains a significant challenge for the 40+ age group, which represents 64% of registered jobseeker (World Bank & wiiw, 2019). These indicators show horizontal segregation in the labour market that concentrates women in family small businesses. The first Report for Gender Equality Index in Albania 2020 ranks Albania as the 17th country (among 28-EU countries plus two Western Balkan countries) with 60.4 points for 6 important areas, including the labour market (EIGE, MoHSP, INSTAT & World Bank, 2020).

The difficulties for the 55–65 age group regarding finding a job once unemployed are higher, referring to their share in total jobseeker that was doubled from 19% in 2010 to 38.6% in 2017; again, women and those with low level of education are the most risked categories. In 2018, the age group 50+ of 26,521 persons of registered jobseekers is more than twice compared to the youngest group of 15–29 years old. On the contrary, those who benefits from the unemployment social

insurance of age group 50+ of 1,109 persons are four times more than young beneficiaries (265 persons), which means that the youngest are easily engaged in informal employment. The jobseekers 50+ also represent the highest number of the long term unemployed, almost 50% of them (NESA, 2019).

Demographic transformations in Albania have led to a greater share of older population, due to changes in patterns of fertility, life expectancy and migration. The old age dependency ratio has rapidly increased from 8.6% in 1989 to 20.5% in 2019 and is expected to grow to 35.0% by 2031, while the youth dependency ratio will remain at constant levels of about 25.0% (INSTAT, 2019). In this context, policies should target the older workers who are at risk of unemployment, especially women. “Policy measures that seek to foster economic and physical wellbeing in old age should not exclusively focus on promoting extended labour force participation in old age, but also to consider other life experiences and previous stages of lifecourse. This perspective - which in international literature is known as ‘lifecourse sensitive policy approach’ (Leisering, 2003; Madero-Cabib and Fasang, 2016) – indicates that adequate social and individual conditions in old age rely on multiple experiences across the lifecourse such as: (1) the transition to the labour market once compulsory education is finished in early adulthood; (2) risk prevention policies as well as the promotion of healthy lifestyles in workplaces across the whole occupational trajectory; (3) adequate possibilities of balancing family and work life in middle adulthood; (4) public transport and mobilisation policies in cities and towns designed with older adults in mind; (5) the presence of strict anti-age discrimination policies” (Ní Léime et al., 2020: 191). In the following parts, it is explained briefly how the Albanian policy measures that seek to promote employment and inclusion among older women and men should consider not only the labour market policies, but also work –life balance, health and social security which have a direct impact on extending working life.

The Public Employment Policies

The Albanian legal framework guarantees the right to employment of all citizens and complies with international conventions on employment policies.¹ The recent Law no. 15/2019 “On Employment Promotion” defines the active labour market programs and vocational training provided by employment agencies such as information for job seekers, employers, and any interested person; employment mediation; and counselling, career guidance (Art.7). Employment services are provided free of charge and among the disadvantaged job seekers are defined persons above 55 years (Art.3/ 4 d). Since 1993, unemployment social insurance benefit was introduced only for employees with at least one-year period of insurance. However,

¹ Law no. 9991, dated 18.09.2008, “On ratification of the ILO Convention no.88” “On Employment Services” of 1948; Law no. 9992, dated 18.09.2008 “On ratification of the ILO Convention no.122, dated 04.07.1964” “On Employment Policy”.

the social protection has been less risk prevention, as the self-employed which dominate the Albanian labour market are not included in unemployment social insurance, which is offering minimum cash benefits and not respecting contributive principle for its beneficiaries.

“Albania has adopted the neoliberal market model of capitalism, with strong reliance on the market combining low social protection and low levels of employment protection...the informal sector reduced effective employment protection...” (Bartlett, 2008, 141; 148). As Fig. 5.1 shows, the funds distributed to the employment promotion since 1996, based on Law no 7995, dated 20.09.1995, have been in very low levels. Only after 2013, the fund for employment promotion and vocational training has been increased more than five times, from 90 million ALL (approximately 735,727.30 Euros) in 2013 to 490 million ALL (approximately 4,005,626.43 Euros) in 2016 (NESA 2016:54). However, their effectiveness should be evaluated based on the number of unemployed beneficiaries who turn back to employment. Also, the reduced expenditures on unemployment social insurance after 2000 (Fig. 5.1) does not show clearly if it was related with the reduced number of unemployed because of their employment, or because of the high levels of informality and long-term unemployment which do not allow these categories to benefit from unemployment social insurance. Until 2016, the public employment promotion programs have used less than 50% of the funds for cash unemployment social insurance benefits (Fig. 5.1), which mean that passive policies have dominated and not active employment promotion programs.

In their report of 2016, the EU Commission recommended for “a strategic approach to tackle labour market challenges as youth unemployment and informality... more outreach and a more proactive approach are required” (European Commission 2016a, b: 53–54). So, the focus was youth unemployment, and still in

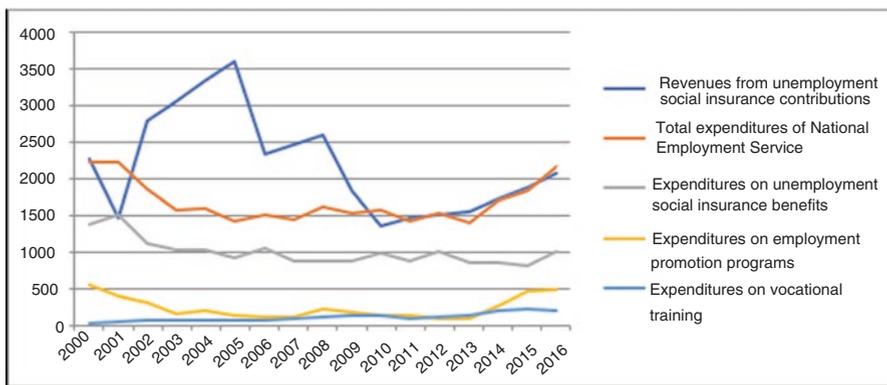


Fig. 5.1 Programs of National Employment and Skills Agency (NESA), 2000–2016. (Source: National Employment and Skills Agency in Albania)

Albania there are no specific measures targeted to promoting employment of older workers. The youth unemployment remains a priority of the government that changed positively the trajectories of youth employment during 2017–2018.

The foreign actors have had a strong influence in designing employment policies in Albania. In the beginning of 1990s, it was the World Bank and ILO which offered technical assistance, and after 2005, there has been the European Union in the context of the Western Balkans regional approach to direct the social and employment policies towards the EU standards (Chap. 19 of the *Acquis Communautaire*). In line with the European 2020 Strategy, the Albanian Government was assisted to design the Employment and Skills Strategy 2014–2020 to promote productive employment and social cohesion (DCM no. 659/2019). The ILO decent work agenda, as part of the UN 2030 Agenda with 17 Sustainable Development Goals is also reflected on the National Strategy for Development and Integration II, 2015–2020 with a specific Pillar 3: Investing in People and Social Cohesion with the goal of “providing protection of all vulnerable or excluded individuals through prevention and social inclusion programs, combined with employment schemes”. The main objectives are: consolidating social protection; expanding employment opportunities; expanding and better quality of education; and building an inclusive society (UNDP, 2018: 41). To develop a new approach on evidence-based policy, IPA (2014–2020) was used as instrument for supporting the Government with a study on Skills Need Analysis (2014). The first model of need assessment for new graduates and their barriers of transition from education to employment was identified by the London School of Economics under the European Commission project “Universities and the labour market in Western Balkans” (European Commission, 2016a, b).

The new concept of labour market governance in Albania is addressed in the Strategy for Employment and Skills 2014–2020, the Fourth Part entitled: “Strengthening governance of the labour market and qualifications system”. Strengthening governance has five objectives: (1) Creating a Fund for employment and skills; (2) Developing an autonomous structure for VET; (3) Revision of the legislation, (4) Strengthening the role of the National Labour Council and (5) Creation of the National Council for Employment and VET. The National Integrated Planning System in Albania aims to connect employment services and VET with economic priorities transferring them from the responsibility of the Ministry of Labour and Social Welfare to the Ministry of Economy and Finance (Fig. 5.2). It means that employment policies, VET and social insurance to be developed not as three parallels, but integrated in regards to planning and implementation. The ILO integrated approach which combines economic policies with targeted measures addressing labour market demand and supply through education and training is orienting the recent reforms in Albania. In this context, the National Employment Services has been reorganised to strengthen its capacities as the National Employment and Skills Agency (NESA) (DCM no. 554, dated 31.07.2019). The mission of the NESA is to ensure a new approach according to the EURES model of employment services, to develop policies based on periodic surveys at enterprises on the number of employees, work conditions, recruitment process, training needs’ assessment, etc. The representation of employers, trade unions, and state

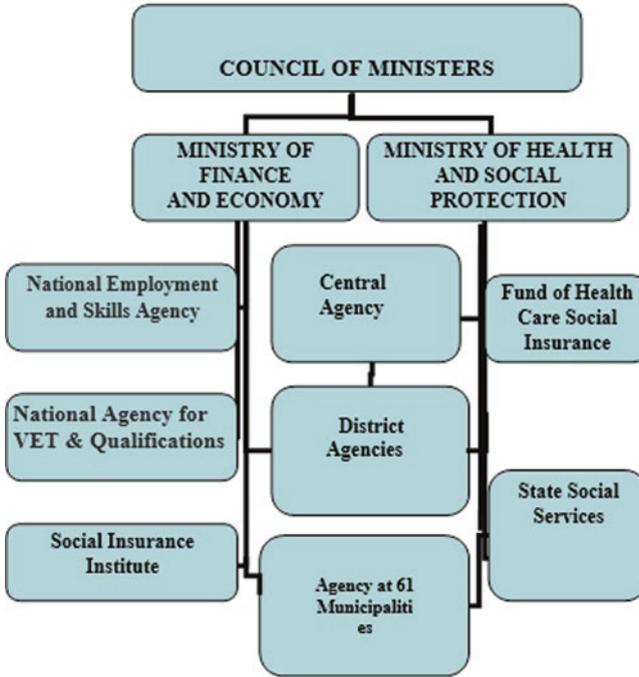


Fig. 5.2 Remodelled the employment, VET and social protection administration in Albania. Source: Authors’ designed

institutions in the Employment Council of NESAs, is expected to extend the social dialogue. Social dialogue remains weak in both the private and public sector. Regarding tripartite social dialogue, the mandate of the National Labour Council was renewed in April 2018. However, clear representativeness criteria are still under discussion and have not yet been set in law. Significant efforts are still needed to transform the National Labour Council into an effective social dialogue forum..., in particular at local and company level (EU Commission, 2019: 79).

Along with National Employment and Skills Agency, the National Agency for VET and Qualifications as well as the National Council of VET has been established. A new Law no. 15/2017 “On Vocational Education and Training in the Republic of Albania” is important in the context that the proportion of persons aged 25–64 years who had participated in education or training in Albania reported considerably lowest proportions at 10% participating in lifelong learning, compared to 30% in EU28 (Eurofound, 2019: 17). A substantial training fund for employers from the state budget to support in-job training is foreseen to provide the necessary skills to the jobseekers, dominated by the 50+ age group. So, parallel with increasing youth levels of skills to be responded to the labour market demand, recent policies are focused on in-job training of older workers through employment agencies

and employers. The new policy approach of integration of employment, education and social protection is under new challenges.

The Work-Life Balance

Analysis of work–life balance is crucial for the engagement of the older workers in the labour market and extending working life. Age management is holistic, inter-generational and life-course oriented. It begins with recruitment processes that focus on skills and experience, avoid age discrimination, and promote age diversity; life-long learning when workers of all ages would be able to update their knowledge and skills; career development of the whole working life, ensuring a match between the job and the competences and capacities of the worker until the employment exit and the transition to retirement supporting older workers in the planning of retirement (EU-OSHA, Cedefop, Eurofound and EIGE 2017). To explain why older workers have difficulties in the working environments, the results of Eurofound EQLS 2016 and EWCS 2017 have been referred. The surveys show indicators regarding the issues of energy to do household jobs after working hours; difficulty fulfilling family responsibilities because of work; difficulty concentrating at work because of family issues; working hours not fitting personal commitments, etc.²

The most Albanian workers, especially women report that their work–life balance has deteriorated over the past years. It is understandable in the context of changes of the Albanian economic system. The traditional work relations in state enterprises were replaced with new relation under the labour market conditions. There is a considerable gender gap about 16% of fewer women than men are engaged in paid work, and especially of women aged 55+. Among the reasons why they are outside of the labour market is due to family engagement (18.0%), while only 1.0% of men declare homework as the reason behind their economic inactivity (INSTAT, 2020: 71).

Women are overrepresented in public administration, in education and health sectors, but they have been increasingly disadvantaged in obtaining managerial positions, because they are still the primary unpaid carers of family members. Social policies regarding family and child support are weaker compared to the socialist time, when child compensation existed, and child services have been guaranteed. According to the parental leave, the Labour Code, Article 132/1 provides the employer pays the wage for not more than 12 working days a year to the employee who is absent from work because of the necessary childcare. Employee with children up to 3 years old, is entitled to paid leave up to 15 days, when their child is ill, certified by a medical report. He has the right of an unpaid leave for an additional

²As one of the authors, I have prepared the Albanian chapter in the Eurofound (2019). Life and society in the EU candidate countries. Publications Office of the European Union, Luxembourg. https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef18032en.pdf

period of not more than 30 days a year. Article 133 provides the employer pays the wage for not more than 14 working days to the employee who is absent from work because of the fulfilment of legal obligations (Labour Code no.136/2015).

The changes to the Labour Code introduced more measures to support work-life balance for working parents but there is no monitoring of the implementation of these changes. According to INSTAT the 2018 report, 42% of women in the labour force are employed in paid positions, while 23.0% of them engage in unpaid work in the family business. For employed men, these figures are 37.0% and 12.0% respectively. 36% of men in the labour force are self-employed, compared to 23.0% of women. In rural areas women were more likely to be contributing family members than men. In the third quarter of 2017, agriculture employed 35% of employed men and 42% of employed women. Concerns remain over the proportion of women in the informal labour market, especially the textile and shoe industries, without appropriate labour and social protection (EU Commission, 2019: 81).

In Albania both women and men tend to work on a full-time and continuous basis throughout their life course. Reconciliation of paid work with family responsibilities is important when considering that Albanian women report greater difficulty in fulfilling family responsibilities when compared with men referring to the EQLS 2016 (Eurofound 2019). Improvement of the Labour Code no. 136/2015 on the working conditions (Article 54 /2) consists of that when the employee works for a long time in a standing or bent position, paid short breaks not less than 20 min for every 4 h of continuous work should be provided. Normal working week duration is not more than 48 h and weekly rest is not less than 36 h, out of which 24 h without interruption, weekly rest includes Sunday. However, referring to the EWCS 2015, Question: “How many hours do you usually work per week in your main paid job?”, about 50% of the Albanians, reported working more than 40 h/week in EWCS 2015, compared to about 20% of the average of the EU28 (Eurofound, 2017). Although the Albanian labour legislation has advanced in this regard, the economic and social context of the country has provided little room for effective labour relations for older workers.

The EWCS 2015 shows that older workers 50+ in Albania report lower work intensity than younger and middle-aged workers, as well as compared to those in EU-28 respective group (Table 5.1). It means that in Albania, the employees above 50 usually are not considered for doing the intense jobs, as these jobs need higher skills and use of technology. So, they are mostly involved in the traditional slow and low paid activities (Eurofound, 2017).

The index “Skills and discretion” in EWCS 2015 shows a huge gap between younger and older workers. Question: “Does your work involve complex tasks? Similarly to the EU28 respondents (60%), the younger age groups in Albania are close (57%) in confirming their complex tasks, with a considerable age gap with older groups above 50 who confirm complex tasks at 39%. Question: “Does your work involve working with computers, laptops, smartphones, etc.?” For the answer “(Almost) all the time”, Albanian’s respondents of both age groups rate lower than the EU28 respondents, only 3% Albanians over 50 years old, compared to 27% of the EU28 respondents. For the “(Almost) never” answer the Albanian both group

Table 5.1 Some indicators from EWCS 2015 on “Skills and discretion”

EWCS 2015		Albania		EU28 average	
Questions	Answers	Youngest (under 35)	Older workers (above 50)	Youngest (under 35)	Older workers (above 50)
“How many hours do you usually work per week in your main paid job?”	Working more than 40 h/ week	47%	45%	20%	
“Does your job involve working at very high speed?”	“Almost always”	28%	14%	19%	19%
“Does your work involve complex tasks?”	YES	57%	39%	60%	
“Does your work involve working with computers, laptops, smartphones, etc.?”	“(almost) all the time”		3%		27%
	“(Almost) never”		85		46
Working conditions perspectives	“Satisfied or very satisfied”	63	46		87

Source: Eurofound (2017)

ages scores higher than the EU28, especially 85% of the 50+ respondents, compared to 46% of the EU28. Regarding to the working conditions perspectives, in the EU28, 87% of the respondents above 50 are “satisfied or very satisfied” with their working conditions, compared to 46% of the Albanians 50+. Having a good quality of management, a good work–life balance, and having career prospects are positively associated with satisfaction with working conditions. In Albania, respondents belonging to the “under 35” group seem to be more satisfied with their job (63%), than respondents belonging to the “over 50” group. The gap between younger and elderly workers in Albania is bigger than in the Member States.

Life satisfaction decreases with age in the EU28, from 7.4 for the youngest group (18–34 years) to 7.0 for older people 65+ (with a range 1–10 max); the same trend is in Albania, but with 2 points lower than EU28, 5.4 for the youngest and 5.1 for older people (Eurofound, 2019: 12). More than half of Albanians find it difficult to deal with important life problems, which is higher than the EU28 average of 22%. The need to economise on food reveals the extent of the daily hardships that many Albanian face, particularly in light of the fact that 49% of household expenditure relates to food, alcoholic drinks, and smoking (INSTAT, 2018: 6). The EQLS 2016 showed that depression increases with age, which is correlated with worries about incomes in old age, implying the need for adjustments to social protection to meet the older Albanian women’s needs. In EQLS 2016, certain groups reported high levels of perceived social exclusion as well as poor mental health e.g. older age groups, people with low income and, in some cases, women. In regard to the prevailing types of social tensions, tension between rich and poor as well as between management and workers are reported by almost half of the Albanian respondents (Eurofound, 2019).

The European Pillar of Social Rights provides a framework for helping labour markets to adapt to new challenges while promoting fairness and solidarity between the generations. It emphasises the right to a working environment adapted to a worker's professional needs to enable them to prolong their participation in the labour market (European Commission, 2017). Referring to the EWCS 2015, the analysis explores that the main issues are related to the indices of work intensity, working time quality, skills and working life perspective (Eurofound, 2017). Involvement in social interaction as well as in working activities have a positive effect on older people's health status. The effect of better scores in the socioeconomic and control dimensions of the quality of work are associated with better health status later in life. However, poor physical working conditions (whether the work was physically demanding, characterised by an uncomfortable work environment, or by a heavy time pressure) have a negative effect on both men and women in all health dimensions (mobility, cognition, affection and motivation). This effect is statistically significant only for women, and the result can be linked to the 'time pressure' dimension of physically demanding jobs, and to the higher probability that women experience work-life balance conflicts because of their higher involvement in unpaid care and domestic work. For men, higher scores in the control dimension of their quality of work life, exposes them to the risk of facing higher affective problems in later life and this can be associated with a loss in men's social sphere after retirement from a rewarding job or with the underdevelopment of caring and relational dimensions during their working life.

Health

Regarding health and safety at work, the 2016–2020 occupational, safety and health policy document and its action plan are under implementation. Between 2013 and 2017, Albania adopted laws transposing 19 EU directives linked to the Framework Directive on Health and Safety at Work. In 2018, Albania concentrated on implementation, but low financial and human capacities are a limitation on the way towards an effective implementation of health and safety at work legislation. Reported accidents at work increased from 107 in 2016–2017 to 222 in 2017–2018, and fatalities at work increased from 13 to 33 in the same timeframe. A total of 112 workers suffered accidents in 2017 and this number was increased in 153 in 2018 and in 176 in 2019. Most of the accidents (around 60%) occurred in the mining (23%), manufacturing (23%) and construction (15%) sectors (EU Commission, 2019: 79). Although there is a clear trend of increased employment injuries, only 45 persons of them can benefit from social insurance system, so only 25% of the total workers suffering from employment injuries received social insurance benefits (SII, 2019).

Life expectancy is increased, and women had a longer life expectancy at birth 80.5 years compared to 77.4 years for men (INSTAT, 2021). However, the disability beneficiaries from social insurance are increased, especially the group ages 50+ as was shown on the Table 5.2. It is a typical trend for both genders that after they

Table 5.2 New disability pensions by gender of the respective years 2012–2017

Age	2012		2013		2014		2015		2016		2017	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18–30	49	33	40	27	55	24	6	13	16	20	20	26
31–49	707	786	729	826	847	652	142	147	222	271	245	343
50	121	130	125	118	99	96	11	16	28	34	27	48
51	130	147	125	142	115	118	16	26	29	41	41	47
52	143	152	161	140	136	110	30	19	56	41	39	55
53	148	152	176	163	152	150	24	18	64	46	44	65
54	154	164	176	167	200	146	41	31	51	50	57	58
55	156	136	177	168	160	127	45	43	71	66	62	63
56	202	171	207	161	181	153	47	22	83	71	70	89
57	193	156	211	151	185	129	36	41	77	74	98	81
58	208	149	234	161	197	120	38	24	66	58	81	67
59	167	93	173	112	216	117	43	18	60	37	108	63
60	179	26	192	35	208	47	46	13	98	28	80	38
61	197	3	218	3	202	0	46	3	78	2	106	3
62	190	2	172	0	137	2	47	0	71	0	105	4
63	162	2	179	1	153	0	40	0	62	2	80	2
64	119	0	155	1	141	0	29	0	52	0	68	2
65	36	4	37	2	44	0	13	0	16	1	24	2
66–70	3	1	8	1	0	0	0	0	1	0	0	0
TOTAL	3264	2307	3495	2379	3428	1991	700	434	1201	842	1355	1056
TOTAL	5571		5874		5419		1134		2043		2411	

Source: Statistics provided by the Albanian Social Insurance Institute

reach the official retirement ages, women 61+ and men 65+ the respective number of disability beneficiaries is drastically reduced as they choose to have an old age pension. Health care system should better control health exits for payment of disability benefits of those who cannot find themselves in the labour market and make it more difficult to retire through disability routes. The data on Table 5.2 show the lower disability beneficiaries for women, which means that they are less insured and more engaged in informal economy.

Albania is characterised by regional heterogeneity in terms of available health infrastructures and services, and this is reflected in self-perceived health status with a larger effect on older women's health status (EQLS, 2016). Priority of National Plan for Persons with Disabilities 2016–2020 is the accessibility and the elimination of environmental barriers, the promotion of employment and vocational training as well as access to information, through the use accessible formats or provision of online services in accessible websites. According to the new Law no.15/2019 “On Employment Promotion”, the disadvantaged jobseekers receive support and counselling for training and orientation in the labour market. Employers must hire a person with disability, for the first 25 employees. Alternatively, the employers contribute on the Social Fund of Employment, at the rate of 100% of the national minimum wage, for each employment quota for persons with disability not granted starting from January 2020. Employers have the right to apply for subsidies from the employment agency for reconstruction and adaptation of workplaces for any disabled person employed they have.

Measuring inequalities in health provides evidence to policymakers for developing equity-centred healthcare programmes. In 2014, a preventive healthcare policy was initiated for free basic medical annual examinations (Check-Up) to the 40–65 age group; in 2016 that was extended to the 35–70 age group. Most people who attended the Check-up were women, especially aged 50–65 years. Public expenditure on health care was lower, at about 3% of GDP, when it was 8% in the EU countries (Eurostat, 2019). Combating poor health is important for keeping the population active and healthy throughout their life course.

Transition from Work to Retirement

Across OECD countries there has been a concerted push over the past decade and a half to get older people to delay retirement. This contrasts with the earlier post Second World 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 (Ní Léime et al. 2020) In the Albanian context of rising longevity and declining fertility rates, drastic levels of emigration young and active population, high unemployment and the informal employment, the age group 55–65 is facing continuous changes regarding the rules of transition from work to the retirement. In the beginning of 1990s, the early retirement was used as a policy

instrument to cope with massive unemployment of older workers, those who need 5 years to reach the retirement ages. Since 1993,³ parametric reforms of social insurance were gradually increased retirement ages for women and men to 67 years by 2056, and extending the insurance period to 40 years by 2032. Such reforms have had an impact on extending the working life of older workers from 53.2 years old in 1993 to 63.4 years old in 2018. But still remains a gender gap of 5 years in the retirement ages of new pensioners. Until 2015, the age of retirement for women was 60 years old and the majority of new pensioners had retired at this age. After 2015, retirement age for women was increased with two months each year reflected to the age of new pensioner women as it was shown on Table 5.3.

The same tendency as the retirement age has had the insurance period which was extended to 29 years for women compared to 31.1 years for men. Referring to the higher life expectancy at birth of women, there is a 5-year difference in their period of enjoying the retirement, with an average of 20 years for men and 25 years for women.⁴ Actually, older people have the right to receive the pension and to continue working, having full salary, and paying contributions. If they postpone receiving pensions after retirement age, the pension amount increases by 0.5% each month; in the case of early retirement, the pension amount reduces by 0.6% each month. For most women, the transition into retirement equates to a transition into poverty, as they have lower pensions with which should survive for a longer period compared to men as their higher life expectancy. Introduction of the social pension in 2015, as a means-tested social assistance for those above age 70, is especially directed towards women who are more likely to leave paid employment for unpaid care-work (Xhumari, 2011).

Recent Irish research analysing the likely implications of pension reforms from a lifecourse perspective found that linking pensions ever more closely to employment, as current policy initiatives do, is likely to exacerbate women's existing pensions disadvantage. The research that focuses explicitly on extended working life policies highlights the potentially negative implications of increasing state pension age not only for women, but also for anyone in precarious or physically demanding work...the difficulties faced by older workers in precarious work to find alternative employment should they lose jobs, due in part to widespread ageism that discounts older worker's value to employers (The Author(s) 2020 Á. Ní Léime et al., p.298–299).

The pension policies in Albania, through increasing the retirement ages, lengthening insurance period, changing the formula for calculating pensions by taking into account all contributions paid throughout the working period, instead of increasing, were lowering the pensions' value from 74.2% replacement rate in 1990, to 56% in 1993 when reform started, to further 41% in 2018. It is the decrease of replacement rate of old age pensions one of the main reasons why pensioners

³Law no. 7703 dated 11.05.1993 "On Social Insurance in the Republic of Albania" amended.

⁴Social Insurance Institute. Annual Report 2018. http://www.issh.gov.al/wp-content/uploads/2019/04/Statistika_ISSH_2018.pdf, Accessed on January 3, 2019, at 5:30

Table 5.3 New old-age pensions by age and gender, 2012–2017

Age	2012		2013		2014		2015		2016		2017	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	0	115	0	104	0	91	0	0	0	0	0	0
51	0	96	0	56	0	41	0	0	0	0	0	0
52	0	72	0	56	0	59	0	0	0	0	0	2
53	0	75	0	51	0	60	0	0	0	0	0	5
54	0	82	0	67	0	61	0	0	0	0	0	2
55	0	78	0	48	1	58	0	35	1	42	1	79
56	0	62	0	39	0	44	0	24	0	43	0	30
57	0	132	0	109	0	115	0	38	0	33	0	29
58	0	60	0	58	0	73	0	45	0	46	0	34
59	28	404	40	97	0	49	0	6	0	18	0	30
60	14	8075	8	10,685	28	11,422	1	9	4	28	1	11
60.1	0	165	0	0	2	375	0	4	0	8	0	2
60.2	2	54	0	0	1	145	3	11,686	0	75	0	6
60.3	0	43	0	0	0	82	0	168	20	10,443	0	47
60.4	0	34	0	0	0	53	0	83	2	501	0	93
60.5	1	26	0	0	0	21	1	26	1	84	0	5563
61	10	295	4	365	5	336	7	112	4	514	11	5152
62	236	87	226	103	184	150	149	33	130	84	96	234
63	70	38	48	50	74	84	36	11	35	17	12	88
64	523	26	160	18	35	34	14	5	8	18	8	50
65	8009	40	8875	48	10,953	29	10,929	33	11,076	32	10,332	42
66	153	7	214	8	236	9	48	2	250	2	288	14
67	44	2	69	1	94	5	12	1	36	3	146	8
68	30	5	42	4	41	3	6	0	7	2	55	9
69	21	1	17	1	26	3	2	0	7	2	32	3

70	12	3	14	2	14	2	0	0	0	1	0	10	1
71+	20	9	26	8	25	9	2	1	1	2	0	15	4
TOTAL	9173	10,086	9743	11,978	11,719	13,413	11,210	12,343	11,584	11,584	11,995	11,007	11,538
TOTAL	19,259		21,721		25,132		23,553		23,579			22,545	

Source: Statistics provided by the Albanian Social Insurance Institute

continue working, along with incentives for higher pensions if retirement is delayed. However, the dependency ratio of pension system has increased drastically, from 4.5 contributors to one pensioner before 1993, to almost 1:1 from 1993 until nowadays. The elderly dependency ratio (ratio of 65+ to 15–64 years old) was 20.1%,⁵ which means that unemployment, emigration and informality are artificially increasing the dependency ratio of pension system, putting in dilemma its sustainability.

Although new typologies of employment such as - part-time work, self-employment, family businesses contributor, temporary/seasonal work, remote work, telework, – have created opportunities to extend working life beyond the retirement age for older workers, about 10% of them are working after retirement ages (Table 5.4). Atypical employment was sanctioned in the Labour Code 136/2015, such as part-time (Art. 14), work at home and telework (Art. 15), agent’s trader contract as employee (Art. 16), contract of learning of profession, of apprenticeship (Art. 17), temporary employment (less than 2 years), etc. The EQLS 2016 shows that obstacles of older workers staying in employment included lack of adapted workplaces and flexible working arrangements.

Table 5.4 which is referring to the Labour Force Survey 2011–2017 shows a slight increase of the elderly men working after retirement age, from 12.9% to 13.6%. Although women have a longer life expectancy and lower pensions than men, the share of women aged 60+ to total women of this age who continues working after the retirement age decreased from 12.9% in 2011 to 10.9% in 2017, following the increased official retirement age of women after 2015. The employment status of those who continue working after retirement age is that of own-account workers who dominate at more than 60% in the case of men and contributing family workers at more than 50% for women (INSTAT, LFS, 2017).

Younger generations working abroad remain a potential source of support for their older parents left in Albania, by sending remittances and by covering medical/social care. Remittances maintain growth rates of 1.6% in annual terms (NPEI 2020–2022). So, family continues to be a strong supporting institution for older people and children. It is very likely to the Abbado’s idea that “The Italian welfare system is heavily centred on family support”,... family support and informal care are widespread compared to other EU countries. Primary and secondary schools are mostly scheduled on a half-day basis which is difficult to synchronise with the paid

Table 5.4 The share of older people working after retirement age, 2011–2017(%)

Year	2011	2012	2013	2014	2015	2016	2017
Men aged 65± to total men of this age group who continue working after retirement age	12.9	14.5	11.6	10.9	10.4	12.2	13.6
Women aged 60± to total women of this age group who continue working after retirement age	12.9	14.3	10.8	8.6	7.9	9.1	10.9

⁵INSTAT, demographic indicators, <http://www.instat.gov.al/al/temat/treguesit-demografikpercentC3percentAB-dhe-socialpercentC3percentAB/popullsia/#tab2> Accessed on January 4, 2019, at 6:10

work of parents. Services for children aged under three are rationed and unevenly distributed across regions, so childcare is informally provided by grandparents (Ní Léime et al., 2020:321).

In the Albanian context, the high levels of informality might explain the expectation of parents that their social security in old age is based on their children emigrants, who provide financial support to families in Albania. The people over 60 years of age in Albania do not have adequate institutional support, the majority of the substantial support for them comes from their offspring (Musabelliu, 2022). The fact that self-employed and family workers accounted for about 55.9% of those working in Albania explains that family is offering work for women who are mostly employed in family-run farms and businesses. The informal economy is evident to older women who take care of childcare services, traditionally provided by grandmothers, which is considered one of the reasons for their early retirement. “Although the constraints that unpaid work and household responsibilities pose for women are widely recognized, there is a gap in policies regarding the equal division of time and household responsibilities between women and men. Women are primarily responsible for unpaid work within the household, as well as children rearing and caring responsibilities, household chores, and care for older people” (Ministry of Health and Social Protection, INSTAT, EIGE, IPA project of the European Union, World Bank and Partner with France, 2020). The strong family support and relationships explain how the majority of pensioners, at about 90% of the total pensioners might live with a minimum pension, at about 50% of the minimum wage.

Concluding Remarks

From the life course perspective, extending working life and inclusion of the older workers in the labour market is a complex issue which integrate education, employment and training opportunities, health care and social security provisions. The progress of the Albanian policies might be considered in three dimensions: a) harmonization of legislation with the *Acquis Communautaire* based on principles of gender equality and intergenerational solidarity; b) new approach strategies on integration employment, VET and social security with economic priorities; and c) developing institutional capacities of national employment and VET agencies. However, active ageing discourses has not been on the top priorities, as the youngest generation face higher levels of unemployment, informal employment and lower skills. The employment relationships are distorted by private employers with the undeclared employment, affected by the spontaneous migration from rural towards urban areas bringing a cheaper free labour force and increasing the pressure on employment of older workers.

Analysis of the macro level demographic changes, employment trends and typologies, work-life balances health and transition from employment to retirement, shows the challenges faced by older workers for their integration into the labour market, especially women. These issues are targeted in the Albanian national

strategies and reforms regarding employment services, VET, labour code, social insurance and health care, although their proper implementation need increased attention from policy makers and the other stakeholders, such as private employers.

Although in terms of a demographic structure, Albania is a relatively young society, with an average age of 35 years (2018), there is a tendency of increasing the dependency ratio of elderly and putting in dilemma the sustainability of PAYG social security system. The relatively good average health indicators (EQLS, 2016) are a prerequisite for being active in the labour market, but health indicators are considerably lower for older age group, who have impact on their increased long-term unemployment, disability and work-life balance indicators. Preventive health care and safety and security working environment would impact inclusion of older workers in labour market. From a mezo level point of view of working place environment, challenges of older workers are regarding to poor working conditions, weak social protection, lack of vocational training and tensions between employees and managerial staff (EQLS, 2016; EWCS 2015). The future of the economy and society will also likely depend on managing skills and knowledge, which requires changes in how work and life is organised. More flexibility is needed on the new types of jobs in sectors of Services and Tourism Industries which will be in the priorities of economic development in Albania. Changes of the Labour Code to improve the work–life balance and working conditions need to be followed by more societal actions to address gender inequalities and preventive healthcare.

From a micro level point of view, the family engagement creates disbalances with work responsibilities especially for older women who find solution in early retirement, part-time unsecured jobs and in the family carer. Older workers, especially women need support to avoid the risks of early exit from the labour market and adaptation of working conditions to improve the work-life balance. The EQLS 2016 and EWCS 2015 indicators show a worse position of older women related to the organizing of workplaces, use of advance technologies and training opportunities to offer choices for extending their working life.

Regarding the policy interventions, social security reforms on raising the official retirement ages, insurance period, incentives for older workers to remain in work beyond retirement age, toward a defined contribution scheme, has increased the length of working time to new pensioners, but did not take in consideration high levels of unemployment and informal employment of older women. So, their implications from a lifecourse perspective is likely to exacerbate women's existing disadvantages, nevertheless their higher life expectancy compared to men.

The social inclusion of older workers into the labour market is a complex issue including demand for job, in public or private sector, services available to facilitate women family burden, and training opportunities to gain adequate skills. The question of smart, sustainable, and inclusive growth within the EU remains as important as ever in the Albanian updated Strategy on Employment and Skills 2019–2022 for effectiveness of the society investments in order to provide an active ageing. The integrated planning system designed in the national strategies needs to coordinate policies for promotion of employment in the productive sectors of economy and to relate it with VET and social protection. The role of government is to promote employment of older workers not only by increasing the retirement ages and

extending the insurance period, but also through better career orientation through periodic skills needs' assessment of the labour market and vocational training opportunities not only to the youngest, but also to the older workers. New employment policies for flexible employment, training support from the employers and their obligations to employ persons with disability that will be in place in 2020, might further improve the employment status of older workers. Active engagement of all community stakeholders such as business organizations, trade unions, and civil society is very important in the context of the EU integration process of Albania.

In Albania there are no adequate research institutions covering employment policy issues such as European Employment Policy Observatory, Eurofound, Cedefop or European Training Foundation. Albanian government with the support of IPA and international donors is developing the evidence-based policy and statistical data based on the Eurostat methodology. Even with the legal improvements, the level of social partners' involvement in labour market governance, in particular that of workers' unions, need more attention. The European social partners' autonomous agreement on active ageing and inter-generational approach is a model of social dialogue to make it easier for older workers to actively participate in the labour market.

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Chapter 6

Attitudes Towards Older People in the Labour Market and in Politics: A Cross-National Comparison



Renata Siemieńska

Introduction

Attitudes and values of individuals change more or less in the course of their lives. Life experiences change. Growing up, and then the phase of adulthood, are associated with the performance of various changing social roles in different stages of the life cycle.

Moreover, changes taking place in the recent decades have forced individuals to redefine their own place in the society, as well as the place of those who vary in terms of age, cultural capital. Defining and redefining one's identity and the way we perceive others are not easy, as it has been underlined by Giddens:

In many modern settings, individuals are caught up in a variety of differing encounters and milieux, each of which may call for different forms of "appropriate" behaviour. [...] On the one hand we find the type of person who constructs his identity around a set of fixed commitments, which act as a filter through which numerous different social environments are reacted to or interpreted. Such a person is a rigid traditionalist, in a compulsive sense, and refuses any relativism of context. On the other hand, in the case of a self which evaporates into the variegated contexts of action, we find the adaptive response which Erich Fromm has characterised as "authoritarian conformity." (2006: 190)

Stereotypes hinder the change of perception of ourselves, as well as others, even though the changing social world encourages such change (Allport, 1958; Cudy et al., 2008; Hamilton & Sherman, 1996; Levy, 2009). The social structure, the place, which we occupy in it, and the age of individuals serve as a basis for understanding and acceptance of transformation. Castells distinguishes three forms and

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sources that are crucial in the process of constructing identity: the legitimizing identity, introduced through dominant social institutions; the resistance identity, developed by those whose position is inferior and who are stigmatized by the logic of dominance; and finally, the project identity, which emerges when social actors develop or redefine their identity on the basis of available cultural materials (Castells, 2002: 8).

Settersten (2017), focusing on analysis of the situation of the older people, underlines that "...both individual and population aging are heavily conditioned by social factors. The strong focus in the literature on personal factors associated with individual aging brings the risk of losing sight of the social." Settersten (2017), summarising his consideration, writes: "*Aging*" and the "*life course*" are distinct but complementary phenomena. He stresses that (1) age is a salient dimension of individual identity and social organization; (2) a reconfigured life course brings reconfigured aging; (3) old age is a highly precarious phase of life; (4) difference and inequality are not the same, but both can accumulate over time; (5) aging is gendered; (6) aging is interpersonal, and "independence" is an illusion; (7) "choice" and "responsibility" „can be dirty words; (8) much of aging is in the mind—it is imagined and anticipated; and (9) history leaves its footprints on aging, gerontologists must look beyond the personal, for much of the relevant action is to be found in social experience."

The life trajectory theories point to the variety of factors that exert impact upon individuals. Their authors' emphasis that impacts of the factors intersect, and their strength, varies during different phases of life (Beck, 1977; Inglehart, 1990; Mannheim, 1974; Jennings & Niemi, 1974; Inkeles & Smith, 1974). They also point out that these changes are processual, which applies both to individuals and communities.

Hatch (2005) offers a multilevel life course model, which consists of four groups of factors: the individual biography, the social standing and membership in social groups, the age group, to which the individual belongs, and a wider social context. As he underlines, these factors are interrelated.

For example, studies have shown that individuals' health is not only determined by age. It also depends on social group affiliation. Those living in poverty are usually in a poorer health condition compared to the wealthier ones. The same can be said about less educated persons and members of ethnic or racial groups, which are discriminated against. Studies have also proven that macro-scale events (such as the Great Depression of the 1930s, the second world war, establishing of the communist system and its fall in some countries of Europe (Grey, 1997; Inglehart, 1988; McAdam et al., 1996), the student movements of year 1968 (Inglehart, 1977), feminist movements of the 1960s and the following decades (Gelb, 1989; Kaplan, 1992; Vianello & Hawkesworth, 2015) influenced the shaping of identity of people, their systems of values, life aspirations and behaviours (Inglehart, 1977, 2018; Riley et al., 1999; Duncan & Agronick, 1995).

The second half of the twentieth century brought events that politicians had not expected. Subsequent generations changed their systems of values, placing increasing emphasis on postmaterialist values while having a sense of fulfilment of

materialist needs (Inglehart, 1977, 2018). These changes were supposed to lead to reconstruction of institutions, which would give more influence to young people. At the same time, the elder generation was presented as failing to catch up with the emerging new challenges in economy, as well as in the sphere of social and cultural solutions, which slowed down the transformation. History of the last decades has shown that meanders of history were much more complicated than it had been suspected. In the recent years, the labour market situation of the young generation has become difficult. Substantial unemployment rates, which exerted impact mainly on young people, lack of stability of those who got employed, despite the increased education level of this generation, have placed them among the precariat (Standing, 2011). It also turned out that – as it has been indicated by parliamentary and local elections, as well as emergence of new social movements in European countries in the recent years – the systems of values of the present young generation are far from being simply a continuation of trends identified in the 1970s. In the sphere of customs, there have been substantial changes, oriented at freedom of choice of individuals in their private lives (Bauman, 2005, 2018). On the other hand, in the sphere of political values, democracy and free market economy turned out to be less attractive for many than previously anticipated. In many research projects, increased individualism has been noted – particularly among young people, eager to perceive reality from the perspective of individual benefits in the economic and social sphere, as well as an increase in populism (Inglehart, 2018).

Aging of European societies, which has become dramatic in some countries, as well as mass migrations abroad, have forced politicians and economists to revise their previous assessments (Magnus, 2009; Granton & Scott, 2016). The social structure of the aging population has been changing as well. Decades earlier, it was much less educated than the subsequent younger generations. This is true, in particular, with regard to women, who since 1980 have constituted more than one half of university students and graduates in most European countries. At present, a part of this population has either retired or is about to retire. In 2020 the highest number of people with high/higher education (ISCED 5-8) in age 55–74 was in EU in Finland 37.7%, the lowest in Romania 8.6% [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=File:Share_of_the_population_by_educational_attainment_level_and_selected_age_groups_2020_\(%25\).png](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=File:Share_of_the_population_by_educational_attainment_level_and_selected_age_groups_2020_(%25).png) (consulted 26 November 2021).

The feminist movements of the 1970s in Western Europe attempted to change the concept of roles played by women, to promote their emancipation and a conviction that the principle of equality of women and men should be implemented in all spheres of life (Gelb, 1989; Kaplan, 1992; Vianello & Hawkesworth, 2015; Duncan & Agronick, 1995). Nevertheless, in reality, gender inequality has remained dominant in all of these spheres regardless of age both in Western Europe and in post-communist countries (Siemienska, 2004). Attitudes and opinions concerning the older people are largely burdened by stereotypes shaped a long time ago. The combination of these factors, fuelled by slowly changing attitudes, result in the roles assigned to the older people being far from their actual cultural capital.

The lengthening of life expectancy of subsequent generations in the recent decades, improvement of health and the level of education of societies – particularly women – are accompanied by the development of different forms of state and various types of individual insurance of care over the aging population. The existence of the form of care as well as cultural changes conducive to a shift in the roles of the family prove the need for assessment of individual and collective opinions on the role of the older people and modifications of the life trajectories (Ní Leime et al., 2020; Schubert et al., 2019). Also important, particularly in some countries, like Poland, is the influence of the Catholic Church on politics (e.g., the law, which limits access to abortion, religion being taught in schools, presence of the conservative media).

Authors of studies focusing on the older people most of all focus on identifying their health and living needs. Therefore, research focuses mostly on the types of disease, which are most often encountered in this age group, accessibility of medical and care services, institutions, which are aimed at satisfying social communication needs of the older people (such as University of the Third Age, senior clubs), the retirement pension levels (Ní Leime et al., 2020; Blum et al., 2020; Gilbert, 2004).

Due to the demographic changes, mentioned above, the older people are increasingly often analysed from the perspective of the possibility of prolonging the period of their activity on the changing labour market, possessed by their cultural and social capital. However, the problem is much more extensive, as a major role is played by attitudes towards the older people; the way they are perceived by their potential employers and colleagues and the assessment of the capital they represent.

In benchmark analyses of different countries, one has to realize that they differ in terms of their welfare systems, which also change over time. They are also largely decisive for the mode and degree of security provided for the older people, and the associated level of their social and economic marginalization. In his analysis, “Three Worlds of Welfare Capitalism” published in 1990, Esping-Andersen distinguished between three basic models: liberal, conservative and socio-democratic, which differ in terms of the concept of who should be supported. In the liberal model, it is the poorest. According to Esping-Andersen, the country, which represents this model, is the United States. In the case of the conservative model, receipt of benefits is determined by the status of the individual; care is focused mostly on families. The countries analysed in the chapter that belong to this group are Germany and Spain. As for the socio-democratic model, in which the aim is to ensure a relatively higher standard of living for the widest possible group of the population, the country included in the study is Sweden. The models proposed by Esping-Andersen were received by researchers with great interest and have served as a basis for critical remarks, which will not be discussed here. Esping-Andersen’s work has been cited here to show that one of the significant components which make up the context of functioning of individuals is the degree in which specific social groups are supported/protected by specific regimes. The classification of Esping-Andersen referred to Western European and some non-European countries. It did not include communist countries, their welfare systems, as well as their further transformation after they entered the group of capitalist countries, based on free market economy and

implementing democracy as their political system. Many researchers treat them as a single group from the perspective of the existing welfare system. Some perceive substantial differences between them. For instance, Estonia, Belarus and Ukraine, included in our research, previously had lower standard of living being parts of the highly centralized Soviet Union in economic and political sense. Poland, Romania, Slovenia (formerly a part of Yugoslavia) have been controlled by the Soviet Union since the second world war until the early 1990s but they differ to some degree in their political and economic systems. Some authors point out that what is important is the division into countries, which became member states of the European Union and to some extent adapted their solutions to the EU standards, and the remaining ones. Esping-Andersen (1999) rejected the idea of a distinct Central and Eastern European welfare regime, considering the European post-communist welfare states as converging towards one of his three-fold typology. Esping-Andersen argued that there are 'no' "new" trajectories (...) that deviates markedly from existing welfare states." Ciprian Badescu (1996). No doubts, welfare state regimes serve as a context, providing specific life choices and – to a varying extent – a sense of security for members of the society.

The aim of this chapter is to show how selected European societies assess the cultural and social capital of seniors, and to what extent the place of respondents in their life trajectories is differentiated by their attitudes towards the older people. We assume that the results of comparative research, presented below, concerning attitudes towards the older people, are determined by different living conditions, shaped by different welfare regimes, political systems, as well as macro-scale events in individual countries and micro-scale events affecting individuals. They are shaping their different experiences in subsequent phases of life, as well as the specific nature of their cultural capital. Above mentioned differences in history and social welfare regime have been basis for the inclusion of the countries to presented below analysis. In the analysis, we return to the period of fundamental systemic changes in Europe in the analyses: in the 90s, when Central and Eastern Europe countries started to become independent from the Soviet Union in terms of their economic and political systems. As it has been stated earlier, the main analyses are based on data collected in 2012 in the frame of World Values Survey when the data concerning seniors have been part of the study. 16 <https://www.worldvaluessurvey.org/WVSDocumentationWVL.jsp> (consulted 22 May 2021) The author of the chapter is taking part in the study since 1990 being responsible for its Polish part.

Attitudes towards older people on the labour market varied greatly in the countries compared (Table 6.1).

The countries examined varied in terms of the degree of acceptance of the policy forcing older people to retire as jobs become scarce. A much greater proportion of inhabitants of post-communist countries of Central and Eastern Europe opted for this policy in 1990 compared to their counterparts in Western Europe and the United States. An exception to this rule was Spain, where the percentage of the population accepting such labour market policy was similar to that of the Central and Eastern Europe countries. In most post-communist countries, women were more willing to accept a policy than men (see Table 6.1). In Western countries, despite diversity,

Table 6.1 When jobs are scare people should be forced to retire early – % “agree” (data WVS 1990)

Name of country	% Agree	Gender		Age					Education			Income			Values		
		M	F	16–29	30–49	50+	Lower	Medium	Upper	Lower	Middle	Upper	mat	Mixed	Post-mat		
Romania	65	61	68	58	70	64	75	65	51	64	65	65	71	63	43		
East Germany	64	69	60	61	70	61	64	63	65	59	66	67	63	64	64		
Spain	62	63	61	56	64	64	66	60	45	71	61	56	68	59	56		
Belarus	60	60	61	58	64	55	64	59	61	61	60	60	61	60	59		
Slovenia	60	58	62	57	61	61	67	64	43	68	58	49	67	60	41		
Poland	57	54	60	37	59	64	61	58	38	60	52	58	58	57	58		
Estonia	57	55	59	54	58	57	56	57	59	58	53	59	59	57	52		
West Germany	50	51	49	55	50	47	53	48	40	51	52	48	53	53	43		
Netherlands	42	42	42	46	36	46	51	37	36	41	44	37	53	45	34		
United States	16	17	14	15	12	19	20	17	11	20	16	11	21	15	12		
Sweden	09	10	08	10	06	11	10	10	05	09	09	08	17	08	07		

Source: Inglehart et al. (2001)

women clearly accepted it less often than men, which is linked by researchers with the experience of dynamically developing feminist movements in the 1960s and the 1970s (Duncan & Agronick, 1995). In most countries, older respondents were slightly more willing to accept such a proposition; nevertheless, differences between age groups were insignificant. The only exceptions in this regard were post-communist Poland and conservative Spain, where young people were much less eager to accept a policy discriminating against older people. Similarly, people with higher education were less eager to discriminate against older people in comparison with less educated respondents (in 8 countries with different welfare regimes out of 11 countries examined: Eastern (GDR) and Western (FRG) Germany are treated separately here due to their different history in the period preceding unification). Individuals with low income were more eager to accept the policy of excluding older people from the labour market, although in most countries compared, differences between the more and less affluent were insignificant or did not exist at all. The exceptions here were Western European countries (Spain, the Netherlands) and the United States, as well as post-communist Slovenia, where the more affluent were much more eager to protest against the policy of discrimination against the older people. A lower acceptance for the policy based on discrimination against the older people was linked to changes in the systems of values of West-European countries in the second half of the twentieth century. Research results (Inglehart, 1977) indicate that a focus on post-materialist values gained importance particularly among younger people who were participants and witnesses of the student movements of 1968. Persons with this orientation were usually less likely to accept discrimination against older people in comparison with those characterised by a mixed or materialist orientation.

In summary, the countries which are analysed in detail in this chapter differed in terms of their history, which shaped the life trajectories of their inhabitants, as well as their opinions in the period of systemic transformation. Findings presented in following parts of the chapter were collected in the sixth wave of WVS 2012.

Characteristics Attributed to Older People

Table 6.2 illustrates the distribution of extreme answers to a number of questions, strong opinions indicating the perception of the older people, their cultural potential and assessment of the place, which they should occupy in the society (see classification of answers in Appendix).

The table shows percentages of people having particularly negative and particularly positive attitudes towards older people. Most people in all countries perceived older people as deserving respect, less people perceived them as friendly or competent. More than 70% of respondents from post-communist countries – Belarus, Poland, Romania and Slovenia –, as well as the Netherlands, as the only Western country in the compared group, considered older people to deserve respect. The highest percentages of persons with opposite opinions (slightly above 10%) were

Table 6.2 Attitudes toward older people (number of respondents with the most positive and negative attitudes)

	The lowest acceptance/ opinion	The highest acceptance/opinion
Social position: People in their 70s	Above 50% of population: Estonia, Poland, Romania, Sweden, Ukraine	Above 30% of population: Germany, USA
People over 70: are seen as friendly	Above 15% of population: Belarus, Estonia, Poland, Spain, Ukraine	Above 60% of population: Germany, Netherlands, Romania, Slovenia, USA
People over 70: are seen as competent	Above 25% of population: Estonia, Poland, Romania, Slovenia, Spain, USA	Above 50% of population: Estonia, Germany, Sweden
People over 70: viewed with respect	Above 10% of population: Estonia, Germany, Poland, Slovenia, Sweden, Ukraine	Above 70% of population: Belarus, Netherlands, Poland, Romania, Slovenia
Older people get more than their fair share from the government	Above 15% of population: "the lowest disagreement" Sweden, USA	Above 90% of population: "The highest disagreement" Estonia, Germany, Poland, Spain, Ukraine
Companies that employ young people perform better than those that employ people of different age	Above 45% of population: "the lowest disagreement" Belarus, Romania, Ukraine	Above 75% of population: "The highest disagreement" Estonia, Germany, Netherlands, Poland, Slovenia, Spain, Sweden, USA
Is a 70-year-old boss acceptable	Above 50% of population: "the lowest acceptance" Belarus, Poland, Romania, Slovenia	Above 45% of population: "the highest acceptance" Germany, Spain, USA
Is a 30-year-old boss acceptable	Above 15% of population: "the lowest acceptance" Poland, Slovenia, Sweden, USA	Above 65% of population: "the highest acceptance" Belarus, Estonia, Netherlands, Romania, Spain, Ukraine

recorded in Germany, Sweden, Spain, Estonia and Ukraine. The highest percentages of respondents perceiving older people as friendly (more than 60%) were recorded in the Netherlands, Sweden, the USA and Romania. Percentages of people with opposite opinions were the highest (slightly above 15%) in Belarus, Poland, Estonia, Ukraine and Spain. Persons aged 70 or more were least often perceived as competent. In this case, they were considered to be competent mostly (by more than 50%) in Belarus, Germany and Sweden. More than 25% respondents from Estonia, Poland, Romania, Slovenia and Spain perceived them as incompetent. Therefore, opinions of respondents of countries distinguished by negative or positive opinions (see Table 6.2) show that the conclusion stating differences in history (e.g. Western and post-communist) and type of the welfare regime are clear determinants of opinions of different societies cannot be deduced.

Systematic analysis of factors, which may play a role in differentiation of attitudes towards older people, such as gender, age, education, financial standing, show that while societies differ between themselves, the differences within these countries between various groups are not very significant.

In almost all of the compared post-communist countries, women slightly less often than men perceive older people as friendly. The percentage difference does not exceed 2–3%. In West-European countries (Germany, the Netherlands and Sweden), there is a similar tendency. Opinions of women differ much more from those of men. Women are clearly less eager to refer to older people as friendly in comparison with men. Differences between age groups are usually insignificant, with the exception of the United States, where older people more often perceive persons in this age group as being friendly. Also, the level of education does little to differentiate between attitudes towards older people, and it is shaped differently in the countries compared. Post-materialistically oriented respondents with higher incomes (except for Sweden and Romania) in almost all countries perceive older people as friendly.

The percentage of persons perceiving the older people as competent varies very much in individual countries: it is the lowest in Slovenia (27.5%) and the highest in Sweden (60.5%). Inhabitants of West-European countries more often express their belief that the older people are competent. Men tended to assign competences to them more frequently than women. Similar differences were visible in assessments of older people as friendly. The oldest respondents with the lowest education and the highest income slightly more often perceived older people as competent. However, there is no clear association between a focus on materialistic – post-materialistic values and an assignment of competences to older people, which becomes visible as we compare the distribution of answers in the countries analysed.

Differences in the perception of the older people as deserving respect also significantly vary country to country. This view is least popular in Spain (53.8%), and most popular in Romania (87.1%). In some countries, there are slightly more men, in others slightly more women. Only in Sweden and the USA, the differences are more visible (reaching several percent), as men more frequently declared their belief that older people should be treated with respect. These views were shared by the most affluent young people with university education. There is no clear trend with regard to an association between orientation towards values (materialistic – post-materialistic) and perception of older people as deserving respect.

This substantial diversification of assessment in the case of individual features (competent, friendly, viewed with respect) seems to confirm the need for their separate analysis as components of capital of individuals, belonging to specific age groups. These being assigned (or not) may become one of the significant determinants when deciding on the potential offer for older people as employees. The personal aspirations of older people to continue their work activity may clash against unfavourable or favourable attitudes of employers and younger members in the countries examined.

Assessment of the Situation of Older People

A readiness to hire the older people may also be related to the assessment of their financial status, and, more broadly, their life situation.

A great majority of respondents disagree with the opinion “*older people get more than their fair share from the government*”. The only exception here is the United States, where it is shared by 26.1% respondents. In other countries, this number is much lower. It is particularly low in Estonia (2.8%), Poland (4.8%), Spain (6.6%) and Germany (7.2%). Such views are shared by respondents from countries with varying welfare regimes and socio-economic history. An analysis of internal differentiation in individual countries reveals certain patterns. Women, slightly less often than men, agreed with this opinion; similarly, the eldest group agreed much less often than the younger groups, while persons oriented toward post-materialist values accepted this view slightly less often than those oriented towards materialist values. The education level and affluence in most countries exerted no impact on the opinion that “older people get more than their share from the government”.

The level of acceptance of the opinion “Older people are a burden on society” is higher in the post-communist countries Belarus (20.9%), Estonia (20.1%), Poland (22.8%) and Slovenia (23.4%) in comparison with the rest. While differences of opinion between women and men are insignificant and fail to provide a consistent image, in all countries, the oldest respondents with the lowest education and low income, materialistically oriented, were more often eager to support the stance that “older people are a burden on society”.

Worth noting here is the reluctance to accept the older people in politics (“Old people have too much political influence”), which was particularly strong in Romania (56.9%) and Slovenia (40.1%).

In the remaining countries, it was also high, with the exception of the Netherlands (15.4%) and Estonia (19%). This view was shared more often by men than women and by younger respondents. However, there are no clear correlation patterns between the opinion discussed and the education level, affluence and orientation towards values.

Readiness to Accept Older People on the Labour Market

While noticing the bad – or at least not very favourable – situation of older people, and quite frequently sharing the good opinion of competences, as well as attitudes (friendly or not) of this group, respondents often expressed varying opinions on their presence on the labour market. Acceptance of older people as bosses (Tables 6.3, 6.4) varies very strongly in individual countries and is mostly relatively low. Among the countries compared, on the one hand Germany is distinguished by a high level of acceptance/correlation; on the other hand, it is low correlation among inhabitants of most post-communist countries (particularly Belarus, Poland, Romania and Slovenia).

In all of the countries being compared, acceptance for a 70-year-old boss is relatively most often correlated with the conviction of the respondents that people at this age are competent, less so with the conviction that they are friendly, and to the least extent – that they are viewed with respect. The models for the opinion “Is a

Table 6.3 Predictors of acceptance of 70-year-old boss (multiple regression analysis)

Country	(Intercept)	a204i	a205i	a206i	a208i	a209i	a210i	a211i	a212i	adj.R2	p	sig.
Romania	-0.72	** 0.28	*** 0.58	-0.12	0.06	0.19	0.15	* 0.23	* 0.23	0.09	0	***
Germany	*** 3.06	0.07	*** 0.68	0.02	0.03	0.08	. 0.1	*** 0.24	0	0.13	0	***
Spain	*** 5.67	*** -0.46	*** 0.43	. 0.14	0.15	* -0.28	-0.14	0.09	*** 0.36	0.06	0	***
Belarus	*** 2.46	* 0.18	*** 0.55	-0.07	0.02	** -0.29	. 0.16	*** 0.32	** -0.24	0.09	0	***
Slovenia	1.26	* -0.23	*** 0.59	** 0.34	0.06	-0.17	0.06	0.24	0.1	0.06	0	***
Poland	0.99	. 0.22	*** 0.46	0.04	* 0.31	-0.25	0.15	* 0.37	-0.07	0.09	0	***
Estonia	* 1.37	0.15	*** 0.68	-0.05	0.12	-0.1	0.04	*** 0.44	-0.03	0.1	0	***
Netherlands	*** 3.77	-0.1	*** 0.56	0.09	. 0.15	-0.01	0.12	-0.07	. -0.16	0.07	0	***
United States	*** 1.63	0.02	*** 0.78	*** 0.22	** 0.2	-0.07	. 0.14	. 0.13	-0.04	0.19	0	***
Sweden	*** 3.41	-0.05	*** 0.32	0.11	-0.06	-0.17	. 0.22	0.1	-0.02	0.02	0.003	**
Ukraine	*** 2.95	-0.13	*** 0.5	-0.02	-0.13	* 0.26	. -0.17	* 0.19	. 0.17	0.03	0	***

Significance codes: p < (0.001 ***), (0.01 **), (0.5 *), (0.1.)

Table 6.4 Predictors of acceptance of 30-year-old boss (multiple regression analysis)

Country	(Intercept)	a204i	a205i	a206i	a208i	a209i	a210i	a211i	a212i	adj.R2	p	sig.
Romania	*** 6.58	. 0.15	0.04	0.13	-. 0.18	0.03	-0.01	0.13	-. 0.16	0.01	0.011	*
Germany	*** 5.19	0.11	* 0.14	-0.01	0.04	*** 0.3	-0.04	0.02	0	0.01	0	***
Spain	*** 7.01	-0.1	0.01	-0.04	0.07	* 0.23	-0.06	0.04	-0.05	0	0.523	
Belarus	*** 6.36	* 0.18	* -0.15	* 0.18	* 0.19	0.1	* 0.16	*** -0.29	-. 0.12	0.03	0	***
Slovenia	*** 5.71	0.06	* 0.25	-0.05	0.16	0.17	* -0.31	0.05	0.03	0.01	0.04	*
Poland	*** 6.28	** 0.27	. -0.17	** 0.28	-0.03	0.03	-0.01	* -0.3	0	0.02	0.001	**
Estonia	*** 6.27	0.1	0.05	* 0.16	0	0	0.1	-. 0.15	0.1	0.02	0	***
Netherlands	*** 4.58	0.07	*** 0.23	0.08	** 0.17	0.03	-0.03	0.1	0.07	0.04	0	***
United States	*** 4.08	** 0.18	** 0.18	* 0.13	0.03	-0.03	* 0.2	-0.1	0.02	0.04	0	***
Sweden	*** 4.84	0.02	* 0.19	. 0.14	0.15	-0.07	0.09	0.06	-0.03	0.02	0.003	**
Ukraine	*** 5.39	. 0.13	-0.07	** 0.19	. 0.12	*** 0.41	0.11	-0.03	-0.08	0.04	0	***

Significance codes: p < (0.001 ***), (0.01 **), (0.5 *), (0.1.)

70-year-old boss acceptable” show (Table 6.3 and 6.4) that there are stronger relations between the statement and other concerning situation of older people in society than in case when respondents have been asked about an acceptance of 30-year-old boss and perception of characteristics and situation of older people in the society. In both cases, R2 was very low.

Independent variables in the Tables 6.3 and 6.4

- a204 People over 70: are seen as friendly
- a205 People over 70: are seen as competent
- a206 People over 70: viewed with respect
- a208 Older people are not respected much these days
- a209 Older people get more than their fair share from the government
- a210 Older people are a burden on society
- a211 Companies that employ young people perform better than those that employ people of different ages
- a212 Old people have too much political influence

In all of the countries compared, acceptance of young boss (“Is a 30-year-old boss acceptable”) was much higher than 70-year-old boss. Acceptance for the older people was more strongly correlated with assessment of the older people and their situation. However, positive views of their characteristics do not indicate willingness to cooperate with the older people in the public sphere.

A question arises of whether acceptance of the older people as bosses is correlated with conviction that older people contribute to the success of companies in which they are hired. Analysis of the relation between acceptance for a 70-year-old boss and conviction that “*companies that employ younger people perform better than those that employ people of different ages*” shows that the correlation is very weak or non-existent.

The result obtained shows that the recognition of certain characteristics of the older people is not equivalent to the acceptance for their functioning in the public sphere. There are substantial differences in this respect between individual countries. In most of the countries compared, respondents disagreed with the view that “*companies that employ young people perform better than those that employ people of different ages*”. Linear regression model results (Table 6.5) showed that the opinion “*companies that employ young people perform better than those that employ people of different ages*” often depends on respondent age (in 6 countries out of 11 compared). It is less often determined by education (variable: university education – other) of respondents, their gender, life satisfaction or family status.

It could be assumed that the opinion “older people get more than their fair share from the government” would be correlated with the beliefs of who could be a manager. However, this is not the case. The result indicates that the opinion on who can be a manager is related to perceiving the older people as individuals who either meet or fail to meet the requirements for managers, and not their situation on the macro scale – that is, the state policy towards this category of citizens.

Predictors in multiple regression model: (constant) Age, Sex, Higher education, Satisfaction with your life, Living together as married, Divorced, Separated,

Table 6.5 Companies that employ young people perform better (multiple regression model)

Name	ALL	Romania	Germany	Spain	Belarus	Slovenia	Poland	Estonia	Netherlands	United States	Sweden	Ukraine
(Intercept)	*** 2.07	*** 2.53	*** 2.72	*** 2.84	*** 2.16	*** 2.9	*** 2.73	*** 2.5	*** 2.8	*** 2.52	*** 2.96	*** 2.45
age	*** 0.01	0	** 0.01	0	* 0.01	0	.0	*** 0.01	*** 0.01	*** 0.01	** 0.01	* 0
Male	*** 0.06	0.07	.0.07	0.02	* 0.12	0.05	* 0.1	.0.07	0.02	** 0.09	0.01	.0.08
high edu	*** 0.1	0.09	*** 0.29	0.09	0.06	** 0.14	** 0.17	.0.08	0.04	*** 0.1	-.0.07	-.0.05
satisfaction with live	*** 0.04	-0.01	0.01	0.01	0	0.01	-0.01	0.01	0.01	0	0.01	-0.01
Divorced	0.03	0.1	-0.02	-0.04	-0.09	0.06	0.07	-0.09	** 0.15	0	* 0.17	-0.09
Living together as married	*** 0.14	-0.01	-0.01	* -0.2	-0.01	0.02	0.02	0.08	-0.01	-0.02	0.02	0.02
Separated	-.0.09	0.16	0.02	0.1	-0.21	0.01	-0.33	-0.05	0.18	-0.02	0.04	-0.09
Single/Never married	** 0.06	-0.14	* -0.13	** -0.19	-0.03	** -0.17	0.02	0.09	-0.04	0	0.06	0.04
Widowed	*** -0.16	* -0.18	* -0.17	-.0.21	-0.09	-0.09	-0.1	-.0.13	-0.06	0.03	0.11	0
Housewife	** -0.08	-0.07	0.03	-0.03	0.14	-.0.27	-0.07	0	0.03	-0.06	* -0.67	-0.11
Other employment form	** 0.15	NA	-0.04	0.11	NA	0.19	-0.18	NA	0.08	-0.08	-0.16	0
Part time	*** 0.1	-0.13	** 0.21	-0.03	*** 0.3	-.0.28	-0.19	-0.1	.0.09	0.03	* -0.12	-0.12
Retired	*** -0.19	-0.08	-0.09	-0.03	0.08	-0.04	-.0.13	** -0.2	* -0.11	** -0.14	*** -0.22	-0.04
Self employed	-0.02	-0.13	0.15	-0.09	-0.06	-0.11	-0.07	-0.08	-0.14	0.02	0.1	-0.02
Students	0.04	-0.1	* 0.25	0.18	-0.05	0.03	* -0.25	-.0.2	* 0.2	-0.08	*** -0.27	-0.06
Unemployed	.0.05	-0.1	0.02	0.09	.0.3	-0.11	*** -0.3	-.0.17	0.04	0.03	*** -0.4	0.02
adj.R2	0.05	0	0.04	0.01	0.02	0.02	0.04	0.02	0.02	0.07	0.05	0
p	0	0.241	0	0.097	0	0.002	0	0	0	0	0	0.185
sig.	***		***	.	***	**	***	***	***	***	***	

Widowed, Single, Good state of health, Part time work, Self- employed, Retired, Housewife, Students, Unemployed, Mixed Values, Postmaterialist Values.

Conclusions

It cannot be said that there are visible differences between societies of “post-communist countries” and others. In many cases, opinions are not shaped consistently with the assumed differences based on political and economic history of individual countries. Age group representation, individual traits and experiences are the main factors that shape different views.

In post-communist countries, inhabitants experienced a shock of political and economic transformation. High unemployment rates in the 1990s, difficulties in obtaining permanent jobs and the necessity to get satisfied with temporary jobs, caused uncertainty, contributed to a lack of willingness to accept the presence of older people on the labour market. This is further fuelled by stereotypes of what older people should deal with. These societies are more dominated by a traditional family stereotype with strong family bonds. According to this model, older people should support and help the young, free of charge, in taking care of the children and

the ill family members (Siemieńska, 2009, 2010; Sikorska, 2019). This stereotype is strengthened by the state social policy, in which it is assumed that infrastructural gaps (insufficient number of easily accessible creches and kindergartens, old people's homes etc.) would be partially filled by non-paid work of older family members.

However, similarities and differences found in terms of attitudes and opinions concerning older people and their cultural capital and usefulness on the labour market vary in each group of compared countries.

A significant part of respondents expects older people to withdraw to the private sphere and possibly remain active citizens, for instance, in non-governmental organizations, informal assistance relationships, institutions established for older people to supplement the field of activity, which allows to satisfy the needs mainly of persons representing this age category. Therefore, opportunities of older people to be employed to some extent depends on attitudes toward them.

Appendix (Description of Variables Used in Questionnaire WVS 2012)

- How you think most people in this country view the position in society of people over 70.? (10- point scale)

Low position in society (1): 1,2,3,4, middle (2): 5,6, high position in society (3): 7,8,9,10

- Please tell me how acceptable or unacceptable you think most people in [country] would find it if a suitably qualified 30-year-old was appointed as their boss?

0 means they would find it completely unacceptable and 10 means completely acceptable.

unacceptable (1): 0,1,2,3,4(2), more or less acceptable: 5,6,(3) acceptable: 7,8,9,10

	Not likely to be viewed that way	More or less	Very likely to be viewed that way		
...as friendly?	0	1	2	3	4
...as competent?	0	1	2	3	4
...with respect?	0	1	2	3	4

- Please tell me how likely it is that most people in [country] view those over 70.
- Please tell me how acceptable or unacceptable you think most people in [country] would find it if a suitably qualified 70-year-old was appointed as their boss?

0 means they would find it completely unacceptable and 10 means completely acceptable.

unacceptable (1):0, 1,2,3,4(2), more or less acceptable: 5,6,(3) acceptable: 7,8,9,10

– Now could you tell me whether you strongly agree, agree, disagree or disagree strongly with each of the following statements? Agree (1) 1,2, Disagree (2) 3,4

...with respect?	0	1	2	3	4	Strongly agree	Agree	Disagree	Strongly disagree
Older people get more than their fair share from the government						1	2	3	4
Older people are a burden on society						1	2	3	4
Companies that employ young people perform better than those that employ people of different ages						1	2	3	4
Old people have too much political influence						1	2	3	4

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Chapter 7

Sustainable Work in an Ageing Perspective, Gender and Working Life Course



Patricia Vendramin

Introduction

This chapter examines men and women's working life courses, how they impact on health among the over-50s, and changing workforce exit norms. While working and employment conditions are increasingly recognized as key issues in ageing at work, gender disparities are still under-considered. These are not only the outcome of horizontal (between sectors of activity) and vertical (between job categories) segregation that produce widely differing work situations for women and men. More broadly, women and men's ageing at work is influenced by the unequal distribution of domestic work and the tasks of caring both for older and younger generations. Men and women's working life courses and trajectories are embedded in institutionalized pathways and normative patterns. The analytical framework of this chapter relies on the concept of sustainable work considered from a life span perspective. The analyse uses data of the last wave of the European working conditions survey (2015). After a presentation of the concept of sustainable work over the working life course, it briefly describes the characteristics of women and men working in the run-up to retirement. Then it considers financial security and the working trajectories of older workers. The next point deals with how arduous work differentially affects women and men, with a particular focus on the long-term effects. The final point discusses the influence of unpaid work and the unequal division of gender roles on ageing at work.

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Sustainable Work Over the Working Life Course

In a context of demographic ageing, longer working lives, and the development of contemporary work-related illnesses, including musculoskeletal and psychosocial disorders, a new way of apprehending working conditions has gradually moved out of the scientific field to enter the political field: long-term or sustainable work.¹ This concept, which tends to replace that of quality of work, originated in the notion of sustainable development, defined in the Brundtland Report as follows: it is development that 'meets the needs of the present without compromising the ability of future generations to meet their own needs' (WCED, 1987: 39, para. 49). This approach has been applied to the way companies operate, and in particular to the nature of work.

The concept of sustainable work arose within the Swedish research programme SALTSA² and more specifically in the framework of the international research project 'From intensive to sustainable work systems' coordinated, from 1996 to 2007, by the National Institute for Working Life (NIWL) in collaboration with labour organisations. The first studies produced by the researchers involved were synthesised in a reference work entitled *Creating Sustainable Work Systems* (Docherty et al., 2002). In this document, the notion of 'sustainable work system' refers to a system that can 'maintain and reproduce the given human and social resources or even extend them' (Docherty et al., 2002, 101), a definition consistent with a logic similar to that of the Brundtland Report.

Thus, unlike the so-called 'intensive' work system, the 'sustainable' work system must be able to regenerate and develop the human and social resources that it mobilises. When that reference work was being written, the intensive system seemed inadequate, since the organisation of work and the way in which the companies associated with it operated were placing increasing pressure on an ageing workforce. The field of reflection and action on sustainable work arose from these contradictory pressures.

Moving into the scientific field, the concept of a *sustainable work system* gave birth to a reflection on the notion of *sustainable work*, which resulted in a refocus on the quality of work in all its dimensions, and a strengthening of the notion of individuals' trajectories. The approach to sustainable work therefore involves taking into account the effects of working conditions – cumulative over time – and their relationship with private life in the long term. Such an approach combines the analysis of work and the focus on individuals as a whole, with all their characteristics, their trajectories and the constraints that weigh on them.

The authors of a report entitled *Sustainable work and the ageing workforce* (Vendramin et al., 2012) include in their analysis framework a set of variables aimed

¹The approach is developed by Vendramin and Parent-Thirion (2019).

²The SALTSA programme is a joint undertaking by the Swedish confederation of employees (LO, SACO and TCO) and Sweden's National Institute for Working Life (now closed), a government agency for the conduct of research, development and educational work on work-life issues.

at a better understanding of the ‘sustainability’ of work. To the traditional parameters defining the quality of work (Eurofound, 2002), they add health variables, subjective components connected with the relation to work, and context factors. Their analytical framework includes five axes: socio-economic security; working conditions; health; the expressive dimension of work; the balance between working/non-working time. This perspective combines work characteristics, circumstances of the individual, and the broader socio-economic and regulatory context, such as pension schemes or family policies.

The approach of sustainable work guided the creation of the Eurofound Work Programme 2013–2016 as well as the 2016–2017 campaign of the European Agency for Safety and Health at Work (OSHA) entitled ‘Healthy Workplaces for All Ages’. Progressively a focus on life courses and trajectories was added to the sustainable work approach. The purpose was to make time and context more salient. Life courses refer to individual experience, situated within a sequence of institutionalised events which take place in the lives of individuals and which play a part in the direction of individual trajectories (Elder, 1994; Giele & Elder, 1998; Hendricks, 2012; Mayer, 2009). In this chapter the focus is on a domain of the life course: the working life course. The concept of trajectories associated to this approach refers to sequences of roles and experiences (Elder et al., 2003). The socio-structural framework for life course analysis developed by Levy and Bühlmann (2016) is particularly relevant for our approach. These authors consider life course as a sequence of participation profiles. Individuals who participate in a social field occupy a specific position in this field with a defined social role. Participation in social fields is multiple and a life course can be considered as a movement through social structure.

Trajectories are made up of transitions which mean changes in state or role. Nowadays working life includes several transitions between jobs and between employment status, both voluntary and involuntary. The relationship to work changes throughout the life course, for very different reasons, not only raising children. Availability for work declines at points over the life course, such as those associated with poor health, skills becoming obsolete, losing one’s job, responsibilities for the care of dependent relatives or grandchildren, or engaging in education. Men and women choose the paths they follow during their working life, yet choices are always constrained by the opportunities shaped by social institutions and culture.

In its Concept paper (2015), Eurofound’s working definition of ‘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 of work” (p. 2).

Taking into account this framework that combines working conditions and circumstances of the individual, the following sections provide an overview of working conditions in Europe and their evolution along different life stages, from a gender perspective. It is based on the data of the sixth European Working Conditions Survey (EWCS). However, the EWCS data do not allow a follow-up of the work

trajectories of the individual, although one can make hypotheses based on a comparison of the situations of employees of different ages.

The EWCS is carried out every 5 years by the Dublin-based European Foundation for the Improvement of Living and Working Conditions (Eurofound), the number of participating countries growing with the enlargement of the European Union. The first questionnaire in 1990 contained some 20 questions, the most recent around a hundred. The most recent wave available took place in 2015. This sixth survey interviewed nearly 44,000 workers in 35 countries. Its findings provide detailed information on a broad range of issues, including exposure to physical and psychosocial risks, work organisation, work–life balance, and health and well-being.

Short Overview of Women and Men Working in Career Wind-Down

The activity rate of women and men in the 50–64 age group is increasing. For the European Union in 2019 it represents 73.4% of men and 61.3% of women (Fig. 7.1). Since the guidelines laid down by the European Commission at the 2001 Stockholm Summit, the employment rate of the 55–64 population has become the flagship policy indicator for older worker retention. However, the rise in employment rates is not due to older worker retention policies alone. It also results from two other factors related to how the labour market works: the general increase in the female participation rate and rising educational levels. The female/male employment rate is correlated with educational level: better educational attainments equate to a higher

Employment of women and men in the 50-64 age group (2019, EU28)

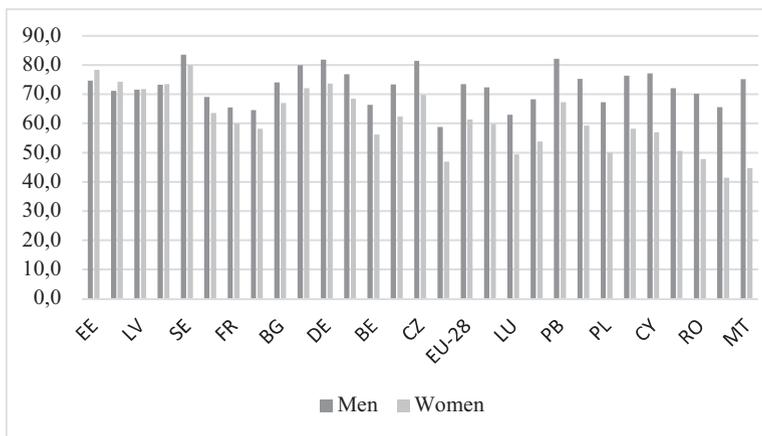


Fig. 7.1 Employment of women and men in the 50–64 age group (2019, EU28). (Source: LFS, 2019)

employment rate. And the last 10 years have witnessed a significant rise in men’s and especially women’s educational levels. To this must be added a country-specific factor: raising women’s legal retirement age to equal the male age which has boosted the rise in the female employment rate in the past decade.

If we examine the occupational distribution³ of older workers we see a sharp gender difference in the jobs done by workers aged 50–64 (Fig. 7.2). This figure clearly illustrates the gender occupational segregation, which is slightly more pronounced among older than younger workers. Women are more concentrated than men in a handful of occupations: 15.5% in administrative occupations, 13.7% domestic cleaners and helpers, 11.9% in education and 8.7% personal care occupations – these four occupational categories account for half of all employed women aged 50 and over. The three last are characterized by strenuous and tiring physical occupations and emotionally stressful work.

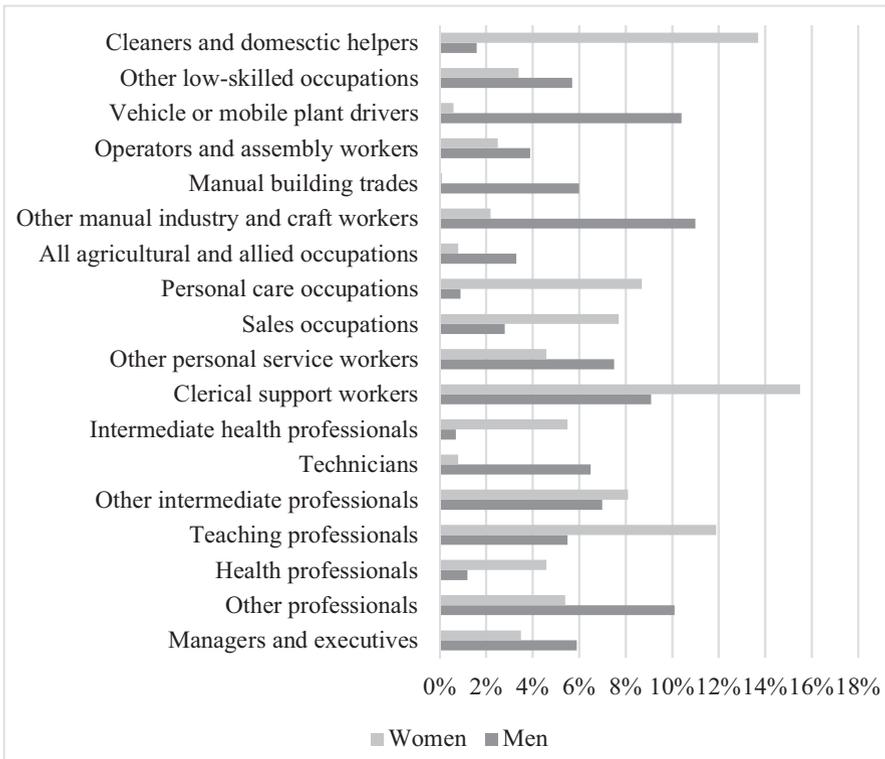


Fig. 7.2 Percentage of total wage employment of women and men in the 50+ age group, by occupational categories (EU28, EWCS 2015). (Source: EWCS, 2015)

³The categories of occupation are based on the International Standard Classification of Occupations (ISCO-08), see Vendramin and Valencuc (2012).

The employment rate is calculated as the share of employed persons in the population of a given age group. There are many reasons for non-employment among older workers: registered unemployment, work incapacity or sickness, retirement, being out of the labour market due to family or caring responsibilities, and many other reasons besides. Figure 7.3 compares the structure of the male and female population aged 50–59 by work status. The 50–59 age group was chosen as being the point at which employment rates visibly begin to decline and decisions whether to stay in or leave the labour market are taken.

An examination of this figure prompts an additional remark on gender-variant employment rates. Much of the difference can be seen to be due to self-employed women, but the overall employment rate is 77% against 64% – the bulk of the difference being therefore attributable to self-employment which is 18% for men and 9% for women (average for EU28). In many EU countries – the Nordic countries, the Baltic States, the United Kingdom, Ireland, France, Hungary, Bulgaria – i.e., 11 out of the 28 – the female wage employment rate in the 50–59 age group is the same as or above the male rate.

There is relatively little gender difference in the all-EU28 share of unemployed, work incapacitated or retired persons. By contrast, the proportion of non-work due to family or caring responsibilities is much higher among women than men (8% compared to 1%); like the “other reasons” (9% versus 3%). The final career years of workers still employed in their 50s are not incident-free ones marked by stability or voluntary mobility.

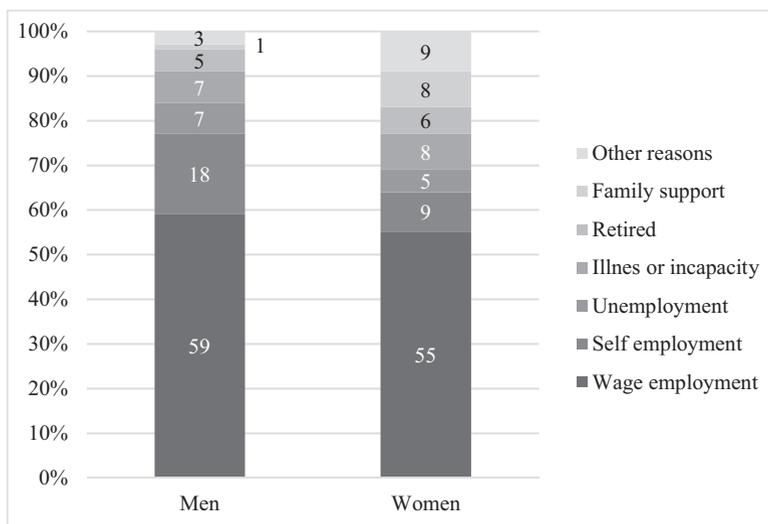


Fig. 7.3 Nature of work and non-work, women and men aged 50–59 (EU28, 2012). (Source: FLS, Eurostat database 2012 (ad hoc module), author’s calculations)

Professional trajectories of women over 50 are much more heterogeneous than those of men of the same age, with manifest differences between countries. They incorporate, with significant variation from one country to the next, earlier or later entry into the job market, interruptions to careers of various lengths, and the duration of periods of working part-time (Molinié, 2014). These trajectories are inscribed within differentiated contexts, and the differences are fixed within a diversity of regulatory methods, bringing together public policy, family solidarity, gender relations and the operation of the job market. These approaches have allowed many “gender social contacts”, with marked differentiation in terms of the modes of care for young children and dependent adults, and the forms of women’s professional activity, in conjunction with their family situation (Letablier, 2011; Anxo et al., 2007 quoted by Molinié, 2014).

Financial Security, Career Paths and Retirement

Some questions included in the EWCS 2015 provide a broad picture of the financial situation of wage-earner households in the over-50 population and especially, for the purposes of this contribution, a basis to test the financial constraint hypothesis of increased female older worker employment.

Specifically, the EWCS 2015 asked respondents if they were the main contributors to their household income (Fig. 7.4). At all the ages surveyed, men are most frequently the main breadwinner (the explanatory factors are well-established), remaining constant from age 35. Women show an upward trending curve with age, i.e., as women age, they become more likely to be the main household income contributor. This trend is explained by the personal life path events: return to work, changing family structures, separation, etc. Economically active women over 60 years of age are in 54.9% of cases the main contributors to their household income versus 36.6% at the age of 35. Additionally, more than one in four female employees aged 60–64 (28.6%) is in a one- person household compared to 14.9% of men at the same age. Once again, the averages conceal diverse national models and widely varying gender differences.

This at-a-glance view of the profiles of households nearing retirement shows that lengthened careers follow pathways and address constraints that are partly gender-differentiated. After the age of 50, the proportion of female main household income contributors increases as does that of one-person female households.

Women’s career paths at career wind-down reflect past fragmented careers, a return to employment, mobility and instability. Other surveys provide further insights into the specific features of career paths and employment situations in the career wind-down years. They support the hypothesis that financial constraints are a factor in increasing female employment among older workers. Rosende and Schoeni (2012) show from the Swiss example how variability in career wind-down stages and “pathways” into retirement originate in the gender division of labour that

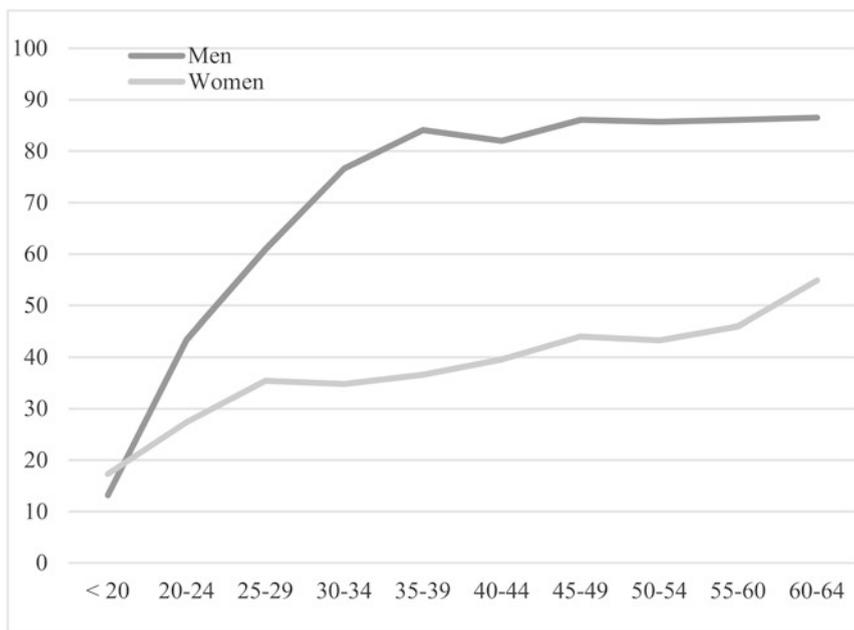


Fig. 7.4 Main contributor to household income, by gender and age group (% of employees, EU28, EWCS 2015). (Source: EWCS, 2015)

shapes life courses. “Far from the dominant perception that the second half of women’s careers equates to a greater engagement with the world of work due to a significant reduction in family responsibilities, the analysis of various indicators relating to paid work paints a very different picture of an entrenched gender paradigm” (Rosende & Schoeni 2012: 133).

The measures put forward to raise the older worker employment rate and extend the working life (raising women’s pension age to equal that of men, longer contribution periods, abolishing imputed pension contribution units for mothers. Etc.) often discriminate against women. Ostensibly egalitarian, these measures do not take into account past gender inequalities in the labour market and the first half of their careers (Bousquet, 2011). On raising women’s pension age to equal that of men, Rosende and Schoeni (2012: 135) note that “there is no ‘equality’ in forcing women – who have been responsible for almost all unpaid reproductive work and have also been heavily discriminated against throughout their working lives – to work for one or more extra years”.

Furthermore, second pillar pension schemes⁴ discriminate against those (mostly women) with discontinuous and/or part-time careers, while third pillar schemes based on the ability to save are less accessible to women because of the occupational segregation that characterizes the labour market (Rosende & Schoeni, 2012). As a result, there will be a higher probability of an early labour market exit among those with longer contribution records, i.e., with standard male career paths (uninterrupted, full-time). There is a wide gender gap between those (often women) who have to work into old age to make up for a fragmented or late-starting career and those (usually men) who can make an early exit relatively comfortably (Molinié, 2012).

Arduous Work and Gender – Differential Long-Term Effects

Exposure to arduous work in the career wind-down years or for much of working life, working conditions in the terminal years and general health are deciding factors for remaining in employment. Men and women do not have the same experiences relating to arduous work. In a working life course perspective job quality needs to be taken into account across professional trajectories where different impacts of certain working conditions on the well-being of workers can emerge in the long term.

Self-perception of health show a rising proportion of employees reporting poor health as they age, in similar proportions for men and women (Fig. 7.5). Unsurprisingly, self-perceived health is age-related. However, the findings of the EWCS 2015 show also that the perception of health is linked to occupational category: manual and low-skilled workers are more likely to report poor health than managers and professionals. Various features of the work situation – working hours that do not fit with personal life, strenuous work positions, a lack of career prospects – also play an important role for both men and women. Low social support and job insecurity also seem to have significant adverse effects, but mainly for men.

Another, slightly different, EWCS 2015 survey question concerns the perceived relation between self-perceived health and the impact of work on it: “Does your work affect your health negatively?” Men’s and women’s replies to this question plot a more or less similar curve, with more men answering “yes” (Fig. 7.6). The curves diverge slightly with age. There are of course differences between the occupational categories and also between countries (Fig. 7.7).

The prevalence of certain health conditions rises in frequency with age. Backache, in particular, affects more than one in two employees (men and women) from age 50 onwards. Upper body musculoskeletal disorders (MSDs) affect more than one in two women from the age of 50 up to retirement, and lower body MSDs 40%.

⁴In many European countries, the pension system consists of three pillars: the first pillar is the state pension; the second pillar consists of the work-related pension schemes; the third pillar is formed by individual pension product

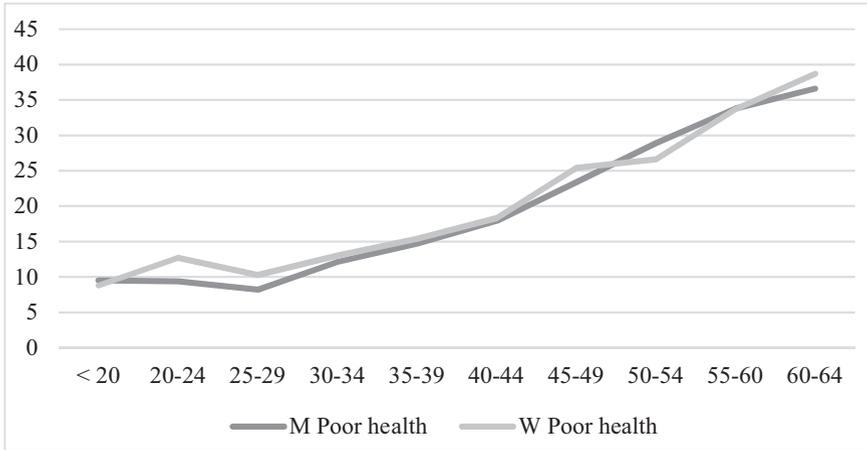


Fig. 7.5 Self-perceived health, by gender and age group (% of employees, EU 28, EWCS 2015). (Source: EWCS, 2015)

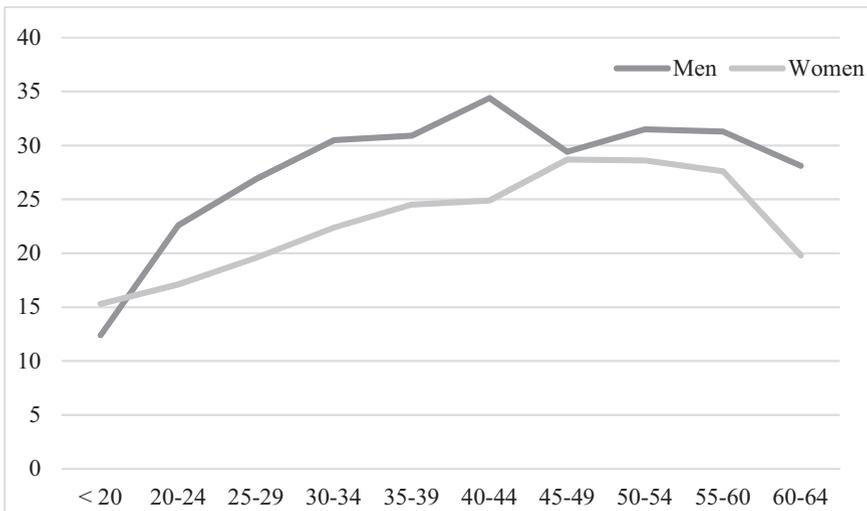


Fig. 7.6 Work negatively affecting health, by gender and age group (% of employees, EU27, EWCS 2015). (Source: EWCS, 2015)

A feeling of overall fatigue is felt by three to four out of ten employees. Overall fatigue always concerns a higher proportion of women, peaking between ages 50 and 54 (42.3%). For men, the peak is reached between ages 35 and 39 (36.5%). Women’s double workload (paid work and care work) is a key sleep disorders among women than men, increasing as they get older.

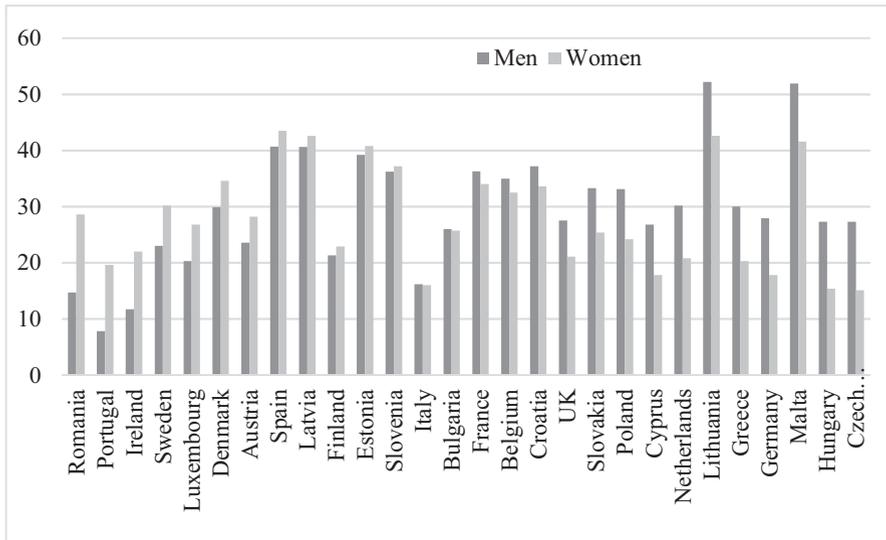


Fig. 7.7 Percentage of employees aged 50 and over reporting that work negatively affects their health, by gender and country (ranked by gender gap, EWCS 2015). (Source: EWCS, 2015)

Exposure to stress is a key factor in the retirement decision. After the age of 50, one employee out of four experiences stress in his work (always or most of the time). The ability to handle stress decreases in older age. Along with stress, high emotional demands can also make work arduous. Emotional work is defined as outlined in the seminal book of Hochschild (1983) through an emotion-management perspective draws on an interactionist standpoint. At work individuals meet role demands to deal with others' emotions, provide support, and build cooperative and positive social relationships. This "emotional work" characterizes person-facing activities (patients, students, users, etc.) or specific situations that engage the employee's emotions (dealing with angry customers, putting on a polite face, etc.). Such "emotional work" is more common in female jobs.

Older women are not spared from physically demanding labour. This assessment joins the one made by Molinié (2012) based on the French study on health and professional life after 50. The author showed that if prolonged exposure (more than 20 years over the course of working life) to a "demanding job" was less frequent in the working life of women over 50, they had fewer possibilities to leave such a job behind before the age of 50. Thus, women remain exposed to these tough conditions until the end of their professional life.

In a special issue of the journal *Travail, genre et sociétés*, Teiger and Vouillot (2013) collate a number of papers showing both the progress but also the theoretical and methodological issues raised by a gendered approach to work activity and health. What these papers show is that men and women are never exposed to the

same working conditions even when in identically-named occupations. In France, women in the same occupation as men suffer three times the rate of MSDs (Teiger & Vouillot, 2013: 24). Men more often experience certain more readily identifiable, measurable and “recognized” (through bonuses or early retirement opportunities, for example) working conditions – vibration, noise, heat, cold, exposure to toxins, radiation, heavy loads, night work – whereas women are most often concerned by repetitive gestures, inability to break off work, dependence on other people’s work, lack of job discretion (Caroly et al., 2013: 29). Another example described by Karen Messing relates to those employed in cleaning. Observations carried out in a hospital environment in Quebec showed that men spent twice as long cleaning floors as women and half as long cleaning toilets, a statistic with harsh consequences for women’s posture, and also entailing musculoskeletal problems (Messing, 2014). It also seems that with aging, the possibility of avoiding serious temporal constraints is not so frequent. This possibility is also less clear for the women in question than for the men (Molinié, 2014). It must also be stressed that this possibility of “protection” is accompanied by evolutions towards work situations with less rich content.

Based on an analysis of the data from France’s 2003 “health and work after 50” survey (SVP survey), Molinié (2012) offers interesting food for thought on the link between retirement and arduous work. She examines how the different forms of arduous work form part of the working environment and career paths of men and women reaching the end of gainful life, and their relation to retirement prospects. She considers three aspects of arduous work: one is retirement age in terms of harsh working conditions throughout life; a second is perceived arduousness (difficult aspects of work) that may sway the retirement decision; the third and final one is perceived arduousness of work due to poor health which may or may not be related to career history.

The activity of work is the ongoing engineering of compromises between production goals, available resources and concern to safeguard one’s health. Men and women develop safeguarding strategies (avoidance and compensation) against the causes of arduousness and the hardships of achieving or accomplishing specific tasks despite specific failings. Not everyone deploys the same strategies. They are bound up with the available discretion (see in particular Caroly et al., 2013). Working longer also means working with the health problems that appear with age and can be a hindrance to work. If women’s fragmented careers mean they have to keep working longer, they will be the most affected. The differentiated participation profiles (Levy & Bühlmann, 2016) of men and women in the field of work have differential long-term effects on health and retirement decision.

The Impact of Unpaid Work on Ageing Workers

The combined burden of paid and unpaid work impacts differently on men’s and women’s working life courses and health. The prospect of extending working lives cannot be contemplated without factoring in the short and long-term effects of this

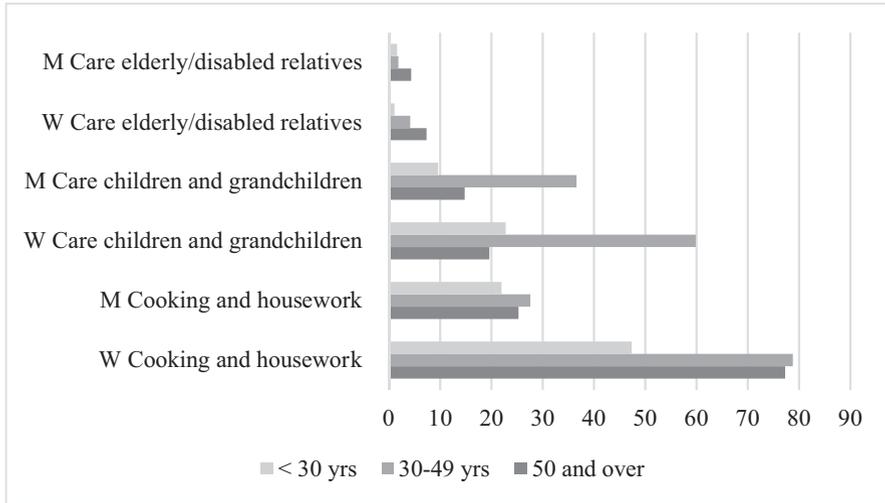


Fig. 7.8 Employees reporting spending time every day on domestic or caring duties, by gender and age group (% of employees, EU28, EWCS 2015). (Source: EWCS, 2015)

double workload. The assumed benefits of a change in the post-50 life stage – smaller household size, radical change in the family network and responsibilities – must be put into perspective. Many authors have shown that this stage is not free of family responsibilities, and also curtails second career prospects for women.

Cooking and housework remain largely the lot of women at any age. Figure 7.8 shows the responses of employees aged 50 and over who report spending time every day on these domestic duties. From age 30 and still after the age of 50, this is the case of almost 80% of women versus less than one in four men. Providing daily care for children or grandchildren is highest among the middle age group for both men and women, but with a significant gender difference. From age 50, this burden decreases but still concerns 21.7% of women and 17.4% of men. Caring for elderly parents and/or disabled relatives falls to a proportion of employees that rises with age, and more significantly among older women, concerning 8.6% of them versus 5% of men in the same age bracket.

The combined and reciprocal effects of work and working conditions and the stress of juggling work and private life undermine women’s health and, notwithstanding their still greater longevity, reduce their healthy life expectancy in the long term (Teiger & Vouillot, 2013). The link between work, family responsibilities and gender inequalities in health has been highlighted by research. Studies by Artazcoz et al. (2001) in Spain have shown the adverse effect of family demands on both married and cohabiting employed women’s but not men’s health. The finding mainly concerns low-skilled workers. The authors argue that both paid and unpaid work should be taken into account in gender approaches in health, as well as linkages between gender and social class. Work/life balance is one of various factors that will

influence the decision to stay working or retire. The EWCS 2015 found a high correlation between the proportion of employees aged 50 and above who do not think they will be able to still do their current job when they reach 60 and how well their working time “fits” with their non-work commitments. Gender differential engagement with unpaid work is the product of many factors including institutional differences in social policies and entrenched gender role stereotyping. Feminist perspectives in work health indicate that, beyond the gendered nature of data about work health, there is an argument for studying remunerated and domestic work simultaneously (Avril & Marichalar, 2016). Figures 7.9, 7.10, 7.11 show both similarities between men’s and women’s situations and also wide between-country variations.

In a comparative study of the United Kingdom, Norway and the Czech Republic, Crompton et al. (2005) showed that while *attitudes* – i.e., views and ideas on the gendered division of domestic labour – seemed to evolve towards greater sharing, *behaviours* – i.e., the facts – by contrast were not changing apace. More than 30 years ago, Hochschild (1989) characterized this phenomenon as the “stalled revolution”. While a majority of women worked outside of the home and entered male-dominated fields, men had not moved into female-dominated fields or feminine roles at home. The gender revolution described by Hochschild was incomplete: without changes in men’s roles in society, women’s progress stagnated, and the revolution stalled.

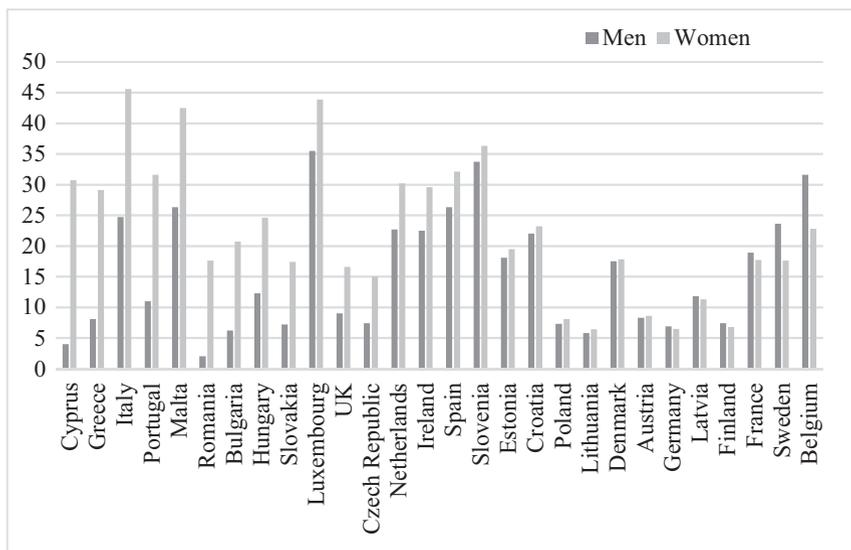


Fig. 7.9 Percentage of employees aged 50 and over who spend time every day for caring for children or grandchildren, by gender and country (ranked by gender gap, EWCS 2015). (Source: EWCS, 2015)

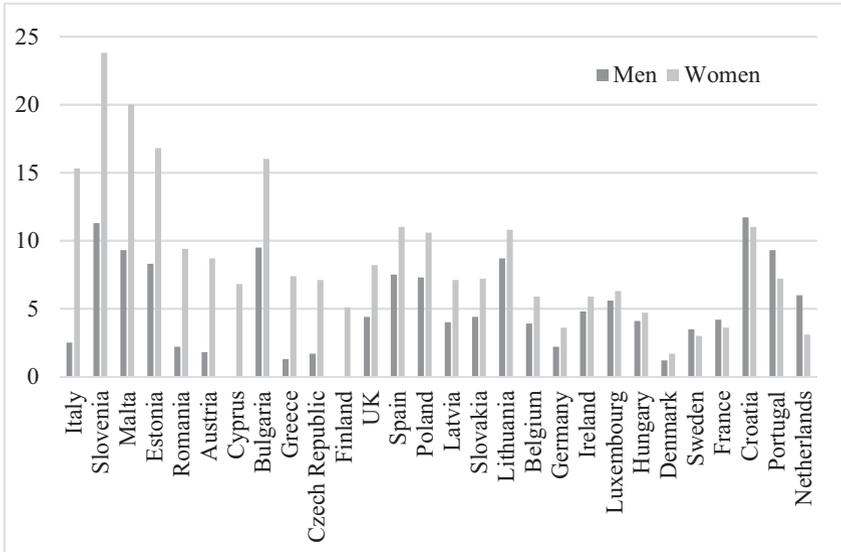


Fig. 7.10 Percentage of employees aged 50 and over who spend time every day for elderly or disabled relatives, by gender and country (ranked by gender gap, EWCS 2015). (Source: EWCS, 2015)

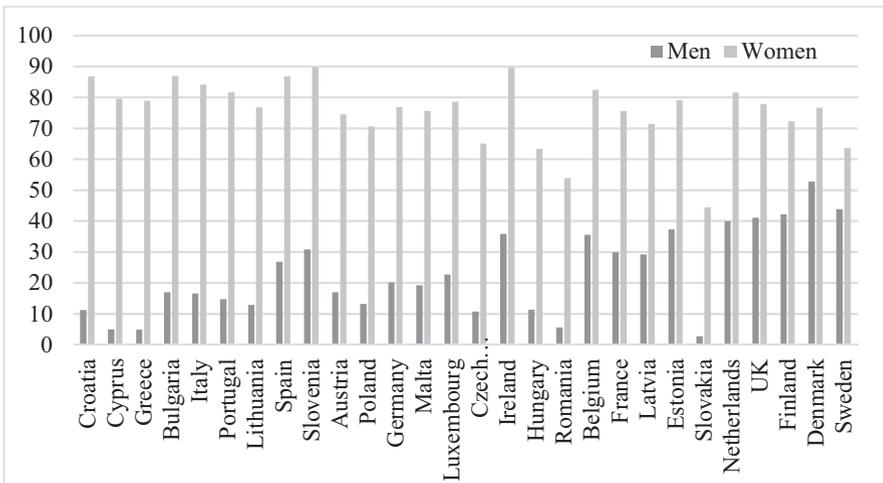


Fig. 7.11 Percentage of employees aged 50 and over who spend time every day for cooking and/or housework, by gender and country (ranked by gender gap, EWCS 2015). (Source: EWCS, 2015)

Discussion

A gender perspective on older workers' working life courses yields a contrasting picture of ageing at work. It shows how working trajectories impact on health among the over-50s, and changing workforce exit norms. The data analysis demonstrates how working conditions, characteristics of the individual, and social institutions and regulatory framework are all intertwined. Men and women follow paths during their working life. These paths are made up of choices although those choices are always constrained by the opportunities shaped by social institutions and culture. Gender must be seen as a central issue in the analysis of working conditions and policy-making to improve working conditions. It is important for social science to question data construction, and in particular the different visibility of risks and of their consequences, depending on gender. There is a blind spot when it comes to taking gender into account in studies on health problems at work – which is specifically the connection between paid and unpaid work (Avril & Marichalar, 2016). Ability and motivation to work are shaped by individual and family circumstances and preferences. They are also shaped by the 'pull' – economic and social – of work. The issue of working conditions cannot be divorced from the institutional conditions for organized career wind-downs, which are often specific to national contexts that are strongly influenced by European guidelines. The characteristics of women trajectories and their expectations and constraints regarding working life cannot be ignored (Méda & Vendramin, 2017). There is a need to take account of gender-differential career and non-career paths and to redress the inequalities and injustices in this area. Men and women's working life courses and trajectories are embedded in institutionalized pathways and normative patterns. A better fit between work and the characteristics or circumstances of the individual throughout their changing life must be developed through policies and practices at work and outside of work (Eurofound, 2015a, b).

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Chapter 8

Working Conditions and Retirement Preferences: The Role of Health and Subjective Age as Mediating Variables in the Association of Poor Job Quality with Early Retirement



Nadia Steiber and Barbara Haas

Introduction

Against the backdrop of population ageing, extending working life has become a policy priority. Decisions around the *timing of retirement* have been studied in relation to factors such as health and pension wealth in the in the context of different institutional set-ups (e.g., Ebbinghaus & Hofäcker, 2013; Hofäcker, 2015), while much less is known about the role played by *working conditions* (Schreurs et al., 2011; Carr et al., 2016; Steiber & Kohli, 2017). In this chapter, we develop a theoretical model that links working conditions with men's and women's retirement preferences via their physical and psychological health (as has been done in some previous research) but also via their subjective age and longevity expectations (breaking new ground).

Individuals of the same chronological age differ in their biological age and they also differ in how they experience their own pace of ageing. The subjective experience of ageing has become a central construct in gerontological research (Kotter-Grühn et al., 2016). How old people feel, i.e., people's subjective age is linked to well-known indicators of successful ageing such as a better physical functioning, mental health and cognitive performance (Keyes & Westerhof, 2012; Stephan et al., 2013, 2015; Kwak et al., 2018). Moreover, those who feel younger actually tend to live longer (Uotinen et al., 2005; Westerhof et al., 2014). In other words, subjective age, referring to how individuals experience themselves as younger or older than

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their actual age (Kwak et al., 2018), is a good measure of people's health status and it is a powerful predictor of longevity (Westerhof & Wurm, 2018).

It is well established that working conditions are core to the promotion and maintenance of health among older workers (Karasek et al., 1981; Demerouti et al., 2001). And it has been argued that for this reason (health impairment process) working conditions affect people's preferred retirement timing (Carr et al., 2016). Our hypothesis is that, in addition to health, *subjective age* is also a central variable in retirement decisions that mediates the relationship between working conditions and individuals' preferred retirement timing. Poor working conditions show a negative impact on people's health which in turn encourages or forces them to retire at an earlier age. Moreover, poor working conditions may affect subjective age directly or indirectly (via health) and we hypothesise that those who expect to have a shorter remaining life expectancy also prefer an earlier retirement, all else being equal. In this chapter, we validate our theoretical model based on data from the Austrian *PUMA Survey* (Seymer, 2017; Seymer & Weichbold, 2018) in which we collected original data on respondents' chronological and subjective age, health status, working conditions and retirement preferences.

Our findings from regression analyses suggest that individuals' subjective age is shaped by both self-rated health and working conditions. These two factors show independent effects on subjective age. Subsequently, we find that both self-rated health and subjective age affect people's preferred timing of retirement. Overall, we conclude that working conditions, self-rated health and subjective age affect retirement preferences. In particular, our findings suggest that improved working conditions – both directly as well as via improved health and well-being – help delaying the timing of labour market exit. Hence, policy-makers seeking to extend working life would be well advised to address job quality issues more broadly, i.e. going beyond health prevention measures.

Theoretical Model

Earlier research on the impact of working conditions, that was based on a 'demands and resources approach' (Demerouti et al., 2001; Schaufeli & Bakker, 2004), has shown that job demands and job resources are relevant predictors of older people's health and well-being (Demerouti et al., 2001; Vanajan et al., 2020). In this study, we investigate the impact of job demands and resources on individuals' subjective age (SA) and their retirement preferences. Job demands refer to aspects of the job "that require sustained physical and/or psychological effort" (Bakker & Demerouti, 2007, 312) and drain workers' energy and mental resources such as long working hours, high work pressure, psychological strain at work, or job insecurity. Job resources such as job control, task discretion, task variety, and learning opportunities at work are job attributes "that stimulate personal growth, learning and development" and they may mitigate negative effects of job demands (ibid., see also Schaufeli & Taris, 2014). Based on the main tenets of the 'demands and

resources approach', as outlined in Schaufeli and Bakker (2004), we assume that working conditions shape retirement decisions via the following pathways: First, high levels of job demands and low levels of job resources can lead to physical and/or mental exhaustion and subsequently poor physical and mental health outcomes (e.g., cardiovascular disease, muscular pain, depression), which in turn encourage or necessitate workers to retire at an earlier age ('health impairment process', see e.g., Hofäcker, 2015; Steiber & Kohli, 2017). A second pathway focuses on job resources associated with high quality jobs that may spark a 'motivational process' (work engagement). High quality jobs that offer many job resources such as decision latitude and learning opportunities increase levels of work enjoyment and self-actualisation in the job and in turn encourage older workers to continue working until a higher age (for supportive evidence, see e.g., Steiber & Kohli, 2017; Blekesaune & Solem, 2016). Conversely, job demands such as high workloads, time pressure, and physical or mental job strain may reduce job satisfaction and work engagement and may thus encourage older workers to retire at an earlier age, even if these job demands show no effects upon health (see also Siegrist et al., 2007, Carr et al., 2016).¹ Based on previous research, we would assume that job resources are associated with preferences for a higher retirement age (Carr et al., 2016; Steiber & Kohli, 2017), whereas job demands are associated with intentions to retire earlier (Schreurs et al., 2011). Overall, and based on these two pathways, we would assume that health plays a role as a partial mediator in the link between working conditions (job demands/resources) and older workers' preferred age of retirement (Fig. 8.1).

Going beyond this model and prior research, we include subjective age (SA) as a mediator in the relationship between working conditions and preferred retirement timing. That is, we hypothesise that older workers who experience poor working conditions tend to feel older than their peers of the same chronological age who enjoy better working conditions. There is a lack of prior research on the association

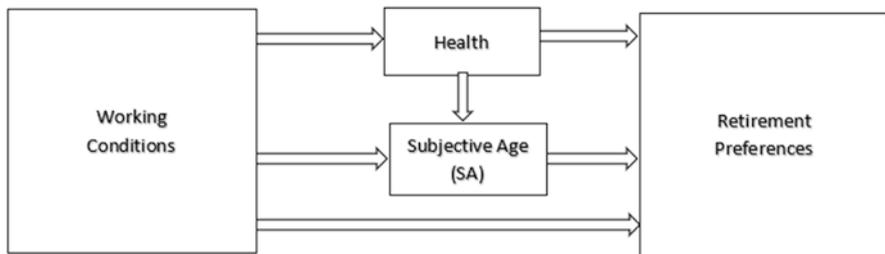


Fig. 8.1 Illustration of theoretical model

¹ The demands and resources model furthermore assumes that demands and resources interact, i.e. that job resources moderate the association of job demands with health outcomes. However, empirical support for the interactive relation between demands and resources has been weak and cannot be tested with the data at hand.

of working conditions with SA (Kotter-Grühn et al., 2016). This association may – in part – be mediated by the health of older workers, i.e. be part of the ‘health impairment process’ discussed above. However, working conditions may also affect SA directly, for example when workers enjoy their professional activities in the sense that it gives them a feeling of competence, skill development and therefore a sense of youthfulness.

In a next step, we assume that a higher SA will be associated with preferences for retiring earlier. Individuals who feel older than they actually are may be less eager to work until a high age, because they may (soon) feel too old to be part of the active workforce, either because they feel unfit to continue working until a high age, because they feel too old to keep up with the physical or skill-related requirements of the job, or because they feel too old to deal with organisational or technological change. Moreover, those who feel older than they are may have a lower estimate of their remaining life expectancy and may for this reason prefer to spend more of their remaining years in retirement. A study based on Dutch data suggests that subjective life expectancy is predictive of people’s retirement intentions: Those who expect to live until a high age tend to prefer a later retirement (van Solinge & Henkens, 2010). An economic hypothesis in this direction is based on the life-cycle model, according to which individuals who feel young and expect to be long-lived will prefer retiring at a later age than those who feel older and expect to die earlier, because the former require a greater pension wealth to finance more years of retirement (Hurd et al., 2004). This model, which has been developed in the US context, is unlikely to be applicable in the Austrian context, however, where private and occupational pensions are secondary to the public pension.

In what follows, we attempt to test our theoretical model using survey data from Austria. We will first study the determinants of SA with a specific focus on working conditions and health as the main predictors. Subsequently, we study the determinants of older workers’ preferred age of retirement with a specific focus on the direct and the indirect effects of working conditions (as illustrated in Fig. 8.1).

Data

We use data from the first Austrian PUMA survey that was conducted in spring 2016 by the national statistical office of Austria (Seymer, 2017). The survey was based on a random sample among 4,000 households that participated in the Austrian Labour Force Survey (Mikrozensus) in the second quarter of the year 2016. The persons aged 16–74 who participated in the Labour Force Survey (computer-assisted telephone survey, CATI), were invited to participate also in an online-survey that was designed by a group of researchers from Austrian universities. Those who agreed to participate (1,548 respondents) received an invitation (postal letter) to participate in the online-survey and the log-in details (push-to-web design), and within two weeks a reminder. The majority of potential survey participants were

offered a small pre-incentive.² The survey consisted of about 100 items, covering respondents' sociodemographic characteristics, employment status, self-rated health, working conditions, and attitudes on a set of topics (e.g., future plans, taxes, retirement plans). The final survey sample of those responding to the online-survey involved 1,051 respondents aged 16–75.

Within this survey, we designed a module that collected data on respondents' chronological and subjective age (SA), health status and working conditions in the current or last job (see Box 8.1 for detail). The sample of analysis was restricted to those aged 45–75, who were either already retired (26% of this age group), inactive or in (self-)employment.³ The age restriction reduced the sample to 530 persons with valid information on basic socio-demographic characteristics (gender, age, education), financial situation, the composition of their household (i.e., co-residence with a partner, children living in- or outside the household) and their SA. Sample sizes remained largely intact in models that investigated the association of SA with self-rated health (SRH, Table 8.2, N = 528), but were somewhat reduced when analysing the association of SA with physical and mental health (Table 8.3, N = 508), current or past working conditions (Table 8.4, N = 508), while they were more strongly reduced when analysing the impact of current working conditions on SA (Table 8.5, N = 354) and retirement preferences (Table 8.11, N = 348) among a restricted sample of the still professionally active population in this age group.

Measures and Plan of Analysis

In the first part of the analysis, subjective age (SA) is the central dependent variable. To measure individuals' SA we first asked survey respondents: “Do you feel older or younger than you actually are or do you feel the same as your real age?” and subsequently: “How old do you feel?” We used the numerical answer (age in years) to the follow-up question as our indicator of SA. Using linear regression analysis, we study the association of SA with a set of health variables (i.e. self-rated health, physical and mental health issues; see Box 8.1 for detail).

Subsequently, we investigate the impact of working conditions on SA, again using a linear model. For a set of job quality indicators that are available for respondents' last or present job, this analysis can be carried out for a pooled sample of

²Experimental survey design in which one group was offered a coin worth EUR 2, a second was offered a coin worth EUR 5, and a third was offered a shopping voucher worth EUR 10 (Seymer & Weichbold, 2018).

³The lower age cap is based on prior research which shows that younger persons have not yet formed concrete retirement preferences. Based on the same rationale, in the European Social Survey Round 5 the preferred age of retirement is only asked of those who have reached age 45.

Box 8.1 Overview of Items and Variables

Subjective age (SA) and longevity expectations

- “Do you feel older or younger than you actually are or do you feel the same as your real age?” I feel... (1-younger than my real age, 2-the same as my real age, 3-older than my real age, 9-Don't know). Follow-up to all: “How old do you feel?” I feel_____ years old. We used the numerical answer to the follow-up question as our indicator of subjective age (SA).
- “How likely do you think it is that you will live until age 80?” (0-very unlikely to 10-very likely)

Health

- *Self-rated health*: “How is your general health?” (5-point scale: very good, good, fair, bad, very bad), creation of dummy variable 1 = not in good health.
- *Physical health problems*: “How often, if at all, did you experience the following health problems within the last 12 months?” A-headache, B-back pain, C-muscle pain (5-point scale: daily, several times a week, several times a month, less often, never), creation of three dummy variables 1 = daily or multiple times per week.
- *Mental health problems*: Index based on 5 items: “How often within the last two weeks, did you experience the following?” A-difficulties focusing, B-being nervous or restless, C-fatigue or the feeling of having little energy, D-being down or having a sense of hopelessness, E-difficulties falling asleep or sleeping through the night (5-point scale: never, on same days, on more than half of all days, almost every day), summative index based on a Cronbach's alpha of 0.73, rescaled to values between (0) no mental health issues and (1) many/recurrent mental health issues.

Working conditions (past or present)

- *Physical work strain*: “My occupational activities are/used to be physically strenuous” (4-point scale: fully agree, agree, disagree, strongly disagree), creation of dummy variable 1 = agree
- *Mental work strain*: “My occupational activities are/used to be psychologically or emotionally strenuous” (4-point scale: fully agree, agree, disagree, strongly disagree), creation of dummy variable 1 = agree
- *Intrinsic job quality*: Index based on 3 items: “In my work/job I often learn/ed new things”; “My work/job allows/allowed for skill-development and self-actualisation”; “My work/job is/was monotonous (reversed) (4-point scale: fully agree, agree, disagree, strongly disagree), summative index based on a Cronbach's alpha of 0.75 (continuous variable), which was rescaled to values between (0) low intrinsic job quality and (1) high intrinsic job quality.

(continued)

Box 8.1 (continued)

- *Time pressure*: “I often do/did not have enough time to finish my work tasks” (4-point scale: fully agree, agree, disagree, strongly disagree), creation of dummy variable 1 = agree

Working conditions (present)

- *Employment insecurity*: “How likely do you think it is that you will lose your job within the next 12 months and will have to search for a new job for at least four weeks?” (5-point scale: from not at all likely, to very likely), used as a continuous variable.
- *Work stress*: “I feel stressed at work” (4-point scale: fully agree, agree, disagree, strongly disagree), creation of dummy variable 1 = agree
- *Employee-led time flexibility*: Index based on 4 items: “At work, I can come and go when I want”; “At work, I have the possibility to take a day off if necessary”; “My work schedule is reconcilable with my social and family responsibilities”; “My supervisor(s)/employer(s) are considerate of my responsibilities in private life” (4-point scale: fully agree, agree, disagree, strongly disagree), summative index based on a Cronbach’s alpha of 0.74 (continuous variable), rescaled to values between (0) highest employee-led time flexibility to (1) lowest employee-led time flexibility.

Retirement preference

- “At what age would you like to retire or would you have liked to retire?”
At age ____.

Financial situation

- “How would you rate your current income situation? With the current income... (1-I can very easily manage, 2-I can manage fairly well, 3-I have some difficulties managing, 4-I have severe difficulties managing).
Creation of dummy variable 1 = (severe) difficulties managing.

active and retired respondents (larger sample).⁴ Here we focus on three measures of *job demands* and a composite measure of *job resources*. Concerning demands, we assess physical work strain based on respondents’ agreement to the statement “My occupational activities are/used to be physically strenuous”, and mental work strain

⁴Prior research shows that retrospective accounts of specific job characteristics are highly consistent with reports of the same characteristics when the person had still done the job (Beehr & Nielson, 1995). Based on such findings, we assume that retrospective information about the characteristics of the last job before retirement is accurate.

based on respondents' agreement to the statement "My occupational activities are/used to be psychologically or emotionally strenuous" (Box 8.1 for detail). Time pressure was assessed based on respondents' agreement to the statement "I often do/did not have enough time to finish my work tasks". Concerning resources, we computed a summative intrinsic job quality index, based on three items that capture learning and skill development opportunities at work, self-actualisation and task variety (Box 8.1 for detail).

Another set of job quality indicators is only available for those currently active: in this analysis we have the chance to investigate the impact of employment insecurity and work stress on SA (for detail on measures, see Box 8.1). Moreover, we assess the impact of employee-led time flexibility on SA, based on a summative index which captures different dimensions such as flexibility regarding the daily work schedule ("At work, I can come and go when I want"), the possibility of taking time off at one's own discretion ("At work, I have the possibility to take a day off if necessary"), employer support for work-life reconciliation ("My supervisor(s)/employer(s) are considerate of my responsibilities in private life"), and the implications of the work schedule for work-life reconciliation ("My work schedule is reconcilable with my social and family responsibilities").

Having assessed the associations of SA with health, on the one hand, and with working conditions, on the other hand, separately, in a next step, the aim is to ascertain the degree to which health acts as a mediator in the link between working conditions and SA. This is done based on a set of nested regression models, in which we try to 'explain away' an initial effect of working conditions in the base model by adding controls for different dimensions of self-assessed health.

In the second part of the analysis, retirement preferences are the explanandum (i.e., the dependent variable). More precisely, in line with Round 5 of the European Social Survey, we measured respondents' preferred age of retirement by asking: "At what age would you like or would you have liked to retire?" (e.g., as used by Hofäcker, 2015; Steiber & Kohli, 2017). Our aim is to study the determinants of the variation in preferred ages of retirement across workers, arguing that in order to understand workers' rationales it is important to study reported preferences rather than actual retirement behaviours. This is in line with a constrained choice model of labour supply, which accounts for the fact that a persons' preferred retirement timing may not be put into practice due to various constraints (e.g., financial constraints, health constraints, demand-side constraints, see Steiber & Kohli, 2017).

There has been ample policy debate about a linkage of the legal retirement age with life expectancy. If people are increasingly living longer and healthier until a higher age, whereas fertility rates decline or remain at a rather low level, so the argument, we need to extend working life in line with increases in life expectancy. Against this backdrop, we seek to test if those who expect to live longer in fact prefer retirement at a later age. In this context, we also study the link between SA and retirement preferences, assuming that those who feel younger than they actually are will also be happy to work until a higher age.

Using linear regression analysis, we study the association of retirement preferences 1-with a set of health variables, 2-with SA and longevity expectations, and

3—with a set of working conditions as described above. And subsequently, we investigate the degree to which the impact of working conditions on the preferred retirement timing is mediated by health and/or subjective age. All analyses, the descriptive accounts in the following section and the regression analyses, are weighted (based on age, education, gender, employment status and place of residence in urban or rural areas) in the aim to correct for a potential response bias in the online survey (i.e., toward more highly educated individuals).

Descriptive Results

Our data suggest that in Austria workers aged 45 and above, on average, prefer to retire at age 61.9 in the case of men and at age 59.9⁵ in the case of women. On average, men thus prefer retiring around 3 years before the legal retirement age of 65, whereas women prefer retiring at an age that is closer to the legal retirement age of 60.⁶ This is broadly in line with the results from the European Social Survey (2010/2011) for many other European countries (Hofäcker, 2015).⁷ About 55% of men and about 60% of women aged 45–75 report feeling younger than they are, whereas only about 3–4% report feeling older than they are (Table 8.1). The share of persons feeling younger than they are increases with chronological age. The

Table 8.1 Descriptive results regarding subjective age (SA) and longevity expectations

	Men 45–75	Men 45–59	Men 60–75	Women 45–75	Women 45–59	Women 60–75
Younger	55.3%	47.9%	63.7%	60.3%	56.5%	64.8%
Same	41.1%	45.5%	36.3%	36.6%	38.5%	35.2%
Older	3.6%	6.7%	0.0%	3.1%	5.0%	0.0%
N	306	202	97	252	183	60
Mean subjective age	52.9	46.6	60.0	49.7	45.6	58.1
Mean subjective age gap	−5.9	−5.0	−7.1	−6.6	−5.6	−7.9
N	294	193	94	241	178	54
Mean likelihood living until age 80	68%	60%	77%	71%	71%	72%
N	306	203	96	253	183	60

Source: Austrian PUMA Survey (2016/Q2)

⁵For men, we find a mean of 61.9 with a standard deviation of 5.2. For women, we find a mean of 59.9 with a standard deviation of 3.3.

⁶Actual retirement ages in Austria at the time of the survey were 61.6 in the case of men and 59.1 in the case of women (data from *Pensionsversicherungsanstalt* for 2015).

⁷According to data from Round 5 of the European Social Survey fielded in 2010/2011, the mean preferred retirement age among German men aged 45 and above was 61.7 and the mean preferred retirement age of German women age 45 and above was 60.9 (Hofäcker, 2015).

average subjective age in the male sample is 52.9 and 49.7 in the female sample. On average men feel about 5.9 years younger than they are, and women feel about 6.6 years younger than they are. This gap between individuals' chronological and their subjective age increases in higher age groups: men aged 60 and above feel 7.1 years younger than they are, their female counterparts 7.9 years. When asked about their estimate of the chances that they will live until age 80, the average estimate is 68% in the case of men and 71% in the case of women. Among men, but not among women, we observe a positive age gradient in survival probabilities.

Multivariate Results

The Association of Health with Subjective Age

We find a strong association between people's rating of their own health status (SRH) and how old they feel (SA). On average, those who report being in fair or bad health feel 5 years older than those who report being in (very) good health – at the same chronological age (Table 8.2). The association between self-rated health (SRH) and subjective age (SA) is substantially stronger among men than women.⁸ A person's chronological age is the strongest predictor of his or her SA. The older the person, the older he or she feels. However, being in bad health raises a person's SA beyond the average of individuals of the same chronological age.⁹

The results from the regression analyses furthermore suggest that mental health problems are among the strongest predictors of a person's SA (see Table 8.3). Those who scored highest on the mental health scale (Box 8.1 for detail) reported feeling more than 8 years older than those of the same age who scored lowest, with similar results for men and women.¹⁰ Other health conditions that are found to be associated with feeling older are frequent muscle pain and headache, especially among men. Men who report frequent muscle pain tend to feel more than *four years* older compared to their counterparts of the same chronological age but without muscle pain. Interestingly, the link between the occurrence of back pain and men's SA appears to be reverse. Men with frequent back pain tend to feel younger than those of the same age who do not report having back pain. This is likely related to manual activities, which may cause the back to hurt but which may at the same time be related to feelings of strength and youthfulness. For women, poor mental health is the only health issue that shows an association with SA, while we do not find associations with back pain, muscle pain or headache.

⁸An interaction effect between gender and SRH is statistically significant at $p < 0.05$.

⁹Moreover, we find that those who have children who do not live in the household anymore tend to feel older than those without children. Holding a person's health status constant, no further significant differences are found depending on the person's activity status (in employment versus retired or otherwise inactive), educational attainment, financial situation, co-residence with children/partner, citizenship, or residence in urban or rural areas.

¹⁰The interaction effect between gender and mental health is statistically not significant.

Table 8.2 The association of self-rated health (SRH) with subjective age (SA)

	All	Men	Women
Female	-0.870		
	(0.658)		
Chronological age	0.836***	0.837***	0.827***
	(0.057)	(0.074)	(0.076)
Lives with partner in HH	1.234	1.679	1.090
	(0.775)	(1.139)	(0.996)
Has children who do not live in HH (ref: has no children)	2.467*	3.534**	0.716
	(0.961)	(1.297)	(1.257)
Has children who live in same HH	1.527	1.230	1.457
	(0.868)	(1.193)	(1.150)
A-levels (Matura) (ref: lower education)	0.593	0.688	0.435
	(0.826)	(1.000)	(1.238)
Tertiary degree	0.636	0.794	0.609
	(0.666)	(0.936)	(0.986)
Financial situation fairly easy (ref: very easy to manage)	-0.057	-0.082	-0.145
	(0.818)	(1.148)	(1.076)
Financial situation difficult	0.972	0.339	1.926
	(1.210)	(1.484)	(1.804)
Active (ref: inactive, retired)	-1.200	-0.921	-1.745
	(0.937)	(1.184)	(1.455)
Self-rated health (SRH) fair/bad (ref: good)	5.005***	6.491***	3.305**
	(0.776)	(0.977)	(1.174)
Residence in urban are (ref: rural)	-0.299	-0.066	-0.744
	(0.697)	(0.863)	(1.020)
Austrian citizenship (ref: no)	-0.697	-0.080	-1.488
	(1.842)	(1.416)	(3.513)
Constant	0.623	-1.323	2.675
	(3.803)	(4.303)	(6.265)
Observations	528	291	237
R-squared	0.703	0.747	0.652

Standard errors in parentheses, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

For each table concerned, please note that *the age variable is not centered, hence the intercept does not refer to average preferences.*

The Association of Working Conditions with Subjective Age

When we analyse the impact of working conditions that are/were prevalent in respondents' current or past job on how old they feel (SA), our findings from a regression analysis (Table 8.4) suggest that the *intrinsic quality of people's jobs* plays an important role in this regard. Those who feel that the job allows/ed them to learn new things and to self-actualise tend to feel about *three years younger* on average compared to those of the same age who scored lowest on the intrinsic job

Table 8.3 The association of physical and mental health issues with subjective age (SA)

	All	Men	Women
Back pain, multiple times per week	-0.663 (0.915)	-2.730** (1.049)	1.473 (1.158)
Muscle pain, multiple times per week	2.165** (0.799)	4.429*** (1.058)	-0.043 (1.026)
Headache, multiple times per week	2.228 (1.281)	3.587* (1.631)	-0.041 (1.652)
Mental health problem	8.300*** (1.791)	9.284*** (2.537)	7.033** (2.638)
Constant	-1.829 (3.617)	-0.603 (4.248)	2.103 (5.235)
Observations	508	281	227
R-squared	0.710	0.754	0.696

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, activity status, residence in urban/rural area, citizenship (see Table 8.2)

Standard errors in parentheses, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

quality index (Box 8.1 for detail on index construction). Another aspect of people's working conditions that is shown to be associated with a higher SA is the occurrence of time pressure at work, at least among women: those who felt that they tended to have enough time to finish their work tasks reported feeling about *two years younger* compared to their peers of the same age who are/were under *time pressure* at work. No significant association with SA was found for women's and men's evaluation of their professional activity as *physically straining or psychologically/emotionally straining*.

For the female sample, we find that still being active in one's job (as compared to being retired or otherwise professionally inactive) is associated with feeling almost *three years younger* (Table 8.4). When we restrict the sample for the analysis carried out in Table 8.4 to those who are currently still active, we find a significant impact of time pressure at work for both women and men (of similar magnitude of about 2.4 years, not shown).

Another aspect of working conditions that was only surveyed among those currently still active (therefore the lower sample size), namely *employee-led time flexibility* is shown to play a central role in shaping SA (Table 8.5). Those who cannot come and go when they want, do not have the possibility to take a day off if necessary and those whose work schedule is hardly reconcilable with their responsibilities in private life (lowest index value, see Box 8.1 for detail) tend to feel about 5 years older than those of the same age with more self-determined time flexibility.¹¹

¹¹ The interaction effect between gender and time flexibility is statistically not significant.

Table 8.4 The association of working conditions with subjective age (SA), part 1

	All	Men	Women
Active (ref: inactive, retired)	-1.811 (1.028)	-0.818 (1.384)	-2.844* (1.432)
Physical work strain	0.900 (0.724)	0.366 (1.015)	1.787 (0.947)
Psychological/emotional work strain	0.583 (0.691)	0.012 (0.887)	0.846 (0.924)
Intrinsic job quality	-3.030* (1.395)	-4.108* (2.076)	-3.853* (1.822)
Time pressure at work	1.913** (0.686)	1.586^a (0.919)	2.210** (0.817)
Constant	2.883 (3.920)	-0.424 (5.447)	6.747 (5.335)
Observations	508	280	228
R-squared	0.686	0.691	0.696

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, residence in urban/rural area, citizenship (see Table 8.2)

^aThe test for an interaction effect between gender and time pressure at work shows a non-significant effect, suggesting the absence of a gender difference

Standard errors in parentheses, ** p < 0.01, * p < 0.05

Table 8.5 The association of working conditions with subjective age (SA), part 2

	All	Men	Women
Employment insecurity	0.097 (0.507)	0.350 (0.729)	0.128 (0.697)
Employee-led time flexibility	-5.013* (2.113)	-2.511^a (1.992)	-7.790* (3.717)
Work stress	-0.734 (0.454)	-0.859 (0.580)	-0.568 (0.692)
Constant	3.332 (5.467)	1.218 (6.286)	2.083 (6.776)
Observations	354	187	167
R-squared	0.482	0.551	0.459

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, activity status, residence in urban/rural area, citizenship (see Table 8.2)

^aThe test for an interaction effect between gender and time pressure at work shows a non-significant effect, suggesting the absence of a gender difference

Standard errors in parentheses, * p < 0.05

Finally, no significant associations with SA are found for work stress (“I feel stressed at work”) and employment insecurity (probability of losing job within 12 months).

In a next step, we investigate the degree to which the impact of working conditions on SA (as shown in Tables 8.4 and 8.5) is mediated by health. In other words, we ask if working conditions still show an effect of SA, once we control for respondent’s self-reported health status.

Health as a Mediator?

When we run the basic model on the association of working conditions with SA (Model 1 in Table 8.6) and compare it with a model that controls for self-rated health (Model 2) and a set of mental and physical health conditions (Model 3), we see that the size of the initial effect for intrinsic job quality is reduced from -3.2 to -2.1 and loses statistical significance (this mediating role appears to be particularly relevant for men but less so for women, see Table A1 in the appendix). Similar results are found for employee-led time flexibility (Table 8.7). When we run the

Table 8.6 Health mediating the impact of working conditions on subjective age (SA), part 1

	(1)	(2)	(3)
	All	All	All
	Baseline	Control for SRH	Control for SRH, mental and physical health
Active (ref: inactive, retired)	-1.685 (1.097)	-1.806 (0.956)	-1.664 (0.862)
Physical work strain	0.937 (0.737)	1.354* (0.654)	1.497* (0.650)
Psychological/emotional work strain	0.527 (0.713)	-0.077 (0.630)	-0.272 (0.603)
Intrinsic job quality	-3.231* (1.449)	-2.351 (1.449)	-2.051 (1.477)
Time pressure at work	2.050** (0.711)	1.730** (0.592)	1.372* (0.569)
Constant	2.830 (4.053)	-3.662 (3.523)	-4.355 (3.390)
Observations	483	483	483
R-squared	0.682	0.739	0.749

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, residence in urban/rural area, citizenship (see Table 8.2)

Standard errors in parentheses, ** $p < 0.01$, * $p < 0.05$

Table 8.7 Health mediating the impact of working conditions on subjective age (SA), part 2

	(1)	(2)	(3)
	All	All	All
	Baseline	Control for SRH	Control for SRH, mental and physical health
Employment insecurity	0.083	-0.174	-0.205
	(0.514)	(0.446)	(0.459)
Employee-led time flexibility	-4.494*	-3.269	-2.823
	(2.276)	(2.162)	(2.081)
Work stress	2.552	0.565	-0.032
	(1.489)	(1.399)	(1.439)
Constant	0.751	-3.245	-2.449
	(5.545)	(4.906)	(4.781)
Observations	343	343	343
R-squared	0.480	0.553	0.564

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, activity status, residence in urban/rural area, citizenship (see Table 8.2)

Standard errors in parentheses, * $p < 0.05$

basic model on the association of time flexibility with SA (Model 1) and compare it with a model that controls for self-rated health (Model 2) and a set of mental and physical health conditions (Model 3), we see that the effect of time flexibility is reduced from 4.5 to 2.8 and loses statistical significance. This evidence for mediation is to be interpreted with caution, however, as we only observed an initial effect for women but not for men (Table 8.5), the former of which does not appear to be mediated by health (see Table A2 in the appendix). Notably, the coefficient for time pressure is also reduced in size (comparing Model 1 with Models 2 and 3 in Table 8.6) but remains statistically significant (suggesting that there is a direct effect). Moreover, once we control for subjective health (Models 2 and 3 in Table 8.6), a significant effect of physical work strain on SA emerges, suggesting that those in physically strenuous jobs tend to feel healthier on average, but once we keep health status constant, they tend to feel older than their counterparts in jobs that involve no physical strain (for tentative evidence for gender differences in this regard, see Table A1 in the appendix).

Overall, the results displayed in Tables 8.6, 8.7, A1, A2 may be taken as weak evidence for a mediating role of health in the association of working conditions – such as *intrinsic job quality* and *employee-led time flexibility* – with SA. Notably, some working conditions such as *time pressure at work* and *physical work strain* remain a central independent predictor of SA, irrespective of their potential impact on people’s mental or physical health.

The Determinants of Retirement Preferences

This part of the analysis is concerned with the determinants of retirement preferences and thus focuses on the still active sample of workers aged 45 and above. Due to the more limited sample sizes, we reduce the number of covariates in the regressions. We present some indicative findings about the impact of working conditions, but hope that future research will be able to draw on larger sample sizes for more in-depth analyses of the issues at hand (unfortunately the European Social Survey does, to date, not include a measure of subjective age together with working conditions and retirement preferences in the same survey wave).

Regression analyses suggest that women prefer retiring about 1.7 years earlier on average compared to men (Table 8.8). Among male respondents aged 45 and above, self-rated health (SRH) is shown to be a central determinant of retirement preferences: We find a strong association between SRH and men's preferred age of retirement (Table 8.8). Those who report being only in fair or bad health prefer retiring almost *three years* earlier compared to their counterparts of the same age who report being in good health. Among female workers, we find preferred ages of retirement to rise with chronological age, suggesting that women tend to postpone their preferred age of retirement the older they get. Moreover, we find more highly educated women to prefer later retirement than less highly educated women. Finally, in line with the results for men, we find a significant association of SRH with retirement preferences.

Regarding physical and mental health issues, our findings suggest that those who reported frequent back pain and in particular those with mental health issues reported wanting to retire earlier compared to those who did not report such health problems (Table 8.9). Formal tests for interaction effects suggest the absence of a gender difference in this regard. Due to low sample sizes, results from the pooled analyses cannot be replicated in the separate analyses for women and men in terms of statistical significance.

Regarding working conditions, our results confirm earlier research (e.g., Steiber & Kohli, 2017) which has shown that incumbents of jobs of high *intrinsic quality* tend to prefer a later retirement. This finding holds for male but not for female respondents (Table 8.10): Men whose jobs allow for skill development and self-actualisation and offer variety prefer retiring more than *four years* later compared to men whose jobs lack in these qualities. For men, we also find an association of physical work strain with preferences for an earlier retirement (Table 8.10). In subsequent analyses, we investigate the association of employee-led time flexibility, which has shown strong links with SA in our previous analysis (Table 8.5), with retirement preferences, finding that those who enjoy such flexibility tend to prefer retiring almost 3 years later (Table 8.11). We do not find associations of retirement preferences with psychological/emotional work strain, employment insecurity or work stress (not shown).¹²

¹²To limit the number of covariates, these variables, which showed non-significant effects, were omitted.

Table 8.8 The association of self-rated health (SRH) with preferred ages of retirement (RETPREF)

	All	Men	Women
Female	-1.704** (0.549)		
Chronological age	0.361* (0.170)	0.407 (0.225)	0.281*** (0.056)
Lives with partner in HH	-0.553 (0.948)	-1.641 (1.795)	0.162 (0.589)
Has children who do not live in HH (ref: has no children)	-2.858 (1.917)	-4.478 (2.612)	-0.424 (0.749)
Has children who live in same HH	-0.095 (1.162)	-0.195 (1.451)	0.705 (0.688)
A-levels (Matura) (ref: lower education)	0.637 (0.646)	0.113 (0.990)	1.585* (0.713)
Tertiary degree	1.214 (0.738)	0.142 (1.197)	2.040*** (0.522)
Financial situation fairly easy (ref: very easy to manage)	1.551 (0.831)	2.024 (1.233)	0.588 (0.542)
Financial situation difficult	1.079 (0.929)	1.250 (1.400)	0.425 (0.827)
Self-rated health (SRH) fair/bad (ref: good)	-2.215*** (0.502)	-2.896*** (0.808)	-1.539** (0.520)
Residence in urban are (ref: rural)	0.458 (0.719)	1.257 (0.824)	0.190 (0.604)
Austrian citizenship (ref: no)	-1.153 (0.798)	-1.919 (1.324)	-0.713 (1.108)
Constant	44.282*** (6.785)	44.043*** (8.673)	44.815*** (3.334)
Observations	370	201	169
R-squared	0.259	0.276	0.267

Standard errors in parentheses, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

Our results displayed in Table 8.12 furthermore show a significant association of people's SA with their preferred retirement timing. As we had hypothesised, we find both women and men to prefer an earlier retirement when they feel older subjectively. Those who feel 5 years older than their counterparts of the same chronological age, for example, prefer an age at retirement that is about 1 year higher (Model 1 in Table 8.12, no significant gender difference, cf. Table A3 in the appendix). Model 2 furthermore suggests that those who are more confident that they will live until age 80 (longevity expectations) also prefer a later retirement. If we compare the power of SA and longevity expectations for explaining the variance in retirement preferences based on the R2 (admittedly a rather crude indicator), we may conclude that SA appears to be the stronger predictor. Finally, if we include both

Table 8.9 The association of physical and mental health with preferred ages of retirement (RETPREF)

	All	Men	Women
Back pain, multiple times per week	-1.260*	-1.982	-1.223
	(0.545)	(1.133)	(0.621)
Muscle pain, multiple times per week	-0.429	0.677	-0.690
	(0.510)	(0.953)	(0.548)
Headache, multiple times per week	1.099	1.746	0.523
	(1.025)	(1.649)	(0.837)
Mental health problem	-3.032*	-3.165	-2.314
	(1.213)	(1.976)	(1.176)
Constant	44.847***	44.741***	46.602***
	(7.096)	(8.795)	(3.253)
Observations	362	199	163
R-squared	0.261	0.259	0.309

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, residence in urban/rural area, citizenship (see Table 8.8)

Standard errors in parentheses, *** $p < 0.001$, * $p < 0.05$

Table 8.10 The association of working conditions with preferred ages of retirement (RETPREF), part 1

	All	Men	Women
Physical work strain	-0.731	-1.963*	0.294
	(0.545)	(1.001)	(0.566)
Intrinsic job quality	2.601*	4.422*	0.091
	(1.292)	(1.945)	(1.356)
Time pressure at work	0.064	0.491	-0.464
	(0.673)	(0.986)	(0.512)
Constant	42.673***	42.229***	45.421***
	(7.243)	(9.208)	(3.127)
Observations	363	198	165
R-squared	0.248	0.282	0.242

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, residence in urban/rural area, citizenship (see Table 8.8)

Standard errors in parentheses, *** $p < 0.001$, * $p < 0.05$

SRH and SA in one model (Model 4), we find that both variables show independent effects on retirement preferences, suggesting that SA works as a mediator in the association of SRH with retirement preferences (as hypothesised; cf. Fig. 8.1), while retaining an independent effect.

Table 8.11 The association of working conditions with preferred ages of retirement (RETPREF), part 2

	All	Men	Women
Employee-led time flexibility	2.942*	2.882^a	2.876^a
	(1.367)	(2.128)	(1.744)
Constant	43.708***	41.682***	45.476***
	(7.788)	(11.190)	(3.175)
Observations	348	185	163
R-squared	0.248	0.262	0.273

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, residence in urban/rural area, citizenship (see Table 8.8)

^aThe test for an interaction effect between gender and time pressure shows a non-significant effect (absence of a gender difference)

Standard errors in parentheses, *** p < 0.001, * p < 0.05

Table 8.12 The association of SA and SRH with preferred ages of retirement (RETPREF)

	(1)	(2)	(3)	(4)	(5)
	All	All	All	All	All
Subjective age (SA)	-0.206**			-0.164*	
	(0.070)			(0.076)	
Subjective % of living to age 80		0.355**			0.242*
		(0.118)			(0.122)
Self-rated health (SRH) fair/bad (ref: good)			-2.350***	-1.452**	-1.818***
			(0.526)	(0.531)	(0.544)
Constant	43.517***	41.663***	43.352***	43.742***	42.482***
	(6.525)	(7.212)	(7.037)	(6.571)	(7.160)
Observations	353	353	353	353	353
R-squared	0.285	0.262	0.268	0.296	0.280

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, urban/rural area, citizenship (see Table 8.8)

Standard errors in parentheses, *** p<0.001, ** p<0.01, * p<0.05

Health and Subjective Age as Mediators?

The initial effect of *intrinsic job quality* on men’s preferred age of retirement (Table 8.13, Model 1) is reduced in size when controlling for SRH (Model 2) and to a somewhat lesser degree when controlling for SA (Model 3). This may be taken as an indication of a mediating role of SRH in the association of intrinsic working conditions with men’s retirement preferences. In other words, the results suggest that intrinsic job quality affects men’s preferred age of retirement in part because it affects workers’ health. Note, for women, no initial effect was found in Table 8.10, for this reason the analysis in Table 8.13 is limited to the male sample.

Table 8.13 The association of working conditions with preferred ages of retirement (RETPREF) and the mediated role of self-rated health (SRH) and subjective age (SA), part 1

	(1)	(2)	(3)	(4)
	Men	Men	Men	Men
Physical work strain	-2.332*	-2.700**	-2.439*	-2.641**
	(1.004)	(0.972)	(0.989)	(0.956)
Intrinsic job quality	4.258*	2.381	3.249	2.331
	(2.103)	(1.934)	(2.035)	(1.965)
Time pressure at work	0.059	-0.370	-0.275	-0.459
	(0.440)	(0.538)	(0.536)	(0.571)
Self-rated health (SRH) fair/bad (ref: good)		-2.974**		-1.844*
		(1.010)		(0.853)
Subjective age (SA)			0.240*	-0.181
			(0.111)	(0.113)
Constant	41.647***	43.968***	42.310***	43.587***
	(8.855)	(8.233)	(8.145)	(8.151)
Observations	188	188	188	188
R-squared	0.290	0.324	0.333	0.344

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, urban/rural area, citizenship (see Table 8.8)

Standard errors in parentheses, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

Similar as in the case of intrinsic job quality, the initial effect of *employee-led time flexibility* (Table 8.14, Model 1) is halved in size and rendered statistically insignificant, when controlling for SA and/or SRH (Models 2–4). In this case, mediation appears to work equally well via SA as it does via SRH. In other words, the results suggest that a lack of employee-led time flexibility encourages workers to retire about 3 years earlier, in part because such working conditions make workers feel less healthy and subjectively older. Physical work strain by contrast appears to affect men's preferred retirement age, irrespective of their health status or subjective age (Table 8.13, showing similar effect sizes across Models 1–4). Those who feel that their jobs are physically strenuous prefer to retire about 2.6 years earlier on average (Model 4).

Summary of Results

To date, only a few studies have investigated the impact of specific working conditions on retirement decisions (e.g., Siegrist et al., 2007; Schreurs et al., 2011; Carr et al., 2016; Steiber & Kohli, 2017). Going beyond the available literature, this

Table 8.14 The association of working conditions with preferred ages of retirement (RETPREF) and the mediated role of self-rated health (SRH) and subjective age (SA), part 2

	(1)	(2)	(3)	(4)
	All	All	All	All
Employee-led time flexibility	3.040*	1.869	1.766	1.273
	(1.377)	(1.445)	(1.387)	(1.432)
Self-rated health (SRH) fair/bad (ref: good)		-1.926***		-1.094*
		(0.566)		(0.551)
Subjective age (SA)			-0.198**	-0.172*
			(0.075)	(0.078)
Constant	43.103***	43.092***	43.491***	43.433***
	(8.210)	(8.091)	(7.591)	(7.587)
Observations	331	331	331	331
R-squared	0.254	0.275	0.299	0.305

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, urban/rural area, citizenship (see Table 8.8)

Standard errors in parentheses, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

study has developed a theoretical model which links working conditions – defined as job demands and resources – with men’s and women’s preferred ages of retirement, with self-rated health (SRH) and subjective age (SA) as central mediators. This theoretical model was tested based on a sample of older workers aged 45 and above, living in Austria. Our results from regression analyses support contentions that working conditions such as high intrinsic job quality (e.g., learning and development opportunities, task variety), employee-led time flexibility, time pressure, and physical work strain affect people’s SA (i.e. how old they feel) and subsequently, our results show that a higher SA is associated with preferences for an earlier retirement.

The effects of working conditions on SA are found to be in part *indirect* (via health), for example in the case of intrinsic job quality and employee-led time flexibility, whereas there is also evidence for direct effects that are not fully mediated by health, such as for example in the case of time pressure and physical work strain. The effects of job resources on retirement preferences are found to be in part *indirect* (via health and subjective age), while we also find some evidence for *direct* effects on the part of some jobs demands. For example, the experience of physical work strain affects retirement preferences, over and above health and SA. This suggests that working conditions can have a motivating effect on older workers, which encourage them to extend their working life, irrespective of their health status or their sense of youthfulness.

Overall, the study has contributed to the state of knowledge on the role of working conditions for the timing of retirement. We found that some working

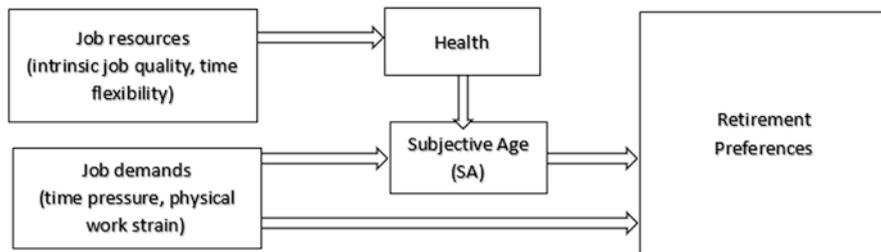


Fig. 8.2 Illustration of refined theoretical model

conditions – in particular job demands such as physical work strain – show a *direct* association with how old people feel (showing independent effects on SA, controlling for health) and they furthermore show a *direct* effect on people’s preferred retirement timing (an association that remains significant and substantial when controlling for self-rated health and subjective age). This suggests that policy interventions directed at extending working life need to go beyond (physical) health prevention measures. In terms of job resources, the largest effects on SA and on retirement preferences were found for the *intrinsic quality of jobs* in terms of learning and development opportunities and for *employee-led time flexibility* (time autonomy and support for work-life reconciliation). These conditions plausibly affect peoples’ health status and sense of youthfulness and subsequently their motivation to stay employed until a high age. Based on results from our empirical analysis, our theoretical model can thus be refined as illustrated in Fig. 8.2.

Strength and Limitations

To the best of our knowledge, this is the first analysis that investigates the association of working conditions, physical and mental health as well as subjective age with retirement preferences. To date, there is a lack of research on the association of working conditions with subjective age (Kotter-Grühn et al., 2016), plausibly due to a lack of survey data covering all of these aspects. Future studies will hopefully be able to draw on survey data of larger scale and collected using a survey mode which is less likely to exclude older individuals with a higher subjective age and a lower SRH than online surveys which may lead to a sample bias in favour of healthier individuals. Another limitation of this study pertains to the fact that due to the, in part, relatively small sample sizes in the analyses of retirement preferences, the multivariate analyses presented seek to test part of our theoretical model, but due to their limited power remain exploratory in nature. Our results on potential gender

differences remain tentative due to the low sample sizes, this aspect will be a fruitful avenue for future research.

Conclusions

In terms of *policy recommendations*, we conclude that an improvement in working conditions would not only be conducive to the health of older workers, but would also help to extend working life (Ogg & Rašticová, 2020), not least because healthier workers who enjoy good working conditions tend to feel younger and would be willing to work until a higher age. A central aspect here appears to be the *intrinsic quality of jobs* for older workers, in terms of job resources that increase well-being at work, help workers to maintain a sense of youthfulness and encourage them to stay part of the active work force until a higher age. Central components of such ‘good jobs’ are learning and development opportunities at work that tend to be less available to or accessible for older workers. To increase subjective health and decrease subjective age, state-and-employer-subsidised re-training opportunities for older workers might be a remedy against early retirement preferences.

An important policy discourse in this context is the fiscal necessity of extending working life and the notion that in ageing populations the legal retirement age needs to be pushed up for *all* workers. However, if some workers – in particular those in jobs that involve poor working conditions or a low intrinsic job quality – feel older, expect to live less long and in fact do on average live less long than other more privileged workers, the issue of fairness emerges. Older workers today are not generally healthier compared to earlier generations and they are certainly not *all* in more rewarding and less demanding occupations. In fact, there is a high degree of social inequality in these regards alongside a high and potentially growing level of inequality in healthy life expectancy (Olshansky et al., 2012, 2015). If *all* workers are obliged to retire at the same higher age if they want to avoid severe pension cuts, irrespective of their health status and their remaining life expectancy, less privileged older workers face the economic necessity to continue working in jobs that further undermine their well-being (Phillipson, 2019). Given socio-economic and gender differences in how older workers feel in terms of their health and subjective age, there is no one-size-fit-all statutory pension age. More flexibility in terms of the eligibility for pension entitlements would improve the situation of those in lower-skilled occupations, who tend to be exposed to high job demands and a lack of resources in terms of learning opportunities, job control and self-determined flexibility. As long as the quality of jobs for less privileged older workers cannot be improved, one may call for a right for older workers in jobs of poor quality who wish and need to retire in their sixties to be able to retire earlier than those who wish to and can work until a higher age (Macnicol, 2015).

Appendix

Table A1 Health mediating the impact of working conditions on subjective age (SA), part 1, by gender

	(1)	(2)	(3)
	Men	Men	Men
	Baseline	Control for SRH	Control for SRH, mental and physical health
Active (ref: inactive, retired)	-0.575 (1.406)	-1.551 (1.229)	-1.819 (1.056)
Physical work strain	0.217 (1.024)	0.966 (0.843)	1.237 (0.798)
Psychological/emotional work strain	-0.249 (0.918)	-0.706 (0.812)	-1.020 (0.714)
Intrinsic job quality	-4.348* (2.184)	-1.688 (1.943)	-0.650 (1.932)
Time pressure at work	1.562 (0.967)	0.755 (0.765)	0.392 (0.704)
Constant	0.310 (5.504)	-7.796 (4.590)	-4.632 (4.055)
Observations	266	266	266
R-squared	0.691	0.770	0.797
	(1)	(2)	(3)
	Women	Women	Women
	Baseline	Control for SRH	Control for SRH, mental and physical health
Active (ref: inactive, retired)	-2.874 (1.600)	-2.190 (1.441)	-2.081 (1.290)
Physical work strain	1.840 (0.969)	2.062* (0.920)	2.256* (0.923)
Psychological/emotional work strain	1.043 (0.952)	0.446 (0.930)	0.303 (0.966)
Intrinsic job quality	-4.261* (1.910)	-4.302* (1.948)	-3.849 (1.988)
Time pressure at work	2.420** (0.824)	2.517** (0.789)	2.130** (0.747)
Constant	6.562 (5.534)	2.229 (5.026)	0.699 (5.003)
Observations	217	217	217
R-squared	0.696	0.727	0.734

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, residence in urban/rural area, citizenship (see Table 8.2)

Standard errors in parentheses, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

Table A2 Health mediating the impact of working conditions on subjective age (SA), part 2, by gender

	(1)	(2)	(3)
	Men	Men	Men
	Baseline	Control for SRH	Control for SRH, mental and physical health
Employment insecurity	0.394 (0.716)	-0.418 (0.583)	-0.199 (0.580)
Employee-led time flexibility	-1.114 (1.924)	0.336 (1.860)	0.346 (1.980)
Work stress	2.525 (1.739)	0.985 (1.577)	1.675 (1.757)
Constant	-1.443 (6.464)	-8.682 (6.076)	-5.255 (6.048)
Observations	182	182	182
R-squared	0.557	0.664	0.688
	(1)	(2)	(3)
	Women	Women	Women
	Baseline	Control for SRH	Control for SRH, mental and physical health
Employment insecurity	0.059 (0.697)	0.101 (0.679)	0.037 (0.667)
Employee-led time flexibility	-7.525* (3.428)	-7.268* (3.424)	-6.960* (3.134)
Work stress	2.634 (2.324)	1.311 (2.308)	0.823 (2.253)
Constant	-0.452 (7.072)	-0.990 (6.812)	0.373 (6.376)
Observations	161	161	161
R-squared	0.458	0.473	0.490

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, activity status, residence in urban/rural area, citizenship (see Table 8.2)

Standard errors in parentheses, * $p < 0.05$

Table A3 The association of subjective age (SA) with preferred ages of retirement (RETPREF)

	All	Men	Women
Subjective age	-0.205** (0.070)	-0.223* (0.100)	-0.129* (0.058)
Constant	43.512*** (6.523)	42.519*** (8.740)	44.394*** (3.249)
Observations	356	193	163
R-squared	0.285	0.283	0.282

Control variables: gender, chronological age, living with partner in household, having children inside/outside the household, education, financial situation, residence in urban/rural area, citizenship (see Table 8.8)

Standard errors in parentheses, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$

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Chapter 9

Health, Working Conditions and Retirement



Chiara Ardito and Maria Fleischmann

Introduction

Europe's population is getting older. According to demographic projections by the European Commission's Centre of Expertise on Population and Migration, the EU-28 population size will be fairly similar to the current levels of roughly 510 million in 2060 (Lutz et al., 2019). However, the size of the working-age population, those aged between 15 and 64 years old, will steadily decline from roughly 300 million to less than 260 million during the same period of time. This secular trend has been accelerated by two concomitant factors, a general decline in birth rates and an outstanding improvement in life expectancy. These tendencies and the consequent ageing process are heterogeneous across countries, as they are relatively milder in Scandinavian countries, Germany and the UK, while they are more pronounced in Eastern- and Southern-European countries. However, all of the European countries are expected to experience some degree of growth in the average age of their population when using the most realistic projections for the dynamics of fertility and migration rates.

Ageing provides new challenges for policy-makers and the society in general. The European old age dependency ratio (the ratio of number of elders, generally inactive, to working age individuals) is expected to more than double in 2050 from its 2001 levels, growing from 23.5% to 49.9% (Eurostat, 2019). In other words, by 2050 there will just be over two persons of working age supporting and taking care

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of every older person, implying that the pressure on welfare state institutions and public finances will grow substantially. One of the main pillars of policies addressing the ageing problem has been a focus on incentivizing people to extend their working life at older ages by restricting access to retirement. According to Eurostat's statistics, the share of persons aged 60–64 in employment has been growing by more than 50% in the last decade among EU-28 countries, a tendency that can be mainly attributed to the general increase in statutory retirement age (Eurostat, 2019). Projections based on planned pension eligibility rules suggest that this tendency is going to grow further. One area that received particular attention was the reform of pension systems. In Europe, the number of pension reforms implemented has been growing from a few reforms per year at the beginning of the 90s to almost 100 reforms at the end of 2000 (Arpaia et al., 2009). The common aims of these reforms were to increase effective retirement age, to restrict the generosity of pension systems or to modify pension criteria/parameters increasing the statutory pension age. All in all, these reforms led to a new norm in Europe where retirement age is 65 years. Remarkably, many EU countries expect to further increases in retirement age to age 67 or beyond, when retirement age is linked to life expectancy (OECD, 2015). Moreover, structural changes in the labour market, induced by the tightening of eligibility conditions for statutory retirement, the even higher age when entering the labour market and the wider diffusion of fragmented working careers (Fenton & Dermott, 2006) will likely increase the proportion of people working beyond statutory pension age in order to accrue enough pension contributions for a minimum healthy living (Morris et al., 2007).

For these reasons, the issue of whether and to what extent older workers can remain attached to the workforce is a topic of enormous policy relevance. There are severe concerns about the ability to keep working at older ages, especially among workers in more physically demanding occupations. Among low-skilled manual workers about 40% think they will not be able to do their current job until they are 60 (EWCS, 2019). This percentage is much lower among the high-skilled clerical workers, but even in this group on average in the European Union 1 out of 5 individuals are sceptical about doing their current job at age 60 (EWCS, 2019).

Hence, work sustainability is the greatest concern, because an important proportion of older workers have chronic morbidity or functional limitations, which decrease their ability to deal with occupational demands and tasks. Insights from the European Working Conditions Survey (EWCS) relate to this, showing that a quarter of all workers in the European Union report that their work affects their health negatively (see Fig. 9.1), while another 12% report that their health is affected positively by work. This clearly indicates that work is an important determinant of individuals' perceived health. At the same time, working conditions, such as hours worked, standing or maintaining awkward postures, and being exposed to cognitive and emotional demands, remain quite constant along the working life, as emerged comparing exposures to such factors in different age groups in the European Working Conditions Survey (EWCS) data (Ardito & d'Errico, 2018).

Health limitations in the older working age population are very prevalent. In the UK, nearly every second men and women aged 55–64 years is diagnosed with one

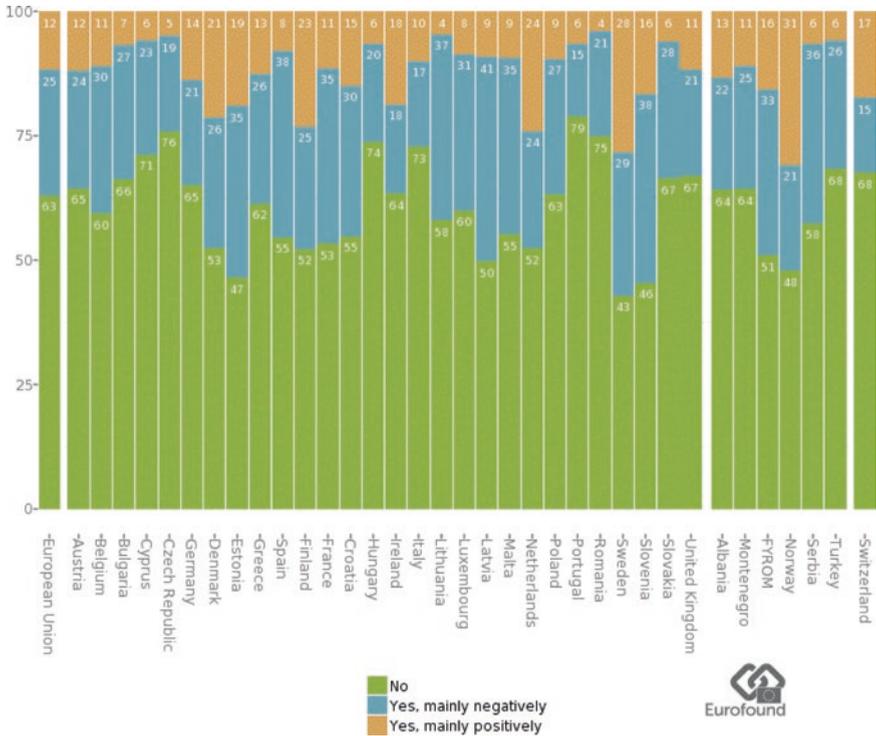


Fig. 9.1 Does your work affect your health?
 Note: Answers to the question “Does your work affect your health?” with possible answers “No”, “Yes, mainly negatively” and “Yes, mainly positively”. Source: EWCS, 2019

or several chronic diseases, such as diabetes, hypertension or arthritis (Fleischmann et al., 2018). In Italy, more than 30% of subjects 60–65 years employed or formerly employed report physical limitations and almost one quarter has a physical or a mental disorder. The most prevalent health condition is osteoarthritis, which is very common especially among manual workers, both among men (26%) and women (31%) (Ardito & d’Errico, 2018). Such a high prevalence of health disorders and physical limitations among older workers is consistent with what is reported in other countries. For example, according to the 2003 Work and Health Interview Study, which was representative of the Finnish working population, in the age group of 55–64 years 50% of the working men and 60% of the working women had long-term illnesses and of all of the working people with long-term illnesses, about 40% reported that their illnesses interfered with their work (Ilmarinen, 2006).

In this chapter we proceed to discuss how working conditions could determine retirement (section “Working Conditions as Determinants of Retirement”) and eventually focus on how working conditions influence the effect retirement has on health (section “The Health Effect of Retirement”). Both sections are introduced by

theoretical notions on the underlying association. The final section summarized the findings and proposes policy implications (section “Conclusions and Policy Recommendations”).

Working Conditions as Determinants of Retirement

Theoretical Notions

Theories explaining the role psychosocial working conditions have for retirement are borrowed from research on job strain and job stress. In general, these theories posit that unbalanced working conditions may create job strain and be unhealthy for individuals. We shortly introduce four models from that field: the person-environment fit, the job demands-control (support), the effort-reward imbalance, and the job demands-resources model.

First and most generally, the person-environment (P-E) fit model identifies two aspects along which the working environment is categorized: the needs and abilities of the individual (“person”) and the demands and opportunities provided by the work environment (e.g. Edwards & Cooper, 1990; Siegrist, 2001). The advantage of this model – it is very broad and can be fit to many working conditions and environments – is also a disadvantage: the two aspects are very universal and can hardly be operationalized consistently in research (Siegrist, 2001). This possibly problematic feature, as well as other theoretical and methodological shortcomings have long been known, as depicted in a review of the P-E fit literature from 1990 (Edwards & Cooper, 1990). Other models, introduced below, have the advantage to provide standard questionnaires and tools to measure working conditions.

The most widely used model is Karasek’s job demand-control model (Karasek, 1979). It posits that the combination of job demands (i.e. work pace, conflicting demands) and job control (i.e. decision latitude, autonomy, job variety) defines the level of job strain. For example, high job demands and low job control would likely be related to elevated levels of job strain, whereas high job demands may be buffered by high job control, creating a healthier working environment. The job demand-control model was subsequently expanded by Johnson and Hall by adding social support (Johnson & Hall, 1988). The developed job demand-control-support model suggests that social support by colleagues or supervisors is an important element of the workplace as well and may attenuate adverse effects of high job demands.

Furthermore, the effort-reward imbalance model (Siegrist, 1996) states that an imbalance between high effort (created by job demands and motivation) and low rewards (i.e. salary, promotion prospects, job security) produces a condition at work that is characterized by high cost and low gain for the employee. In case this reciprocity between costs (effort) and gain (rewards) is absent, it may produce stress reactions and lower employees’ wellbeing and health.

Finally, the most recent model on job strain is called the job demands-resources model (Bakker & Demerouti, 2007). It assumes that all psychosocial characteristics of work are either job demands or job resources. Job demands are any effort put in the job and associated with costs for the employee, while job resources can help employees in achieving their goals, reducing job demands or stimulating personal growth.

Prior Findings: How Does Work Determine Retirement?

In studying how work relates to retirement, ‘work’ might relate to the psychosocial working environment, as described above, but can also relate for example to the socio-economic or occupational grade at work.

A study by Radl (2013) shows that older workers of lower as well as higher socio-economic position (SEP) were more likely to retire late, but their motivation was different. People with lower SEP frequently felt a (financial) necessity to remain at work because of lower pension contributions and limited access to occupational pensions. On the contrary, later retirement was rather a voluntary choice for older persons with higher SEP, mostly because they were protected from unemployment or job loss. The same U-shape pattern of retirement age by SEP emerges from two different studies by analysing EU (Hofäcker et al., 2015) and Germany data (Hofäcker & Naumann, 2015).

More diversified findings evolve of the comparative study by Carr et al. (2018), analysing seven datasets from four countries (United Kingdom, France, Finland, United States). They show that occupational inequalities in work exit at older ages are far from unequivocal across gender and country. The authors report that among men, low occupational grade increased hazard rates of work exit in France, Finland and the US, but they did not find significantly higher hazard ratios of work exit in any of the four UK datasets. Among women, low occupational grade was associated with increased hazard ratios in Finland, the United Kingdom (one dataset) and France (Carr et al., 2018).

A recent study on the Dutch population showed large educational differences in working life expectancy (Robroek et al., 2020): low-educated men had a working life expectancy of 20.9 years at age 30, while this was 28.2 years for high-educated men, a difference amounting to 7.3 years. For women, the difference between low and high education was even larger (9.9 years), with a working life expectancy of 16.9 years at age 30 for low-educated women, but 26.8 years for high-educated women. These figures exemplify that premature exits and more fragmented careers, with longer periods of unemployment, result in huge differences in the total number of years worked for lower educated groups (Robroek et al., 2020).

The studies on occupational and education differences in work exit can be complemented by research investigating the association between the psychosocial working environment and retirement. As already referred to in the theoretical notions, one of the main challenges of summarizing the findings is that different

operationalizations of job demands, job resources, etcetera are used. For example, job resources are frequently operationalized as job control, but can also refer to opportunities to develop or to skill discretion (Browne et al., 2019). As such, results from two studies are hardly ever directly comparable.

A recent review by Browne et al. (2019) aims at summarizing prior research of a large range of psychosocial working conditions (job demands, job resources, social support, effort-reward imbalance, organizational resources, and job satisfaction) and their relationship with actual retirement. The findings of their review, relying on 46 papers reporting on 81 analyses, are summarized in the table below (based on Table 9.1 in Browne et al., 2019). The authors showed that job resources were related to later retirement in 16 out of 28 reviewed analyses. When considering job control only, the way that job resources were mostly operationalized, 10 of 18 reviewed papers indicated they contributed to later retirement, while the remaining eight analyses reported null results. For job demands, most analyses (18/22) showed no significant association with retirement, and only two of the reviewed analyses reported earlier retirement and two later retirement with higher job demands. When regarding retirement intentions (not shown in Table 9.1) rather than actual retirement, the picture is more as expected: job demands were related to earlier retirement intentions in 5 of 13 analyses, and yielded null results in the remaining eight (Browne et al., 2019). Social support was related to actual later retirement in 6/14 studies, but insignificant associations were reported in 7/14 studies. Other working conditions that were included in the review were satisfaction, job insecurity, organizational resources, and effort-reward imbalance. For each of those working conditions, very few analyses were existent and the results mostly insignificant, not allowing to draw clear conclusions of their association with retirement. Summarizing the results, it appears that a good working environment, such as job resources and social support, are generally found to relate to later retirement. For job demands, prior evidence is less straightforward, and most previous studies did report null results for their relation with retirement. Putting this in the theoretical context, it might imply that job demands are not per se problematic, as long as individuals are

Table 9.1 Summary of evidence for associations between psychosocial working conditions and actual retirement

	Direction of results			Total
	Earlier retirement	Null	Later retirement	
Resources	1	11	16	28
Demands	2	18	2	22
Social support	1	7	6	14
Satisfaction	–	5	5	10
Organisational resources	–	1	1	2
Effort-reward imbalance	–	2	1	3
Job insecurity	1	1	–	2
<i>Total</i>	5	45	31	81

Note: Authors' elaboration based on Browne et al. (2019). Numbers represent papers that reported the associations of interest

equipped with the right working environment, such as job control, job resources, or social support, to deal with them.

All in all, prior research supports the idea that a 'good' working environment is essential for individuals' health and retirement. In line with this, it is often advised, as discussed below, that for example employers and health policy managers improve individuals' working conditions to yield an extended (and healthy) working life.

The Health Effect of Retirement

Theoretical Notions

There is an extensive literature of epidemiological, sociological and health economics studies investigating whether retirement and postponing retirement may influence the physical or mental health of workers. In the following section, we provide an overview of theoretical frameworks highlighting the possible impact of the transition to retirement on health. The section will be concluded by a discussion on the difficulties empirical research is facing in establishing such an impact.

Retirement is a major life course transition, according to both psychological and sociological theories. These theories, however, produce conflicting predictions regarding the health consequences of retirement. For example, the stress and coping theory (Lazarus & DeLongis, 1983), social capital theory (Bourdieu, 1986; Coleman, 1990) and role theory (George, 1993), consider retirement as a life transition carrying negative consequences on health. According to the stress and coping theory, retirement negatively affects health by being disruptive of social contacts, usual daily activities, behaviours and lifestyles, whereas for the social capital theory its negative effect on health originates from the loss of social networks following retirement. Role theory predicts a negative influence of retirement on health because retired individuals experience a disruption in their social identity with the disappearance of their work role.

In contrast, other theories predict no change in health or an improvement in health caused by retirement. For example, continuity theory (Atchley, 1989; Atchley, 1999) claims that individuals are regularly guided by existing internal mental frameworks, which make them more likely to maintain similar patterns of behaviour or lifestyle across time and transitions. This implies that retirement would exert very small or no disruption and, consequently, no substantial effects on health. Activity theory (Lemon et al., 1972) proposes instead that successful aging occurs when older adults stay active and maintain social interactions. Retirees will aim at pursuing life satisfaction by dedicating more time to their social contacts and to other leisure activities in order to keep active and replace former roles with other alternatives.

The inconclusiveness regarding the question how retirement affects health is also evident in empirical work. Some studies identify detrimental effects, others no

effects, and even others positive effects of retirement on health. We summarize these inconsistencies according to four driving factors explaining such heterogeneities in the results.

First, the empirical literature investigating the health effect of retirement focused on a variety of different health outcomes, such as mental health, cognitive abilities, general self-assessed health or physical health. Depending on the health outcome under scrutiny, the effect of retirement varies. A systematic review of the results of 22 longitudinal studies concluded that there was strong evidence that retirement has beneficial effects on mental health, but those results are contradictory regarding physical health (van der Heide et al., 2013). Most of the included studies assessed changes in self-reported general or physical health after retirement and only few of them evaluated the occurrence of objective outcomes, such as mortality or incidence of chronic diseases. Furthermore, in most of the studies examined in this review, the majority of subjects had retired long before the statutory pension age, possibly implying that the reason for retirement was health and personal motives. Another recent systematic review, which focused on the effect of retirement on cardiovascular disease (CVD) and CVD-related risk factors, based on the evidence of 82 longitudinal studies, reported quite inconclusive results which varied greatly depending on the country, health outcome and, at greater extent, the study design (Xue et al., 2019).

This leads to the second argument that may explain inconsistencies across studies: the study design. The adoption of a correlational or a causal design may have an impact on the direction of the association between retirement and health. In fact, retirement is inherently a personal choice, and prior health and socio-economic status are crucial confounding factors influencing both the retirement transition and subsequent health. ‘Who retires when’ might for a large extent be induced by selection, which is also subsumed in the so-called ‘healthy worker effect’. It comprises the idea that individuals with poor health are more likely to leave the labour market (early). In line with this, it has been consistently reported that individuals belonging to higher social classes or with higher education display lower morbidity and mortality from many causes (Huisman et al., 2004; Cavelaars et al., 1998; Langenberg et al., 2005; Melchior et al., 2013), and at the same time they retire on average later than those in lower social classes (Whiting, 2005). Therefore, health and socioeconomic status are potential confounders and may produce artificially reduced morbidity among workers retiring later. It should, thus, be kept in mind when assessing research on retirement and health that most studies did not (aim to) tackle endogeneity. As such, this research is primarily correlational and cannot be used to evaluate the *causal* effect that retirement has on subsequent health.

A third important methodological aspect appears to be the lack of consensus about how to define retirement. For example, retirement might be voluntary or involuntary, with differential effects for individuals’ health: Bassanini and Caroli (2015), Filomena and Picchio (2022) and Van Der Heide (2013) provide evidence that adverse health effects more likely arise when individuals are forced to stop working rather than choose it.

Moreover, some studies define retirement by labour market exit at statutory retirement age while others pool together all reasons for labour market exit, such as retirement due to health reasons, long term unemployment or inactivity. Thus, the definition of retirement varies largely across studies making the comparability of results difficult. The inclusion of disability retirement or unemployment, moreover, poses potential problems of reverse causality and misclassification, because transitions caused by a health issue (e.g. disability retirement) and transitions that display independent health effects are entangled. This is, for example, evident in the vast literature on the health consequences of unemployment.¹

Finally, the role of the type of work performed before retirement deserves further attention in this thematic literature, since it appears as an important factor influencing the sign and the size of the effect of retirement on health, as shown by the studies revised in the next section. Intuitively, it is expected that a worker will likely feel relieved from retirement if he/she was exposed to adverse psychosocial or physical working conditions, therefore improving his/her health or wellbeing with the transition into retirement. In contrast, the transition to retirement may have a negative impact on health if the worker was performing a stimulating and fulfilling job, allowing pleasant social contacts and adequate rewards.

Prior Findings: How Does Work Before Retirement Moderate the Relation Between Retirement and Health?

In this section, there will be a short revision of the studies that provide evidence of the differentiating effect of retirement on health depending on the quality of work performed before retirement. The studies reviewed focus on large array of objective and subjective health outcomes, i.e. hospitalization for CVD, GHQ depression, SF-12, cognitive function, physical functioning and self-rated health.

Among the findings reported in the literature, a study from Italy (Ardito et al., 2020), which uses a large administrative database of social security pension records matched with hospitalized data, shows that delayed retirement increases the risk of hospitalization for CVD only for specific categories of workers, mainly characterized by more disadvantaged working conditions and worse health. By adopting an instrumental variable strategy, which allows drawing causal conclusions on the obtained estimates, the authors showed that delaying retirement increased the risk of CVD hospitalization for those who were previously employed in low paid jobs, in low- and mid-skilled manual occupations, in the manufactory sector and who had worse health before retirement. On the contrary, the results indicated that for workers with better health and employed in high paid jobs, or in clerical or intermediate and managerial occupations, as well as in the service sector, postponing retirement did not significantly affect their risk of CVD hospitalization.

¹ See for example: Maclean et al., 2015; Roelfs et al., 2011; Ardito et al., 2017

Another recent paper reached very similar conclusions (Carrino et al., 2020). The authors examined what the health impact was of the 2010 UK pension reform that increased women's State Pension age (SPA) for up to 6 years using Understanding Society Data. The authors show that women from routine-class manual occupations, who had to delay retirement because of the reform, suffered a large negative mental and physical health effect, measured through the GHQ depression score and the SF-12 mental and physical scores. For women from "intermediate" or "managerial" categories, who had a significant better mental and physical health than routine workers, the change in SPA did not significantly affect any of their health outcomes (Carrino et al., 2020).

Evidence of heterogeneity of the health effect of retirement depending on the quality of prior work comes also from a research based on German data (Eibich, 2015) and two other British studies, one based on the English Longitudinal Study of Ageing (Matthews, 2014) and the other on the Whitehall II study of British civil servants (Fleischmann et al., 2020). Fleischmann et al. (2020) looked at British civil servants before and after retirement to investigate how this transition affected their mental health (operationalized by GHQ depression scores). Their results show that, generally, people's mental health benefits greatly in the short run after retirement. Interestingly, this improvement is much more evident for workers who have previously been employed in jobs with worse working environment, specifically in jobs with high job demands, low social support and low decision authority (Fleischmann et al., 2020). Matthews (2014) categorized workers as employed in high-quality or low-quality jobs according to the effort-reward imbalance model (Siegrist, 1996). Her results showed that among workers in low-quality jobs, the transition into retirement was associated with decreased depression scores, better self-rated health and better cognitive function. In contrast, among workers in high-quality jobs, retirement was associated with increased depression scores, decreased self-rated health and decreased cognitive function (Matthews, 2014).

Other studies provide support to the hypothesis that retirement negatively affects cognitive function for people in high-quality jobs, as concluded by a recent systematic literature review (Meng et al., 2017) and by subsequent studies adopting instrumental variable techniques to deal with the endogeneity of retirement (Mazzonna & Peracchi, 2017; Celidoni et al., 2017). A possible hypothesis for the mechanisms behind these associations is that retiring from a high complexity/quality jobs may lead to more negative consequences because of the greater social and psychological attachment to these jobs (Finkel et al., 2009). Moreover, the reduction in the cognitive abilities' gap between occupational groups after retirement can also be explained through the "use it or lose it" hypothesis, since the level of mental stimulation between the two groups would become more similar after retirement and the "protective effect" of high employment grade vanishes with retirement (Xue et al., 2018).

Another study conducted in France found an improvement in self-rated health after retirement overall. However, a stronger improvement was observed among workers exposed to poor working conditions before retirement, such as high psychological, high physical demand and low job satisfaction, whereas no change in

self-rated health was found among subjects with high occupational grade, low demands and high job satisfaction (Westerlund et al., 2009).

Using SHARE data, Kalousova & de Leon (2015) found that among workers with low rewards in their jobs, retirement was associated with a significantly lower increase in frailty, a composite indicator of physical functioning, compared to those who remained at work; in contrast, among workers reporting high rewards, the increase in frailty was higher.

Conclusions and Policy Recommendations

This book chapter sets out to provide an overview of the working environment as determinant of retirement and its role as mediator of the health effects of retirement. To summarize, studies show that not just having work in general, but having good work is an important aspect of individuals' health and retirement decisions. With regards to the working environment, mostly positive working conditions (job resources, especially job control, and social support) appear to contribute to individuals' later retirement, but adverse working conditions not necessarily relate to earlier retirement. Indeed, it seems that their influence is buffered when they come combined with the right working environment, characterized by high job control, job resources or social support.

Exposures to good jobs throughout the life-course not only help workers to remain longer at work, but also seem to play a crucial role in determining the size and the direction of the effects of retirement on health. Theoretical ideas provided arguments that the transition into retirement could be detrimental for individuals who had better working conditions, because the protective roles played by the material and immaterial resources associated to high quality and stimulating jobs diminish with retirement. Coherently with such expectations, the review of the literature showed that overall retirement was found to exert positive effects on various health outcomes for those workers who were exposed to more physically and psychologically demanding jobs while null or even negative effects were found among workers exposed to high quality jobs, in particular on cognitive health outcomes. Moreover, postponing retirement was found to cause physical health deterioration in low skilled manual workers in both the UK (Carrino et al., 2020) and Italy (Ardito et al., 2020). A matter of concerns is what will happen when current and future increases in the statutory pension age require the majority of population employed in lower quality jobs to continue working and to postpone retirement.

Despite some inconsistencies emerged in previous literature regarding the definition of which (combination of) work factors matter the most, many have acknowledged that working characteristics are modifiable aspects of the job (Ilmarinen, 2006), and are, as thus, possibly of interest to employers, occupational health professionals and policy advisors. Ilmarinen (2006) argues that improvement of working conditions is one of the essential factors when aiming to improve occupational health. To achieve this, in many cases, approval and help from supervisors might be

relevant. If this is not the case, the question is whether modifications of working conditions are feasible aspects of work improvement. A recent study by Fleischmann et al. (2018) addressed this question by investigating how working conditions changed after diagnose of chronic disease for employed and self-employed older persons. Diagnose of chronic disease could in many cases arguably require adjustments of working conditions to accommodate changing needs, but this might be easier to realize for persons in self-employment (largely responsible for their working conditions themselves), rather than in employment. Results showed that especially physical demands, and to a smaller extent job autonomy, significantly improved (in the short term) for self-employed older workers, compared to employed older workers. This might indicate that work accommodation and modifications of working conditions could help people to remain at work, especially when they are confronted with health impairments. This is particularly relevant considering that an ageing workforce is characterized by a growing proportion of people with chronic conditions and health limitations.

In order to promote longer and healthy working lives, we discuss to which groups to pay attention to and a range of policies that might help to prevent early exit and make longer working lives feasible, even for those in more strenuous jobs.

To begin with, it is crucial to help firms to install and promote “age management” policies. These policies are aimed at modifications of work organization and workplace to meet the needs of ageing working populations. To a large extent, the modification of working conditions is indeed employers’ responsibility. Earlier studies show that employers are often hesitant towards older workers, for example, to provide training (Fleischmann & Koster, 2018) or to implement flexibility measures, such as working time and schedule adjustments or working from home at later stage in the career (Lössbroek et al., 2018). It should not be forgotten that in order to improve work sustainability until older ages, workplace interventions already at younger ages might include reducing or eliminating shift work and increasing flexibility in time schedules in order to reduce potentially harmful exposures to psychosocial, ergonomic and environmental conditions. Very importantly, such measures have been shown to be highly successful in making the prospect of working longer more attractive and in increasing the intention to retire later (Moen et al., 2016).

The results regarding the health effect of retirement clearly seem to point to a socio-economic gradient. Lower educated groups of workers, or workers in lower occupational grades should, therefore, be a specific focus of policy. There is evidence of a potential negative health effect of postponing retirement for the most disadvantaged segment of the workforce and pension reforms may involuntarily increase health inequality. As such, policies oriented at enhancing job quality and promoting employment sustainability and health along all the working life are needed in order to enable all workers to prolong work until statutory pensionable age without putting their health at risk.

Moreover, there is the need to better target workers in arduous or hazardous jobs. Several European countries already provide recognition and relaxation of pension rules for these workers identifying them based on a list of conditions/occupations/sectors. However, the very tight conditions make the actual coverage of workers in

“arduous and hazardous jobs” limited and, moreover, about a third of European countries does not provide any form of pension rule relaxation to them (Natali et al., 2016). Since recent pension reforms have largely contributed to reducing the opportunities for an early retirement even in the case of the workers in arduous or hazardous jobs, based on the evidence provided in this chapter, it emerges that these categories should benefit from further special attention.

In conclusion, interventions aimed at prolonging working life and limiting the access to retirement should always be matched with workplace interventions. Such interventions should aim at promoting health monitoring and prevention, improving the work environment and paying particular attention to the differential impact that policy measures may have on different socio-economic groups. This is needed to help older workers in general, and workers most at risk in particular, to remain healthy and active in the labour market while enjoying decent working conditions over their entire life-course.

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Chapter 10

From Early Retirement to Extending Working Life: Institutionalisation and Standardization at the End of Career in Belgium



Nathalie Burnay and Jean-Paul Sanderson

The Belgian Context

Traditionally, social protection in Belgium has been developed according to the corporatist model, as in Germany, France or Austria. The Bismarckian model has been in place since the Belgian government established its modern social welfare system in December 1944. The model is based on a community of reference that focuses on the worker, who has to be protected from the vicissitudes of life – and above all from temporary or permanent exclusion from the workforce. Therefore, the Belgian model is based on a generous social welfare system that is closer to the Scandinavian universalist model in some aspects. However, it is also characterised by a relatively low level of decommodification and defamiliarisation (Esping-Andersen, 1999). The welfare system is undoubtedly generous, but it also favours the model of the male breadwinner by providing assistance differentially according to gender: cohabitants, predominantly women, systematically receive less generous benefits than heads of household, predominantly men.

In the early 1970s, this model was affected by the economic crisis. It was then shaped by the politically motivated desire to encourage early exit from the labour market in order to support the hiring of young workers (Sanderson, 2015). A

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Table 10.1 Evolution of employment rates of 55–64-year olds in Belgium from 2014 to 2018

	2014	2015	2016	2017	2018
Men	48.4	48.9	50.7	53.8	55.1
Women	37.0	39.3	40.2	42.8	45.3
Total	42.7	44.0	45.4	48.3	50.3

Source: Eurostat (2019)

new norm emerged, with retirement occurring earlier and earlier (Sanderson & Burnay, 2017). However, since the early 2000s, the public sector management of the end of working life has aimed at increasing employment rates amongst older workers. The argument put forth is primarily economic, based on the sustainability of the social welfare system. Indeed, employment rates for seniors in Belgium are still amongst the lowest in the industrialised countries, although they have increased significantly in recent years (primarily due to the increase of professional activity amongst women).

In 2018, the employment rate amongst workers aged 55 to 64 years was 50.3% in Belgium, compared to 58.7% for the European Union as a whole (Eurostat, 2019). Moreover, the Belgian employment market is also characterised by a high proportion of part-time work at all stages of professional life, including at the end of the career. This is particularly true for women: in 2015, one out of two women aged over 50 years in Belgium works part time compared to 13.3% for men in the same age group. The measures taken by the federal and regional authorities in recent years regarding the end of working life are directly influenced by this objective of increasing employment rates: those aim indeed to encourage workers to remain on the labour market (e.g. through incentives) or to reduce the legal possibilities to leave the labour market prematurely, i.e. before the legal retirement age (65+) (Table 10.1).

The aim of this chapter is to show how the recent measures taken by the government, especially to increase the employment rate for older workers, do not fundamentally change life courses in Belgium. Both in terms of early withdrawal from the labour market and extending the working life, Belgium is still characterised by a standardisation of life courses and, recently, by a form of de-institutionalisation of life courses. The main hypothesis is that standardization has been maintained as a result of factors which lead to early retirement and to the extension of working life in Belgium. This article is constructed into two empirical parts. The first part highlights the factors that lead to early retirement. The second part attempts to determine the profiles of workers who continue their professional activity after the legal retirement age. These two parts will allow us to return to the notions of standardisation and institutionalisation of life courses.

Evolution of the Belgian Institutional Model: Towards a Form of De-institutionalisation of Life Courses?

Belgium is historically characterised by a high degree of institutionalisation and standardization of life courses. According to Cavalli (2007: 61), standardisation refers to the degree of regularity shown by idiosyncratic life courses, especially with respect to the timing of major life experiences; institutionalisation refers to the structuring of lives by social institutions, the state and its policies. It is through a strong institutional context that life courses are structured, clearly defining what is possible. In fact, this institutionalisation by federal and regional authorities leads to a form of chronology of individual lives by establishing ages of transition from one state to another (particularly compulsory schooling and retirement ages) with relatively precise ages at which these events occur (Guillemard, 1986). Indeed, for Mayer and Schöpflin, “in the Welfare State, the continuous flow of life is transformed into a series of situations all of which have a clear formal definition... Periodisation of life and proliferation of sharp transitions which derive from the social insurance system combined with a lifelong biographical pattern” (1989: 198).

In Belgium, all the legislative measures are based on the maintenance of defined age thresholds, in particular for older workers. For example, in his government statement of 14 October 2014, the new Belgian Prime Minister, Charles Michel, announced an increase of the retirement age to 67 in Belgium by 2035. This measure is therefore clearly part of a form of the institutionalisation of life courses: the legal retirement age is being increased but remains effective. Indeed, traditionally in Belgium, the legal retirement age means a complete termination of professional activity: the age at which it takes place is a real cut-off point. However, still in 2015, extending employment beyond the statutory retirement age was possible. Until then, there were some possibilities to retire early, but under such conditions that few workers were entitled to them: for example, above a certain income ceiling, they would lose part or all of their pension. According to Eurostat figures, people aged 65–69 who were still working represented only 3.7% in 2009 and 4.3% of all people in this age group in 2013, which was still far from the European average: in the 28 EU Member States, 11.2% of people aged 65–69 were still active on the labour market. However, this recent measure taken by the federal government that made working past the statutory retirement age possible did not have a large impact on the Belgian labour market since in 2017 only 5% of persons aged 65–69 years were still active (Conseil Supérieur du Travail, 2018). This rate is extremely low compared to other European countries. For example, in Sweden it is 23.4%, in Denmark 18.0%, in Germany 16.1% and in France 6.6%. Belgian older workers clearly do not take advantage of this measure to work beyond the legal retirement age.

Even more important than a statistical increase, this legal change breaks with the system of institutionalisation of life courses, since it allows, without restriction today, to continue to engage in a professional activity without really taking into account the legal retirement threshold. It is therefore not just a minor adaptation but also a real breakdown in the Belgian institutional paradigm.

From De-institutionalisation of Life Courses to De-standardisation?

The Belgian institutional system is accompanied by a form of standardisation of life courses leading individuals to experience the same events at the same ages (Cavalli, 2007). Even if professional trajectories are today increasingly interrupted, the normative representations associated with “a good job” remain attached to the unlimited-term contract.

In 1978, Smelser and Halpern developed the idea of the triangularisation of life between school, family and work. For them, the industrial period was built on a division of the stages of life into three periods: youth (a period of training/education), adulthood (a period of professional activity), and retirement (a period of rest after a lifetime of work). These three periods, with their underlying logic, have constructed lives and structured our daily rhythms in an important gender dynamic, most often focused on the masculine career with women being relegated to domestic work (Sapin et al., 2007). Moreover, they have defined our social policies by establishing the rights and responsibilities of citizens according to age thresholds, which are largely inspired by this division and are also based on a gendered vision of society (Vrancken & Thomsin, 2009).

While entry into the labour market occurs later and later, in particular due to the lengthening of education, career paths are increasingly marked by discontinuity, and the end of a career is above all characterised by early retirement. Therefore, and according to Kohli (1989), in terms of the transition to retirement, it is not flexibility that is required, but a longer transition period towards retirement: workers are released earlier but without questioning the triangularisation of the life course. This would then be more a matter of lengthening the transition period than a real blurring of temporal benchmarks, which would not therefore lead to forms of de-standardisation of life courses (Sanderson & Burnay, 2017). Indeed, de-standardisation can be analysed either by a form of complexification and diversification of individual life courses, making them less and less predictable (Widmer et al., 2009), or by the ‘disruption of the social clock’ with a change in the limits and a diversification of the ages at which transitions are experienced (Kohli, 1986). If, in Belgium, the end-of-career translates into diversified forms – preretirement but also permanent departure for health reasons or older unemployment (Burnay & Falez, 2009) – it is not a form of de-standardisation of life courses but rather the fact that people leave the labour market more quickly (Burnay, 2002).

From Early Exit to Extended Working Life

As discussed above, the standardisation of life courses is directly linked to the reasons for an early departure, both in its individual and family dimensions and in the public policies implemented, favourable (or not) to early retirement. Individual and

family reasons refer either to a desire to leave the labour market prematurely or to constraints. For the majority of workers, this premature exit is perceived above all as a positive transition that responds to personal, family or social aspirations: the spouse's employment situation, involvement with children or grandchildren, free time for leisure activities (Hardy & Hazelrigg, 1999; Schultz et al., 1998; Szinovacz & De Viney, 2000).

Financial constraints and health condition also appear to be good predictors of early retirement (Adam et al., 2002; Barnes-Farrell, 2003; Feldman, 1994; Walker, 1985; Gratton & Haug, 1983, Friedman & Orbach, 1974; Parker, 1980; McGoldrick & Cooper, 1980, Saurel-Cubizolles et al., 1999, Barnay & Jeger, 2006). The greater the financial constraints, the longer older workers stay on the labour market: in this case, the loss of income due to retirement cannot be borne by the household, forcing workers to remain in employment. A deterioration in health status contributes to the exclusion from employment, especially when a career path has been characterised by heavy and arduous working conditions (Lund & Borg, 1999). Health problems are thus one of the most important reasons for withdrawal from the labour market, either through specific sickness-related schemes or disability schemes (Molinié, 2006).

While older workers can leave the labour market prematurely, they can also, with the new legal measures (2015), remain in employment after the statutory retirement age, through the *bridge employment*, defined as *any kind of paid employment (e.g., part-time, full-time, or self-employment) that employees engage into after they retire from a career job* (Beehr & Bennett, 2015: 113). In the Belgian context, this bridge employment can therefore be defined as the transition period between the statutory retirement age and the definitive cessation of activity. Those recent changes to the Belgian system make it possible to broaden the possibilities of bridge employment.

According to Beehr and Bennett (2015), there are two major explanations for the development of this transition period. The first refers to the increase of life expectancy; the second to the disastrous consequences in some countries (including the United States) of the financial crisis of 2007–2008. Given these two conditions, bridge employment has been more perceived as necessary to ensure a decent standard of living (Maestas, 2010).

However, this bridge period can also be an opportunity to develop new skills and new career opportunities (Deal, 2007). Aspirations and motivations, but also health status (Kerr & Armstrong-Stassen, 2011), can be defined as push or pull factors. Family situations can also play a role in the desire to continue one's professional life. Social roles, especially traditional ones, are primarily a means for men to pursue their professional career (Wang et al., 2008); the expression of their social identity is more likely to be achieved through work than for women.

The same indicators can explain both early exit from the labour market and the extension of working life. A major question is therefore whether decisions to retire early or to extend the working life are based on choices or constraints. The answer to this question must of course take into account, directly or indirectly, individual, family, social or cultural reasons.

Data

The data used to explore retirement patterns are from the ‘Gender and Generation’ survey carried out in Belgium in 2008. This survey is part of the large programme of surveys developed by the UNECE (United Nations Economic Commission for Europe) and includes a number of European countries, such as France, Germany, Italy, etc. For Belgium, 7163 interviews concerning individuals living in private households and aged between 18 and 79 were conducted. When only the persons belonging to generations where all the members are no longer (or not at all) active on the labour market are considered, this represents a total of 1498 persons declaring themselves to be (pre-)retired. This sample includes only those who have left the labour market. They were either employed or registered as jobseekers, whether or not they had opted for early retirement. These individuals left the labour market between the age of 39 and 73, with a median age of 60 and a mean age of 58.3.

Several questions concern the departure from the labour market, including the year of departure and the reasons for it. Other questions deal with the existence of a complementary activity, which were asked regardless of the status of the respondents. Finally, these questions can be linked with the socio-demographic characteristics of the persons concerned. The survey makes it possible to apprehend the situation before 2015 when the measures relating to the maintenance in employment of senior citizens were taken. It is also possible to analyse the social desirability of these transformations and to determine whether they fulfil an expectation in the population.

Different statistical methods were used. First, some basic descriptive analyses are presented in order to characterise the sample. A binary logistic regression was then carried out to highlight the characteristics of individuals according to their motivations for retirement.

The choice of binary logistic regression was justified by the fact that the dependent variable (the motivation for retirement) is a nominal variable¹ that could be

¹The question was: “What was the main reason why you stopped doing this activity?” **Work-related reasons:**

1. Dismissal (closure of the enterprise, economic layoffs, etc.)
2. Retirement or early retirement imposed by the employer
3. Voluntary early retirement
4. Mandatory retirement (has reached the age limit for retirement)
5. Decision to Retire or Live on Pensions
6. End of contract / end of fixed-term employment
7. Transfer/sale/closing of your business or family business where you work
8. Working atmosphere and circumstances
9. Work content

Personal and other reasons:

10. Wedding
11. Birth of a child / need to care for children
12. Need to care for an elderly or sick person(s), or disabled person(s)
13. Relocation due to work of spouse/partner
14. To study
15. Military or civilian service
16. My disability or illness
17. Other reason

Table 10.2 Reason for leaving the labour market

Reasons		Workforce	
Early retirement constraints	Unemployment	65	4%
	Employer-imposed departures	51	3%
	Professional	11	1%
	Health	97	6%
	Family	35	2%
Legal retirement age		272	18%
Choice	Voluntary early retirement	727	49%
Other		240	16%
Total		1498	

decomposed into several binary variables (see Table 10.2). This work on the variable was intended to determine the extent to which specific profiles corresponded to each motivation. Three models were constructed: the first is based on respondents whose retirement had been constrained; the second, those whose departure was a deliberate choice; and the third, those who had left because they had reached the statutory retirement age. The explanatory variables were selected on the basis of the findings in the literature: in addition to age, gender and level of education (Wang et al., 2008), the presence of children aged 14 or over in the household, the presence of a spouse in the household and the characteristics of the last profession were added (full-time or part-time, type of employer, type of profession) (Hardy & Hazelrigg, 1999; Schultz et al., 1998; Szinovacz & De Viney, 2000).

Results

Leaving the Labour Market: Between Constraint and Opportunity

Amongst the 1498 retirees, almost half report that they took voluntary early retirement (in other words, they left the labour market before reaching the legal retirement age), 18% report that they had to leave their job because they had reached the legal retirement age and 16% report that they were forced to take early retirement² (either their business went bankrupt and they were encouraged to leave the labour market, or they were pushed out by their managers who wanted to downsize or rejuvenate their workforce...).

²Those who reported that they had been forced to leave their jobs indicated that they had experienced the event as a constraint whether it was real or not.

These three categories were built from the responses given by respondents to the question: “What was the main reason why you stopped doing this activity?”. These first results highlight the emergence of early retirement as a norm, as it is perceived more as an opportunity than a constraint. The construction of early departure as a social norm was therefore opposed to policies in Europe aimed at keeping workers in the labour market as long as possible.

In the following analysis, the reasons for departure were clustered into three categories: forced departures, departures at the legal age and voluntary departures. In order to construct profiles by category, three logistic regressions were carried out, using as the main characteristics those retained in the literature: family, social and demographic characteristics.

Overall, only the first two models give significant results. The third (retirement at the legal age) is more difficult to interpret and the explanatory variables used for each of the models give poorer results in this case. The models were applied to generations that had reached age 65, which made it possible to retain only cohorts that had left the labour market.

The following results were obtained through a model-by-model analysis.

For the constraining factors model:

It concerns more men and younger people; conversely, it is experienced less as a constraint if the person has a low level of education, works full time, has blue-collar status and works in the public sector.

For the choice model:

It concerns more women, households with young children, part-time workers in their last job and older people.

These results highlight various factors that contribute to the transition to retirement:

- working conditions or, more precisely, the status of the person (a less qualified person will more often find himself or herself in less valued subordinate jobs);
- a part-time worker would experience her or his departure from the labour market less as a constraint than as a deliberate choice. In this sense, either the move to part-time work could be a way of preparing for retirement, or part-time work would reflect a lower attractiveness of work (in particular, through a lack of consideration or interest in the profession practised);
- Contrary to the analyses conducted by Szinovacz and De Viney (2000), the family environment seems to have little influence on the decision, except for individuals choosing to retire, whose choice is influenced by the presence of a child;
- Finally, gender is an important factor in understanding how early departure is experienced: women see it more as a deliberate choice, men more as a constraint. This result refers to the social construction of gender and the symbolic role of each individual (Table 10.3).

Table 10.3 Profile of respondents by types of reason for leaving the labour market

Variables	Modalities	MODEL 1: Retirement as a constraint		MODEL 2: Retirement as a choice		MODEL 3: Legal retirement	
		Odd ratios		Odd ratios		Odd ratios	
Education level	Higher education (Ref.)		***				***
	At most primary school	0.480	***	1.238		1.960	***
	Junior high school	0.584	***	1.199		1.534	**
	High school	0.626	***	0.857		2.044	***
Sex (Ref.: Women)		1.410	***	0.679	**	0.968	
Presence of children aged 14 or over in the household (Ref.: Yes)		1.164		0.555	**	1.415	
Presence of a spouse in the household (Ref: Yes)		0.881		1.284		0.921	
Most recent full- or part-time occupation (Ref.: Full time)		0.581	***	2.298	***	0.961	
Type of employer (Ref.: Public)		1.463	***	0.833		0.778	
Last profession	Self-employed (Ref.)		***		***		***
	Skilled worker	0.459	***	2.126	***	1.237	
	Unskilled worker	0.500	***	1.874	*	1.300	
	Employee	0.861		1.156		1.024	
	Employee (high level)	0.722		1.526		0.967	
	Other	0.101	***	4.193	***	9.010	***
Age		0.991		1.061	***	0.950	***
Constant		3.837		0.044	**	59.625	***

*corresponds to a significance level of 90%; ** 95% and *** 99%

Age is an interesting factor to analyse. Even if age is not significant in the first model, model 2 and model 3 show the impact of legal measures and the impact of changes in employment policies effected for more than 20 years in Belgium. Data come from a 2008 survey, just at the beginning of policies that extended the working life.

In model 2, voluntary early departures can be found amongst the oldest generations, those who could have benefited from early departure policies. Model 3 confirms this interpretation. Retirement at the legal retirement age would have been more common amongst the younger generations in the sample. However, this result should be nuanced: the average age at which people leave the labour market has

steadily declined from 60 years for the oldest generations to 54 years for the most recent generations, as noted in recent work (Bourguignon et al., 2017). Moreover, amongst those who reported that they left work at the legal age, only 44% left the labour market at around 65 years of age. The others left the labour market earlier. Indeed, it is questionable whether, in model 3, some respondents report leaving at the legal age in the sense of the age at which they could apply for early retirement. This behaviour would confirm that early retirement has become the norm (Sanderson & Burnay, 2017). As a result, these individuals would have come to confuse the statutory retirement age with the age at which the person could apply to leave the labour market.

What About Bridge Employment in Belgium?

Bridge employment was at the centre of the reforms carried out in 2015 when the Belgian government took measures to facilitate and encourage the maintenance of a complementary activity beyond the legal retirement age. Data analysed in this chapter were collected before these measures were implemented. Based on the results presented in the previous section, the hypothesis is that the measures taken in 2015 did not correspond to an aspiration of the workers.

The hypothesis can be verified from the number of workers retaining a complementary activity (within the limits provided for by law in 2008) after retirement. The higher this number, the more significant the bridge employment will be. The very low number of workers involved in the labour market after retirement threshold has confirmed this hypothesis: only 12 out of the 1498 people in the sample kept a complementary activity after the statutory retirement age.

This result was confirmed by the intention to develop a professional activity within 3 years, from a specific question included in the GGP survey. Out of the entire sample, 4.7% of the respondents indicated that they intend to develop an activity to supplement their retirement. This percentage rises to 8.9% amongst early retirees under the age of 65. There is a clear overrepresentation of men (66%) in this group, confirming the presence of gendered social roles in which men invest in their professional activity more than women.

These figures concerning bridge employment are low and probably very far from the objectives of the Belgian government to extend the working life. However, they could increase both in terms of intention and in terms of people in supplementary employment due to new constraints such as cost-cutting measures taken on pensions and the weakening of career paths. These results confirm the analyses of Maestas (2010) on bridge employment, since it is utterly a response to a constraint. However, if we examine the socio-demographic profile of retirees wishing to return to work, 69% of them have a very high level of education, i.e. those who probably held the most remunerative and rewarding

jobs. Consequently, in 2008, the people concerned by bridge employment were probably not people in need of a supplementary income but rather people seeking to maintain a certain status acquired through their professional activity, contrary this time to the observations made by Maestas (2010). For the time being, therefore, the Belgian results do not fit in with a logic of necessity, but rather with a dynamic of choice.

Discussion and Conclusions

Traditionally, Belgium is characterised by a high level of institutionalisation of life courses. Thresholds are fixed to separate beneficiaries from other categories. However, recent measures run counter to this tradition. By relaxing the rules on working after retirement, the Belgian government is giving less weight to the legal retirement age and thus moving away from a form of institutionalisation of life courses.

This kind of de-institutionalisation does not lead to a form of de-standardisation of life courses. Thus, life is still based on a tripartite model where adulthood corresponds to a time of work and retirement to a time of rest. Although the boundaries between these times have shifted in recent decades, they remain present and meaningful for understanding life courses. Both in the analysis of the reasons for leaving the labour market and in the analysis of bridge employment, the results show the extent to which end-of-career life courses continue to be standardised.

These results show the strength of the social norm built around early retirement and not around extending the working life. Nearly one out of two retirees reports that their withdrawal from the labour market is voluntary, even though they have a specific profile: voluntary retirement would be more feminine, would involve more people working full-time, with children in the household, while voluntary retirement would be more masculine.

The norm for early retirement remains strong, even though public policy has changed dramatically over the past 20 years. There is therefore a mismatch between policies to retain older workers on the labour market and older workers' willingness to leave the labour market prematurely. The extension of working life is a political reality, but one which is still not endorsed by older workers.

These first analyses on bridge employment show how career extension does not seem to be a concern for Belgian workers. The measures decided in Belgium in 2015 are still too recent to be able to assess their impact. They will have to be analysed and evaluated in the coming years in order to determine the extent to which they have changed retirement practices, reinforcing a form of de-institutionalisation already under way. However, it is already apparent how much the political will runs counter to entrenched cultural practices, which will make change difficult.

Appendix 1: Number of Respondents According to the Modalities of the Variables Used in the Models

Variables	Modality	Number
Diploma	Higher education	442
	At most primary school	450
	Lower secondary	462
	Upper secondary	480
Sex	Man	963
	Woman	871
Presence of children aged 14 or older in the household	Yes	345
	No	1489
Presence of a spouse in the household	Yes	1334
	No	500
Last occupation full-time or part-time	Full-time	1569
	Part-time	265
Type of employer	Private	1301
	Public	533
Last profession	Liberal profession or self-employed	241
	Skilled worker	330
	Unskilled worker	278
	Employee	649
	Senior employee/manager	262
	Other	74

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Chapter 11

Social Exclusion in Later Life, Evidence from the European Social Survey



Paula C. Albuquerque and Elsa Fontainha

Introduction

It is John's last day of work. Finally, social security had approved his application for retirement and he brings home all the material he had had on his desk for ages. There is no one home to make him company but he feels the relief of not needing to commute for more than two hours every day, in pain from his arthritis. Not too distant is also the last day of work for Mary who taught her last class as a high school teacher. There is no one waiting for her at home either, she became a widow a few years ago. Now she will have more time to take care of her grandchildren. John and Mary both live in a single person household and are retired, it is very likely that from today on their level of social exclusion increases. The labour status, combined with other aspects like health or household structure, can be important determinants of social exclusion (SE). They represent different levels of resources, needs and limitations, and they are frequently attached to specific phases of life. The life course perspective of SE, therefore, focuses on the roles typically played in different stages of life and how the change in conditions may influence the existence of SE. The central forms of organization of individual adult lives in nowadays' societies are work and family. Being out of work and having no family support leaves the individual in danger of becoming socially excluded, although some people find alternative participation strategies. The institutional rules developed by the welfare states generate more or less predictable events that mark transitions between life phases, and that are frequently structured around chronological age.

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In this chapter, we explore the recently updated data from the European Social Survey (ESS), Round 9 – 2018, combined with data from Round 1 – 2002, and we look at individuals in late life to analyse how SE evolved for their cohort along time. The purpose is to gain a life-course perspective since we look at individuals of the same birth cohort, people who were born between 1945 and 1953 and hence were between the ages of 49 and 58 in 2002, and between the ages of 65 and 74 in 2018.¹ People in the same cohort, who were born during the same period, are exposed to similar socio-cultural context in the same phase of life. The cohort-based trajectory approach, by looking at individuals of the same cohort, aims to understand how such cohort experiences the later part of the life-course, with an emphasis on work participation. The changes in SE that affect the 1945–1953 birth cohort are both a result of period and age effects, which we do not attempt to disentangle. The two sets of observations typically correspond to two different stages of life: the first being late working life and the second being retirement. Nevertheless, to reinforce the life course perspective, we separate individuals in the same group according to their employment status and consider that only those in the same age group and in the same labour situation are in the same stage of life.

We are also interested in gaining an insight into the evolution in the situation of individuals of a certain age group, that is, in understanding if older individuals became more or less socially excluded between 2002 and 2018, in Europe.

SE is a multidimensional concept, broader than just poverty or economic exclusion, that aims at expressing to what extent people have the opportunity to participate in society. Such participation may be affected by deprivation experienced in different wellbeing domains, which may interact and reinforce each other. The ESS has information relevant to analyse domains like Social Relations, Civic Participation, Neighbourhoods and Community, and Health and Well-Being. The ESS also includes demographic characteristics of the respondents. We use this information to measure SE and each SE domains, that can shed some light on the relationship between the labour market status and SE in the later stages of life.

Background

Conceptual Framework

SE has been in the European discourse for some decades (Torres, 2018; Bradshaw, 2004; Peace, 2001). Apparently, it was adopted as a concept to replace the more stigmatizing term ‘poverty’ (Peace, 2001). This explains why in the beginning, SE was conceptually very close to financial/material deprivation. In the Lisbon Summit

¹ The ESS databases include two age-related variables: the year of birth (collected directly by the survey) and the age (calculated). Because the data collection is distributed across different months, for the same year of birth, the calculated age, depending on birth month, can be different. The age group categories in this study incorporate the calculated age for each round.

of 2000, the European Commission embraced the objective of creating an inclusive Europe, which led to the creation of national action plans against poverty and SE. The fight against poverty and SE was reinforced in the Europe 2020 strategy, through the open method of coordination, issuing guidelines combined with timetables for achieving goals set for the member states, accounting for regional differences (Schoukens et al., 2015).

The right to be protected from poverty and SE is recognized in Article 30 of the Revised European Social Charter, a human rights protection instrument of the Council of Europe.

In the international organizations' documents, the mention of SE used to come together with the mention of poverty. "Poverty and social exclusion" was the common expression. Naturally, this means that they are not the same, otherwise only one word would be used. At the same time, this constant association may centre the focus on the economic aspects of exclusion. The adoption of a 2030 European agenda that has the Millennium Development Goals as its core, changed this a bit. Now the eradication of poverty is one of the goals. There is no specific goal that mentions SE/inclusion. Nevertheless, it may be argued that all of them are part of a global objective of inclusion and to support that view, we have the announced purpose of "leaving no one behind" in the implementation of the development agenda.

In the literature, the concept of SE gradually changed, with the addition of several contributions to its definition so that, although not completely consensual, it has converged to a common ground. Nowadays, it is accepted that 'SE' is multidimensional, it is relational and implies some agency – one is excluded from something, by someone/something – and it is dynamic or processual – it takes place in time and its current duration affects its future course (Atkinson, 1998; Tsakoglou & Papadopoulos, 2002; Béland, 2007; Silver, 2007; Levitas et al., 2007; Walsh et al., 2017; MacLeod et al., 2019).

Several definitions of SE can be found in the literature, with slightly different emphases, but one of the most cited is the one by Levitas et al. (2007) (p. 86) "SE is a complex process operating across several dimensions or domains. It involves both the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole." One advantage of this definition is that it is suited to empirical work, providing hints about how to operationalize its measure. One disadvantage is that it does not suggest how to incorporate the dynamic and the agency elements.

Since this chapter focuses on SE in later life, it is worth considering in what respect can it be different from exclusion in earlier phases of the life cycle. There are already some studies that address this issue (Barnes et al., 2006; Scharf & Keating, 2012; Scharf, 2015; Kneale, 2012; MacLeod et al., 2019; Walsh et al., 2017; Van Regenmortel et al., 2018).

As a relative concept, it is necessary to reflect to whom we want to compare the individuals whose situation we analyse (Scharf & Keating, 2012). All the domains of SE may be applied to older people, it is the probability of being

excluded that may be different, particularly the risk of accumulating several forms of exclusion. And the probability of being excluded from various domains may be higher because of drivers that are particularly associated with older age: ageism, disruption to individuals' networks, physical limitations and health problems.

Measuring Social Exclusion

Empirical studies that treat SE as a multidimensional concept identify several domains of exclusion. For each domain, several indicators may be found. For example, Burchardt et al. (2002) view four areas of SE: (i) production, (ii) consumption, (iii) political engagement, and (iv) social interaction. Bradshaw (2004) separate three components of SE: (i) labour market, (ii) services, and (iii) social relations. Jehoel-Gijsbers and Vrooman (2008) use a conceptual model considering only two dimensions of SE, each with two subdimensions: (i) an economic/ distributional dimension, comprising material deprivation, and access to social rights, and (ii) a relational/socio-cultural dimension, comprising social integration and cultural integration. Levitas et al. (2007) also use domains and subdomains, but they disaggregate more: (i) resources, (ii) participation and (iii) quality of life are disaggregated into ten subdimensions. Kneale (2012) considers seven domains of exclusion: (i) financial products; (ii) common consumer goods; (iii) local amenities; (iv) social relationships; (v) cultural activities; (vi) decent housing and public transport; and (vii) civic activities and access to information. Walsh et al. (2017) identify, from a review of the literature: (i) neighbourhood and community, (ii) services, amenities and mobility, (iii) social relations, (iv) material and financial resources, (v) socio-cultural aspects, and (vi) civic participation. Van Regenmortel et al. (2018) use most of the same domains as Walsh et al. (2017) but identify eight dimensions of exclusion; they do not isolate a sociocultural dimension, but they add exclusion from decent housing, ageism, and digital exclusion.

Sometimes there is some confusion between determinants and domains. For example, the type of participation in the labour market can be viewed as a determinant, as a domain, and even as the meaning of SE. The argument that it does not make sense to include the labour market participation as a dimension of the SE of older people, because 65 or 66 years on, most individuals are not in the labour market (Van Regenmortel et al., 2018) is, in our view, a result of this confusion. The participation in the labour market may be responsible for several types of exclusion – not only from financial resources, but also from social relations – that are very relevant in late life. So, it is not because most of population in this life stage is out of the labour market that the labour market status should not be viewed as a dimension of SE, but because it should instead be considered a determinant, which is exactly Van Regenmortel et al. (2018)'s position with respect to health.

Data Source and Samples

We use data from two waves of the European Social Survey (ESS) – 2002 (Round 1) and 2018 (Round 9).² The comparability of different years creates limitations to the study: the number of comparable countries, 15 in total³ (Table 11.A1), reduces the number of observations, and some variables are unavailable for both rounds⁴. Focusing on the SE in the later stages of life, the relevant population group is composed by the individuals born between 1945 and 1953, those who belong to the age group of 65–74 years old in 2018.⁵ The data from ESS do not correspond to true panel data because it is not possible to follow the same respondent of ESS across the different waves or rounds.

Table 11.1 describes the sample characteristics concerning the main activity by gender. In 2002, for the birth cohort 1945–1953, paid work represents the largest

Table 11.1 Sample ESS rounds 1 (2002) and 9 (2018), Birth cohort 1945–1953, 15 European countries, labour market status by gender

	2002					2018				
	Age group 49–58					Age group 65–74				
Labour market status	M	W	M/W	Total N	Total (%)	M	W	M/W	Total N	Total (%)
Paid work	2242	1648	1.4	3890	65	238	126	1.9	364	10
Education	19	12	1.6	31	1	2	2	1.0	4	0
Unemployed, looking for job	81	66	1.2	147	2	0	0	–	0	0
Unemployed, not looking for job	63	67	0.9	130	2	1	4	0.3	5	0
Permanently sick or disabled	159	119	1.3	278	5	21	15	1.4	36	1
Retired	305	331	0.9	636	11	1563	1527	1.0	3090	82
Housework, looking after children, others	57	741	0.1	798	13	49	209	0.2	258	7
Other	43	36	1.2	79	1	10	16	0.6	26	1
Total	2969	3020	1.0	5989	100	1884	1899	1.0	3783	100

Source: ESS 2002 and ESS 2018

²The first edition of ESS Round 9 data, collected during late 2018 and early 2019, was published on 31.10.2019. Data of Round 1 (2002) edition 6.6 and data of Round 9 (2018), edition 1.2, were made available on the 30.01.2020.

³Austria, Belgium, Czechia, Finland, France, Germany, Hungary, Ireland, Italy, Netherlands, Norway, Poland, Slovenia, Switzerland, and United Kingdom.

⁴This comparability affects in particular the measure of one of the domains of SE: Material Deprivation.

⁵Those in care homes/institutions, as well as the homeless population, are not included in the survey. See footnote 1 for the relation age and month-year of birth.

share of main activity (65%), and in 2018 being retired is the main activity (82%), reflecting the advance in the life course. In both years the ratio men/women in paid work is higher than one and around one among those in retirement. Housework and looking after children or others are activities with a low participation of men, changing the ratio men/women from 0.1 in 2002 to 0.2 in 2018.

Methodology: The Social Exclusion Indexes

Following the methodology adopted by Macleod et al. (2019), we consider four SE domains: Social Relations (SR), Civic Participation (CP), Neighbourhood and Community (NC), and Health and Well-being (HW). Each domain is measured in a scale of 0–4. The higher the score, the higher the level of SE in that domain, that is, the lower the level of social inclusion.

We compute two SE indicators:

The index *SocExc 1* is obtained as the average of two domains: Social Relations and Civic Participation.

The index *SocExc 2* is obtained as the average of four domains: Social Relations, Civic Participation, Neighbourhood and Community, and Health and Well-being.

The reason for calculating *SocExc 1* and *SocExc 2* separately, is that some authors consider Neighbourhood and Community and Health and Well-being as drivers of SE, not as domains of SE (Pratteley et al., 2020; Van Regenmortel et al., 2018), so the *SocExc 1* is probably a more consensual measure of SE. The SE indexes, by construction, vary within the interval 0 and 4, being 4 the maximum of SE. Table 11.2 presents the description of each domain used to construct the SE indexes. Table 11.A2 gives the descriptive statistics of the variables included in each domain revealing the diversity of values. With few exceptions, the values generally remain stable from one year to the other, or have small changes (last column of Table 11.A2).

The empirical analysis has two parts. Firstly, following the methodology of Macleod et al. (2019), the SE Indexes are built, using data for the birth cohort 1945–1953, for 2002 and 2018. Next, we examine the evolution across time for the same birth cohort, by main activity and by gender. Here, we intend to capture the evolution of SE for this group of individuals. Secondly, we compare the two age groups (49–58 and 65–74), within both years (2002 and 2018). In this case, the two groups belong to different birth cohorts. We are interested in comparing the situation of the older group with that of a co-existing younger group. We call this a ‘non-cohort analysis’.

For the domain SR, the original data about Social Relations are transformed adopting the methods summarized in Table 11.2. The outcome is a measure from 0 to 4.

Table 11.2 Description of variables by social exclusion domain

Variable name	DOMAIN of SOCIAL EXCLUSION and Indicators of Social Exclusion	Description
	SOCIAL RELATIONS (SR)	
<i>sclmeet01</i>	<i>How often socially meet with friends, relatives, or colleagues</i>	1 if in the bottom quartile of frequency (in days); 0 = in in the other quartiles ^a
<i>Immdisc01 (2002)</i>	<i>Anyone to discuss intimate and personal matters with (2002)</i>	1 if no one to discuss; 0 otherwise (2002)
<i>Inprdisc01 (2018)</i>	<i>How many people with whom you can discuss intimate and personal matters (2018)</i>	1 if no one; 0 otherwise (2018)
<i>Sclact01</i>	<i>Take part in social activities compared to others of same age</i>	1 if 'Much less than most' or 'Less than most'; = 0 if 'About the same', More than most' or 'Much more than most'.
<i>Hhmb01</i>	<i>Number of people living regularly as member of household</i>	1 if 1 household with only one member; 0 otherwise.
	CIVIC PARTICIPATION (CP)	
<i>Contplt01</i>	<i>Contacted politician or government official last 12 months</i>	1 if 'No', 0 otherwise
<i>wrkprty01</i>	<i>Worked in political party or action group last 12 months</i>	1 if 'No', 0 otherwise
<i>wrkorg01</i>	<i>Worked in another organisation or association last 12 months</i>	1 if 'No', 0 otherwise
<i>badge01</i>	<i>Worn or displayed campaign badge/ sticker last 12 months</i>	1 if 'No', 0 otherwise
<i>sgnptit01</i>	<i>Signed petition last 12 months</i>	1 if 'No', 0 otherwise
<i>pblldm01</i>	<i>Taken part in lawful public demonstration last 12 months</i>	1 if 'No', 0 otherwise
<i>bctprd01</i>	<i>Boycotted certain products last 12 months</i>	1 if 'No', 0 otherwise
<i>clsprty01</i>	<i>Feel closer to a particular party than all other parties</i>	1 if 'No', 0 otherwise
	NEIGHBOURHOOD AND COMMUNITY (NC)	
<i>crmvt01</i>	<i>Respondent or household member victim of burglary/assault last 5 years</i>	1 if 'Yes', 0 otherwise
<i>aesfdrk01</i>	<i>Feeling of safety of walking alone in local area after dark</i>	1 if 'No safe', 0 otherwise
<i>domicil01</i>	<i>Domicile, respondent's description</i>	1 if 'Big City' or 'Suburbs or outskirts of big city', 0 otherwise
<i>blgetmg01</i>	<i>Belonging to minority ethnic group in country</i>	1 if 'Yes', 0 otherwise
	HEALTH & WELL-BEING (HW)	
<i>stflife01</i>	<i>How satisfied with life as a whole</i>	original values from '0' corresponding to 'extremely dissatisfied' to '10' corresponding to 'extremely satisfied' 1 if 0,1,2,3,4 and 0 otherwise

(continued)

Table 11.2 (continued)

Variable name	DOMAIN of SOCIAL EXCLUSION and Indicators of Social Exclusion	Description
<i>happy01</i>	How happy are you	original values from '0' corresponding to 'extremely unhappy' to '10' corresponding to 'extremely happy' 1 if 0,1,2,3,4 and 0 otherwise
<i>hlthmp01</i>	Hampered in daily activities by illness/disability/infirmity/mental problem	1 if 'Yes a lot' or 'Yes to some extend'; 0 if 'No'
<i>stfhlth01</i>	State of health services in country nowadays	original values from '0' corresponding to 'extremely bad' to '10' corresponding to 'extremely good' 1 if 0,1,2,3,4 and 0 otherwise

^aThe transformation of the original variable in a binary variable follows Macleod et al. (2019)'s method. First, the frequency levels are converted into days, from '0' to '365': (0=) Never; (6=) Less than once a month; (12=) Once a month; (24=) Several times a month; (52=) Once a week; (104=) Several times a week; (365=) Every day. After this conversion, quartiles are computed and the lowest quartile is equivalent to '1', while the other three quartiles are equal to '0'.

The component CP has a very large scope: it includes political activities as well as cultural and leisure activities. Given the data available for the two ESS Rounds (2002 and 2018), the CP measure is computed from the 8 binary variables listed in Table 11.2. After recodification⁶ and recalibration of the eight variables, the scale of CP is also from 0 to 4.

The score of the NC domain is obtained from four original variables after recoding (Table 11.2).

The HW component is also obtained from the combination of four variables: two variables about satisfaction with life and happiness, and two others related with health⁷ (Table 11.2).

Results

Our results are of two types: (i) one that explores the life cycle perspective, looking at the birth cohort of 1945–1953 in both years, and in particular comparing the population in paid work in 2002 (65% in year 2002) with the population retired in 2018 (82% in year 2018) (Table 11.1), and (ii) another that observes people of the same age and of the same situation in the labour market, in two different periods, or alternatively, for people of different age groups or different labour market statuses, in the same period.

⁶The value is '1', if 'no participation' and is '0' if 'participation'.

⁷We include the variable 'State of health services in country nowadays', as a proxy for the service provision and access of the health services.

Social Exclusion of Birth Cohort 1945–1953

The SE results for the birth cohort of 1945–1953 disaggregated by main activity can be seen in Figure 11.1 and in Table 11.3. Additionally, in Table 11.4, differences between men and women for each domain are detailed.

Figure 11.1 illustrates the evolution of *SocExc* 1 by age, for the birth cohort 1945–1953. In 2018, when the retired individuals represent the highest share of the population, the gene

The *SocExc* 1 index increases by 6.3 p.p. (from 1.92 for people in paid work in 2002 to 2.04 for people retired in 2018) and the *SocExc* 2 index increases by 3 p.p. (from 1.34 to 1.37). In general, the *SocExc* 1 of the retired is higher than the *SocExc* 1 of those who are in the paid work, but the difference is very small, when using *SocExc* 2 (Table 11.3).

Also noteworthy is the result for the houseworkers and caregivers who at older ages have the highest level of SE (Table 11.3). Houseworkers and caregivers, the third category of labour status group, represent respectively 12% and 7% in 2002 and 2018, and are mainly women (93% in 2002, and 82% in 2018) (Table 11.1).

Table 11.4 presents the results for the four domains of SE, and within each domain, the results are shown by three labour market status (in paid work; retired; and nonpaid houseworker or nonpaid care worker). The measures of SE vary between 0 (minimum) and 4 (maximum). Civic Participation is the domain with higher SE, showing values higher than 3 in both years and little differences between men and women. The gender gap in each labour market status (the last 3 lines of the table for each domain) is measured by the division of the SE value for men by the SE value for women. When men and women have the same level of SE, the value of that division is 1. If the ratio is lower than 1, it means that, compared with women, men have a lower level of SE. In both years (2002 and 2018) independently from the labour market status, women have higher SE compared with men, in three of the four domains under study. The exception is Social Relations in the year 2002, when the group of those who are in paid work as well as houseworker and care show values of 1.03 and 1.1, respectively. In general, Neighbourhood and Community is the only domain for which SE is not higher for people in retirement in 2018 than for people in paid work in 2002.

Social Exclusion Non-cohort Analysis

A non-cohort analysis (Table 11.5) reveals that, within the same year and in both age groups, the retired individuals have always a higher *SocExc* 1 and *SocExc* 2, compared with the individuals in paid work. Considering the older age group (65–74 years old), the level of SE is higher for retired people than for people in paid work, and even higher for houseworkers and caregivers, whatever the year and the SE index that we consider. In the younger age group, the retired individuals are those in



Fig. 11.1 Social exclusion (*SocExc* 1) and labour market status by age in paid work and retired; birth cohort 1945–1953; 15 European Countries; 2002 and 2018. (Data source: ESS R1 2002 and ESS R9 2018)

For simplicity, for each age, only shares of population in Paid work or in Retirement higher than 10% are shown (left axis). The *SocExc* 1 is calculated for all the individuals of same age, not only for the retired or in paid work

Table 11.3 Social exclusion (*SocExc* 1) and labour market status; paid work, retirement and housework and care; birth cohort 1945–1953; 15 European Countries

Labour market status ^a	%	2002		Labour market status ^a	%	2018	
		ESS Round 1				ESS Round 9	
		Birth cohort 1945–1953				Birth cohort 1945–1953	
		<i>SocExc</i> 1 (SR;CP)	<i>SocExc</i> 2 (SR;CP;NC;HW)			<i>SocExc</i> 1 (SR;CP)	<i>SocExc</i> 2 (SR;CP;NC;HW)
Paid work	65	1.92	1.34	Paid work	10	1.95	1.32
Retirement	11	2.20	1.65	Retirement	82	2.04	1.37
Housework and care	13	2.11	1.47	Housework and care	7	2.05	1.42
Total	100	1.99	1.41	Total	100	2.04	1.37

^aSee Table 11.1 for all categories of labour market status

Table 11.4 Social exclusion by domain, labour market status and gender gap; in paid work, retired and housework and caregiver; birth cohort 1945–1953; 15 European Countries

	Birth cohort 1945–1953 2002	Birth cohort 1945–1953 2018
Social Relations		
SR		
In Paid work	0.76	0.84
Retired	1.07	0.91
Houseworker and care	0.82	0.92
SR Ratio Men/Women:^a		
In Paid work	1.03	0.83
Retired	0.81	0.87
Houseworker and care	1.1	0.98
Civic Participation		
CP		
In Paid work	3.08	3.08
Retired	3.35	3.19
Houseworker and care	3.38	3.14
CP Ratio Men/Women:		
In Paid work	0.99	1
Retired	0.94	0.97
Houseworker and care	0.97	0.91
Neighbourhood and Community		
NC		
In Paid work	0.8	0.74
Retired	0.8	0.66
Houseworker and care	0.81	0.79
NC Ratio Men/Women:		
In Paid work	0.79	0.95
Retired	0.72	0.72
Houseworker and care	0.67	0.88
Health and Well-being		
HW		
In Paid work	0.71	0.64
Retired	1.35	0.77
Houseworker and care	0.86	0.78
HW Ratio Men/Women:		
In Paid work	0.94	0.75
Retired	0.91	0.95
Houseworker and care	0.66	0.98

^aThe ratio Men/Women (three last lines in each domain of SE) measures the gender gap. A value of 1 corresponds to equal SE for both women and men

worse position, possibly reflecting situations of early retirement caused by problems that interact with the probability of SE. Comparing the SE of people in the same age group and the same work status in the two different years, it is clear that there is a general improvement.

Figures 11.A1, 11.A2 – based on data from 2002 and 2018, respectively – illustrate the relevance of the labour force statuses for the level of SE by age, measured by the index *SocExc 1*.⁸ The secondary axis (right axis) measures the *SocExc 1* for all labour force statuses. In 2002 (Figure 11.A1), the two age groups (49–58 and 65–74) exhibit very different patterns. The first is largely composed by those who are in the labour market and has a *SocExc 1* lower than 2; the second, mostly comprised by those who are retired, exhibits a much higher *SocExc 1*. In 2018 (Figure 11.A2), the profile of the two main activities has some differences compared with 2002: a higher level of participation in paid work and a longer stay in the labour market as the average age of retirement increases. In 2002, the *SocExc 1* increases from 2.12 at 65 years old to 2.33 at 74 years old, and the correspondent values for 2018 are 2.03 and 2.05.

The SE situation improved particularly for the older age group (65–74) (Table 11.5).

We can see (Table 11.4) that the only domain for which SE is not higher for people in retirement in 2018 than in paid work in 2002 is NC. In general, being in paid work is associated with lower SE.

Conclusion

Social exclusion is a multidimensional concept that captures several forms of disadvantages, which combine to function as barriers towards the full participation of people in society. It can affect people differently according to their position in the life course. In this chapter, we construct measures of social exclusion to analyse its evolution in later life paying particular attention to its intersection with labour market participation and with gender. A multidimensional approach to social exclusion is adopted. Each of the two measures used assesses more than one dimension of social exclusion, although deflecting away from the competing concept of monetary deprivation. The dimensions incorporated into the analysis are: Social Relations, Civic Participation, Neighbourhood and Community and Health and Well-being.

We use the ESS data for 2002 and 2018, and focus on two groups of people: one, aged 49–58, that is mainly in paid work, and the other, 65–74, whose large majority is in retirement. We carry out two types of analysis on these data. One, the birth cohort-based approach, aims to understand how a cohort (those born between 1945 and 1953), experiences the later part of the life course. The other stems from what

⁸The *SocExc 1* is calculated for all the individuals of same age, not only for the retired or in paid work.

Table 11.5 Social exclusion (SR;CP) and labour market status by age group 15 European Countries

	2002		2018	
	ESS Round 1		ESS Round 9	
	Social exclusion 1 (SR; CP)	Social exclusion 2 (SR;CP;NC;HW)	Social exclusion 1 (SR;CP)	Social exclusion 2 (SR;CP;NC;HW)
Age group [49–58]				
Paid work	1.92	1.31	1.94	1.29
Retirement	2.19	1.60	2.14	1.55
Housework and care	2.10	1.42	2.03	1.41
Age group [65–74]				
Paid work	2.07	1.45	1.97	1.33
Retirement	2.19	1.50	2.04	1.37
Housework and care	2.25	1.55	2.06	1.43

^aThe non-coincidence of the equivalent values of the *SocExc* 1 and *SocExc* 2 between Tables 11.3 and 11.4 is explained by a different number of observations when the crosstab is between the ‘year of birth’ and ‘main activity’ (case of Table 11.3) or ‘age group’ and ‘main activity’ (case of Table 11.4).

we called a ‘non-cohort analysis’, which looks at people of the same age group and of the same labour market status in two different years (2002 and 2018), or alternatively, at people of different age groups or different labour market statuses, in the same year.

Our findings significantly point to the protective role of labour market participation against social exclusion, with a systematic association of higher levels of social exclusion with retirement or with housework or caregiving, rather than with being in paid work, despite not considering directly measures of monetary resources. This conclusion is obtained regardless of the social exclusion measure adopted and the analysis applied. It is worthwhile noting how caregiving – as well as housework, – which is in itself a valuable form of social participation, when performed as the main activity in old age, interacts with several domains of social exclusion, potentially leading to a disadvantaged outcome.

Evolving in the life course, most of the individuals change from being in paid work to being retired, becoming more affected by social exclusion. This is the main result of the cohort approach. Additionally, social exclusion of the people in the same labour market status, aged 49–58 in 2002, seem to have slightly reduced when they become 65–74 in 2018.

The non-cohort analysis provides a positive outlook of the evolution of social exclusion in Europe: people of the same age group and in the same labour market status, are slightly better in 2018 than they were in 2002.

Gender disparities materialize in the higher levels of social exclusion of women in almost all domains. Although this deserves a dedicated study, the low participation of women in the labour market in some European countries, and their dominant presence in the category of housework and caregiving, respectively with better and with worse social exclusion scores, can help explain such result. The different levels of social exclusion by gender suggest a need for different measures and services to counteract the gender imbalance.

Comparing the two analytical tools that are used in this chapter, the social exclusion measure that includes four domains (Social Relations, Civic Participation Neighbourhood and Community, and Health and Well-being) is always lower than the measure that only includes the domains of Social Relations and Civic Participation. The reason seems to be related to the fact that Civic Participation is the area where the worse results are obtained, which echoes frequently heard concerns about the withdrawal of European citizens from civic engagement. And Civic Participation contributes one-in-two parts to the narrower measure, but only one-in-four parts to the broader one.

Our study has some limitations. The indicators used for each domain were data-driven, and the scarcity of available information precluded the inclusion of a material deprivation dimension, which is sometimes the only one used to assess social exclusion. Also, part of the individuals in society that may exhibit higher levels of exclusion are not covered in the survey: institutionalized people, and homeless people. Nevertheless, due to its comprehensive nature, social exclusion is a helpful organizing construct to the understanding of social stratification. The capture of the individual perception of one's situation, crucial to the idea of social exclusion, is also an added value of this analysis.

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Appendix

Table 11.A1 Sample ESS 2002 and 2018 by birth cohort 1945–1953 Age Group 49–58 (2002) and 65–74 (2018); 15 European Countries

	2002		2018	
	49–58 years		65–74 years	
	N	%	N	%
Austria	100	1.9	281	7.4
Belgium	133	2.6	207	5.5
Switzerland	104	2.0	176	4.6
Czechia	166	3.2	289	7.6
Germany	1108	21.3	315	8.3
Finland	82	1.6	275	7.2
France	812	15.6	284	7.5
United Kingdom	770	14.8	297	7.8
Hungary	144	2.8	237	6.2
Ireland	58	1.1	307	8.1
Italy	907	17.4	374	9.9
Netherlands	236	4.5	226	6.0
Norway	66	1.3	161	4.2
Poland	497	9.5	200	5.3
Slovenia	27	0.5	166	4.4
Total	5211	100	3795	100

Source: ESS microdata (rounds 1 and 9). Weighted data.

Table 11.A2 Summary statistics of variables by domain of SE 15 European Countries, Birth cohort 1945–1953, 2002 and 2018

Variable name ^a (see Table 11.2)	DOMAIN of SOCIAL EXCLUSION	Birth cohort 1945–1953, 2002		Birth cohort 1945–1953, 2018		Change between 2002 and 2018
		[1]		[2]		
	SOCIAL RELATIONS (SR)	Mean	SD	Mean	SD	[2]–[1]
<i>sclmeet01</i>	<i>How often socially meet with friends, relatives or colleagues</i>	0.23	0.420	0.23	0.420	0
<i>Inmdisc01</i> (2002)	Anyone to discuss intimate and personal matters with (2002)	0.10	0.294			
<i>Inprdisc01</i> (2018)	How many people with whom you can discuss intimate and personal matters (2018)			0.06	0.234	–0.1
<i>Sclact01</i>	Take part in social activities compared to others of same age	0.40	0.491	0.36	0.480	–0.04
<i>Hhmb01</i>	Number of people living regularly as member of household	0.11	0.308	0.25	0.430	0.14

(continued)

Table 11.A2 (continued)

Variable name ^a (see Table 11.2)	DOMAIN of SOCIAL EXCLUSION	Birth cohort 1945–1953, 2002		Birth cohort 1945–1953, 2018		Change between 2002 and 2018 [2]–[1]
		[1]		[2]		
	CIVIC PARTICIPATION I (CP)					
<i>Contplt01</i>	Contacted politician or government official last 12 months	0.78	0.417	0.81	0.390	0.03
<i>Wrkprty01</i>	Worked in political party or action group last 12 months	0.93	0.249	0.95	0.214	0.02
<i>Wrkorg01</i>	Worked in another organisation or association last 12 months	0.80	0.400	0.80	0.401	0
<i>Badge01</i>	Worn or displayed campaign badge/sticker last 12 months	0.91	0.280	0.92	0.278	0.01
<i>Sgnptit01</i>	Signed petition last 12 months	0.73	0.442	0.76	0.426	0.03
<i>Pbldmn01</i>	Taken part in lawful public demonstration last 12 months	0.94	0.241	0.94	0.242	0
<i>Bctprd01</i>	Boycotted certain products last 12 months	0.81	0.396	0.80	0.400	–0.01
<i>Clsprty01</i>	Feel closer to a particular party than all other parties	0.44	0.497	0.41	0.491	–0.03
	NEIGHBOURHOOD AND COMMUNITY (NC)					
<i>Crmvct01</i>	Respondent or household member victim of burglary/assault last 5 years	0.21	0.408	0.11	0.308	–0.1
<i>Aesfdrk01</i>	Feeling of safety of walking alone in local area after dark	0.21	0.405	0.20	0.398	–0.01
<i>Domicil01</i>	Domicile, respondent's description	0.36	0.481	0.35	0.477	–0.01
<i>Blgetmg01</i>	Belonging to minority ethnic group in country	0.03	0.178	0.02	0.151	–0.01
	HEALTH & WELL-BEING (HW)					
<i>Stflife01</i>	How satisfied with life as a whole	0.13	0.339	0.09	0.286	–0.04
<i>Happy01</i>	How happy are you	0.08	0.272	0.05	0.227	–0.03
<i>Hlthhmp01</i>	Hampered in daily activities by illness/disability/infirmity/mental problem	0.28	0.448	0.35	0.478	0.07
<i>Stfhlth10</i>	State of health services in country nowadays	0.39	0.487	0.27	0.442	–0.12

Source: Microdata ESS R1 2002 and ESS R9 2018

^aIn Table 11.2 the description of each variable. All are binary variable [0,1]. 1 = Social Exclusion; 0 = Social Inclusion

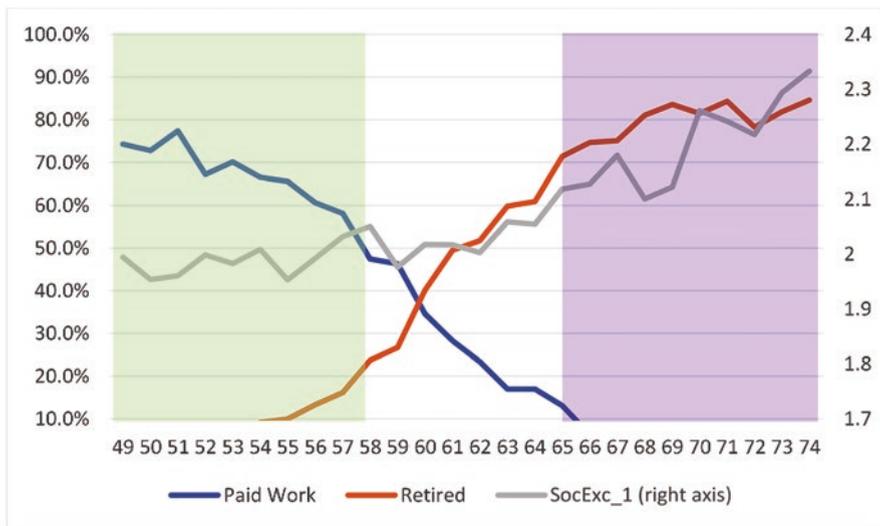


Fig. 11.A1 Social exclusion and labor market status by age in paid work and retired 2002. (Data source: ESS R1 2002)

For simplicity, for each age, only shares of population in Paid work or in Retirement higher than 10% are shown (left axis)

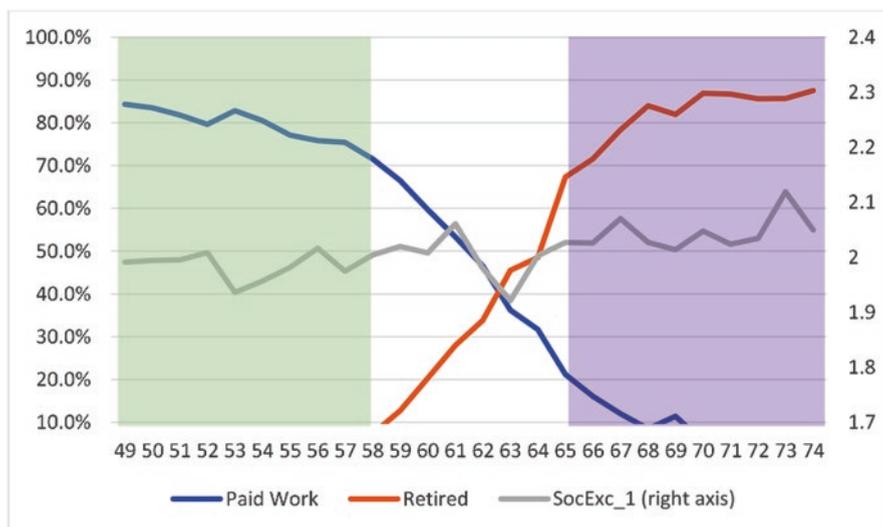


Fig. 11.A2 Social exclusion and labor market status by age in paid work and retired 2018. (Data source: ESS R1 2018)

For simplicity, for each age, only shares of population in Paid work or in Retirement higher than 10% are shown (left axis)

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Conclusion

As mentioned in the introduction, the focus of this book is on the exclusion processes that prevent a substantial number of people having access to the prerequisites for working longer. The life course research helps to understand the inequalities associated with extending the working life for cohorts accumulating advantages and disadvantages over time, while embedded in the social transformation of life stages in specific contexts. In this perspective, the exclusion processes faced by older women workers are of key importance. Men and women's working life courses and trajectories are rooted in institutionalized pathways and normative patterns. They participate in the world of work with specific position and defined social role and if working and employment conditions are increasingly recognized as key issues in ageing at work, gender disparities are still under-considered.

Research on older workers comes from several approaches:

- The analysis of differentiated effects of particular working conditions according to age: painful positions, night or shifted schedules, time pressure, frequent changes in work are more threatening to older workers. “Ergonomics of ageing” is an emerging concern in age management.
- Understanding the relationships between age and health, particularly the long-term risks associated with past working condition and the reciprocal influence between health status (chronic diseases, functional disabilities, declining capacities, etc.) and work performance.
- The evaluation of well-being at work of older workers: evolution of job satisfaction, work-life balance, specific time preferences of ageing workers, care duties for elderly or disabled, etc.
- Apprehending links between ageing and skills: recognition of experience, risks of skills obsolescence, changing attitudes towards organisational changes and new technologies, access to training, etc.

- Examining intergenerational relationships at work: evolution of generational diversity at work, areas of solidarity or tension between generations, work as a changing value according to age, etc.
- Identifying the qualitative factors that explain early retirement or other anticipated exit schemes: role of negative or positive stereotypes in early exit, influence of stress, perceptions of declining health, role of family structures and family events, differentiated representations of retirement according to gender and socio-professional status, etc.
- Measuring economic trade-offs between wages and early retirement benefits or incentives, and modelling macro-economic (early) retirement patterns.

One must point out that most research on older workers only addresses the “labour market survivors”, neglecting those who became unemployed or have been dismissed at an earlier stage of their career, through company restructuring or plant closure. The added-value of the life course approach is to take into consideration working conditions over time as well as the subjectivities, the experiences and meanings of ageing, in connection with an analysis of social structures and macro-sociological contexts.

The chapters of this book point out some important aspects that have to be taken into account in the elaboration of public policies in this field. One must bear in mind, the burdens and/or opportunities of an individual career are channelled by economic conditions, family expectations and public policies. Some will benefit from stable career trajectories with good pay and conditions while others will have a series of relatively undesirable jobs most typically characterized with poor pay and working conditions. It appears also that social exclusion can affect people differently according to their position in the life cycle, particularly in association with their participation in the labour market. Significantly, being retired is systematically associated with higher levels of social exclusion than being in paid work, with higher levels of social exclusion experienced by women in most domains.

In policies on extending working lives, health is mainly considered from the perspective of how to maintain older employees’ work ability. However, some chapters show that older workers have their plan for the future and especially they all want to have some healthy time in retirement. It is demonstrated that highly qualified as well as low qualified workers considered it important to secure sufficient health for life in retirement. Moreover, those who expect to have a shorter remaining life expectancy also prefer an earlier retirement. The labour market participation in later life is not a simple matter of older workers’ individual choice. When looking at trajectories we have seen that some workers are also exposed to different mechanisms (economic changes, organisational practices, political decisions, technological development, etc.) that paved the way out of secure employment into insecure employment and precarious positions in the labour market.

Older people’ work conditions and participation to the labour market should also be understood in relation to relevant social changes that interact with negative conceptions of the elderly (less employable and as deviating from normative ideals of the ideal worker). More broadly, one must be aware of the dominant values and

attitudes and social norms in this field, especially how societies assess the cultural and social capital of seniors. A lack of sufficient numbers of employees has led to increased interest in older people and a renewed assessment of their cultural and social capital. However, attitudes and opinions concerning older people are largely burdened by stereotypes shaped a long time ago. This standpoint, fuelled by slowly changing attitudes, results in the roles assigned to older people being far from their actual cultural capital. At a micro-level, it also appears that sometimes work cultures make it impossible to move to a more sustainable work or a different position in an organization. Sometimes moving to lighter duties does not depend on availability of such positions but rather on the organisation culture that do not subscribe to an idea of “taking a step back”.

Another key point concerns subjective age which is a central variable in retirement decision, it is shaped by both self-rated health and working conditions. Individuals of the same chronological age differ in their biological age and they also differ in how they experience their own pace of ageing. Research shows that improvements in working conditions would help to extend working life, because workers who enjoy ‘good working conditions’ tend to feel healthier and younger and would be willing to work until a higher age. Job attributes that help workers to stay part of the active work force until a higher age include high intrinsic job quality and employee-led time flexibility. Older workers in ‘bad jobs’ that involve physical work strain and time pressure tend to feel older and to prefer an earlier retirement. Central components of ‘good jobs’ are learning and development opportunities at work that tend to be less available to or accessible for older workers. With regards to the working environment, mostly positive working conditions appear to contribute to individuals’ later retirement, but adverse working conditions not necessarily relate to earlier retirement when they come combined with the right working environment, characterized by high job control, job resources or social support. Long-term physical and psychological work strain plays an important role in employees’ motivation and ability to continue working till retirement age and beyond. Therefore, promoting wellbeing at work should not be restricted to the last years at work. In the latter part of the careers of women, one must also notice the effects of the cumulative disadvantages can be clearly observed. The end of caring responsibilities for young children is substituted by the growing need for social care for older parents, as well as grandchildren (refs). Older women are more likely to face difficult decisions concerning the combination of private and public lives, of unpaid and paid work.

As a whole, older workers think about their retirement plans in terms of health, mental wellbeing and work-related satisfaction, which outweigh the attractiveness additional money (financial incentives). The chapters suggest that future efforts to prolong work careers should therefore focus on improving working conditions and age-friendly work environments or what we named sustainable work. This concept has gradually moved out of the scientific field to enter the political field. It tends to replace that of quality of work and fits perfectly with the purpose of this book. It focuses on the quality of work in all its dimensions and strengthen the notion of individuals’ trajectories.

To the traditional parameters defining the quality of work, the sustainable perspective encompasses health variables, subjective components connected with the relation to work, and context factors. This perspective includes diverse dimensions, all together: socio-economic security; working conditions; health; the expressive dimension of work; the balance between working and non-working time. Eurofound's (2015) working definition of '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 of work" (p. 2). This perspective combines work characteristics, circumstances of the individual, and the broader socio-economic and regulatory context, such as pension schemes or family policies. The analysis proposed in all the chapters of this book demonstrates how working conditions, characteristics of the individual, social institutions and regulatory framework are all intertwined. The life course approach makes time and context more salient in work trajectories.

Policies to extend working life have different implications for workers in the different social and occupational groups, and for men and women. Social groups as well as men and women follow paths during their working life. These paths are made up of choices although those choices are always constrained by the opportunities shaped by social institutions and culture, so "one size fit all policies" both for working conditions and retirement rules contribute to the reinforcement of inequalities and exclusion processes.