



University
of Glasgow

Clayton, Pamela (2008) Working on: choice or necessity? In, *Working at old age – Emerging theories and empirical perspectives on ageing and work, 29-30 September 2008*, Cedefop, Thessaloniki.

<http://eprints.gla.ac.uk/4719/>

Deposited on: 23 July 2010

Working on: choice or necessity?

PAMELA M CLAYTON

The research focus is on personal and other factors that pre-dispose, motivate and enable people to have longer working lives, drawing on both primary research and secondary sources. After a statistical overview of the European situation, most of the data used is from the United Kingdom, where substantial research has been carried out. Unless otherwise stated, research data are British. Surveys have shown a range of predictive factors, and that financial necessity and job satisfaction are two of the most important reasons for working after normal retirement age. These are illustrated by selected biographies drawn from two research projects, followed by an analysis of enabling factors, including qualifications, the availability of jobs, attitudes and policies of employers, health, government policy and vocational guidance and mentoring. The paper concludes that working after retirement age ought to be a matter of individual choice.

1. Statistical overview

Future projections suggest that the working age group will continue to shrink relative to the whole population and so the task of providing for current and future retirement pensions will fall upon a smaller number of people. One proposed solution focuses on extending working life. Large numbers of people can now expect to spend at least twenty years of their life in retirement after Pension Age (SPA). This post-retirement period may last for thirty or even forty years for people who leave or are forced out of the labour market early.

OECD data from 30 countries show an average effective retirement age of 65 or over, for both men and women, only in Iceland, Japan, Korea and Mexico. In addition, men retire after 65 in Ireland, Sweden, Switzerland and New Zealand and women in Portugal¹. A survey in 20 countries, on the other hand, found that a majority of employees and employers thought that people should work for as long as they were capable and wished to (Oxford Institute of Ageing, 2006a).

SPA or official retirement age in Europe is currently between 60 and 65 but in 2005 fewer than half of all Europeans aged over 55-SPA were in employment and average effective retirement age was several years below SPA. Countries with above average rates were Denmark, Sweden, Finland, Estonia, Ireland, Cyprus, Portugal and the United Kingdom. Women were much less likely than men to be employed, though the actual rates vary from 54% in Sweden to 6% in Malta. Swedish men also had the highest rate (60%), compared with 14% of French men. Swedish women work longest, until an average of 63.5 years. It is not surprising, then, that even fewer people continued working after SPA (see Table 1). Only in Estonia and the United Kingdom do women tend to continue working (European Commission, 2008).

¹ www.oecd.org, Directorate for Employment, Labour and Social Affairs, Employment Policy, Ageing and Employment Policies - Statistics on average effective age of retirement, downloadable spreadsheet, data to 2007.

Table 1 Employment rate of women and men aged 65-69 in 2005, percentages of age group

65-69	BE	CZ	DK	DE	IE	EL	ES	FR	IT	CY	LV	HU	NL	AT	PL	PT	FI	SE	UK
Women	-	5.8	7.1	4.7	7.1	4.4	2.6	2.7	2.7	-	14.6	2.1	6.8	-	7.5	21.8	3.7	9.4	10.4
Men	3.9	10.7	22.4	8.1	23.9	15.5	6.5	3.4	12.2	31.8	25.2	5.8	13.7	7.9	13.9	36.3	8.1	20.0	19.0

Source: European Commission, 2008. Unreliable data marked '-'. Countries without reliable data not included.

This contrasts with the USA, where 12% of the population over 65 is officially economically active (European Commission, 2003a) and 19% in their seventies are still working (Oxford Institute of Ageing, 2007). Yet 'increased participation of older workers is important if the EU is to create the estimated 15 million jobs needed to fulfil the target agreed at Lisbon [2000] of a 70% employment rate by 2010. It is also fundamental to the future sustainability of our economies, in the face of expected reductions in the working age population' (European Commission, 2004). Hence the Stockholm [2001] and Barcelona [2002] objectives were to increase the activity rate of 55-64 year olds and raise the average age of labour market exit by 5 years to 65 by 2010 (European Commission, 2003a, 2003b).

Some surveys in the United Kingdom show that as people approach retirement age, many contemplate carrying on working, albeit part time (for example, CROW, 2004), and the decline in the value of pensions may well force people to continue who would otherwise happily retire, but fulfilling this wish depends on other factors, including motivations (section 2) and the supply of work and other issues (in section 4).

2. Working after pension age: predictive and motivational factors for British workers

Older people in the United Kingdom are among the most likely in Europe to continue working SPA+. Men and women are equally likely to work after SPA (partly reflecting women's lower retirement age) but men are much more likely to continue working to 75-79 or even 65-69.

2.1. Predictive factors

Predictive factors for working after normal retirement age (NRA) include: being in work; parental non-manual social class, which increases men's likelihood of staying in the labour market; having a small family (but not being childless); little previous unemployment; a partner still working; good health; and having started a career later in life (Blekesaune et al., 2008). People were more likely to continue working if non-working partners were in good health (Hirsch, 2003; Humphrey et al., 2003); and those in affluent regions had slightly more likelihood of continuing to work. One longitudinal survey found that those who reported in 1991 feeling very energetic were more likely than others to be working in 2000 (Smeaton and McKay, 2003).

Other factors are leisure and attitudes to work. In the EU, there are differences between men and women aged 65+ in their amount of leisure time. In all countries surveyed women spend more time on domestic chores and less on leisure than men. The differences are particularly marked in Spain; the most egalitarian countries are Finland, Sweden and the United Kingdom (European Commission, 2008). In any case, retirement does not always mean leisure. One quarter of British families have their children looked after by grandparents, who are often retired, for an average of almost fifteen hours a week, and three million people over the age of 50 are carers (Age Concern Policy Unit, 2004). Some workers do not wish to or need to give up their jobs completely for these reasons; rather they wish to work fewer hours or more flexibly (Hirsch, 2003). Increased desire for leisure or spending more time with family and friends is an important reason for the demand for flexible working arrangements (European Foundation for the Improvement of Living and Working Conditions, 1997; Oxford Institute of Ageing, 2006a).

For those who can afford to leave work but have no necessity to do so, attitudes to both leisure and work are important factors. Many people like work but as they get older demand more control (McNair, 2006). This may partly explain why those with qualifications are much more likely to work longer than those without. Of men aged 50-SPA still in employment, two-thirds were, in descending order, skilled tradesmen, managers, professionals and associate professionals (Labour Force Survey, 2003): in other words, in jobs with the potential, *inter alia*, to offer satisfaction, a measure of autonomy and incentive to continue.

Qualifications (as well as types of job) have been shown to affect the timing of labour market exit but the patterns are not straightforward. A good occupational pension which can be drawn pre-SPA, significant amounts of savings or a tempting voluntary redundancy package make early exit feasible for more highly-qualified workers. So people *planning* to retire early tend to be highly-educated professionals, those on high incomes, in sedentary jobs and with private pensions. This group, particularly given their better health and longer life expectancy, would better benefit the economy by staying on, but this was the profile of many who did in fact retire pre-SPA. Low-qualified workers very rarely have these luxuries but leave employment earlier than the high-skilled. It is probable, however, that they have spent at least as many years in the labour market and often in less satisfying work (European Commission, 2003a; Humphrey et al., 2003). Some, however, change their plans, as attitudes to work and leisure may change as one gets older (Phillipson and Smith, 2005).

Cultural attitudes to work are important in countries such as Iceland, where not working is against the prevailing ethic (Clayton et al., 2007), and expectations of retirement vary considerably around the world. In Japan, Mexico and the United Kingdom, many people plan or hope to continue working, whereas in Brazil and Hong Kong later life is seen as a time for relaxation (HSBC, 2005). Such attitudes can also be influenced by state policy, such that SPA or NRA effectively condition expectations of the end of working life (Humphrey et al., 2003). Since more than half of those aged 55-64 no longer in employment gave 'retirement' as the reason, ahead of illness, disability or redundancy (European Commission, 2003a), it appears that many view labour market exit as normal, perhaps as a reward for having worked. In some cases, however, 'retirement' is a euphemism for inability to gain or regain a job and really means discouragement.

2.2. Motivational factors

The main motivations given in one British survey were ‘joint retirement, work satisfaction and maintenance of living standards’ (Smeaton and McKay, 2003, p. 9); in others, financial reasons were most important, followed by mental stimulation or a mixture of both (Boaz et al., 1999; Ipsos MORI, 2006). In a survey of those who intended to continue at least to SPA, the commonest reason was financial, including the need to build up savings or pension fund; but a strong reason was enjoyment in their work, followed by the perception that work would keep them fit and active. Women were more likely to cite financial reasons but almost as many women as men cited enjoyment of working or of their jobs (Humphrey et al., 2003). Even where people helped care for grandchildren, some preferred to work fewer hours or more flexibly than give up their jobs completely (Hirsch, 2003).

Yeandle (2005) formulated a useful classification showing the variety of older people’s motivations to continue: career changers – want to try something new; downshifter – want less stress, more autonomy; identity maintainers – use their existing skills in another setting; workers till they drop – low paid workers who have to work until forced to stop. Another analysis divides them into ‘choosers’ – usually highly qualified and will continue working if it is interesting; survivors – without qualifications and with little choice over whether they stay or leave, often being forced out for health reasons; and jugglers – mainly women, with medium-level qualifications and least likely to stay in work (CROW, 2004). Although dealt with separately here, many people have mixed motives.

2.2.1. Financial reasons

Financial reasons fall into two: necessity and choice (Irving et al., 2003). There is wide variation in the proportions of people over 65 at risk of poverty², especially among women. The lowest rates for both men and women are found in the Czech Republic, Luxembourg, Hungary, the Netherlands, Poland, Slovakia and Iceland, ranging from 3% to 10%; the highest are in Bulgaria, Ireland, Greece, Spain, Cyprus, Portugal and the United Kingdom (from 24% to 51%). Women are also at high risk in the Baltic States, Italy, Slovenia, Finland and Norway (European Commission, 2008). Since British pensioners are at much greater risk of poverty than elsewhere in Europe, financial necessity is likely in many cases (Burholt and Windle, 2006). Women are particularly at risk of poverty, and in 2003 28% SPA+ were still employed at 61.

In this context, one must take into account pensions and savings when considering working in later life. Separated and divorced women are more likely to carry on and even women with occupational pensions might need to work longer if they had had career gaps, in order to enhance the value of their pension. Both men and women with mortgages and men without occupational pensions have an incentive to continue. Working on is not necessarily motivated by fear of poverty, as SPA+ workers were more likely to be saving money, but on average, earnings constituted a significant proportion of income, especially for women. Nevertheless, although some older people might be in financial need, these ‘have often experienced a

² Having a disposable income lower than 60% of the national median disposable income after social transfers (European Commission, 2008).

lifetime of disadvantage with attenuated employment opportunities leading to reliance upon state benefits, which in turn can function as an employment disincentive' (Smeaton and McKay, 2003, p. 34).

2.2.2. Job satisfaction

Quality of work can be defined in terms of attractiveness, work-life balance, opportunities for career development and appropriate training, pay and job security (European Foundation for the Improvement of Living and Working Conditions, 2007). For many SPA+ workers, however, the first two of these appear more relevant. Levels of 'complete' job satisfaction were much higher among them than among all other age groups, irrespective of current pay and four-fifths were satisfied or very satisfied with their jobs (Humphrey et al., 2003). Working on also seems to increase the desire among men to carry on working, with smaller proportions of SPA+ workers than those in their 50s reporting that they wanted to leave work the following year (Smeaton and McKay, 2003). The majority worked part-time and were thus over-represented in sectors such as retail and catering, where part-time work is common.

Self-employment rises steeply for men on reaching SPA and those already self-employed are much more likely to postpone retirement. Increasingly, too, retired people find that they cannot after all manage on their reduced income and wish to return to employment. Since even after a short break this can be difficult, a feasible option for professionals is self-employment (Clayton et al., 2007). Self-employed people are also more likely to report high levels of job satisfaction (European Commission, 2003a; Smeaton and McKay, 2003; Barnes et al., 2004), especially those who enjoy 'the flexibility of being their own boss' (McKay and Middleton, 1998). Some, however, continue working because they have no private pension (Dominy and Kempson, 2006; Sainsbury and Finch, 2006). Ethnic minority people and migrants in the United Kingdom are more likely than Whites to be self-employed, either by choice or because of employer discrimination, and also express the desire or decision to carry on working, as do many employees (Barnes and Taylor, 2006).

SPA+ workers, particularly those who changed jobs after SPA, were commonly found in elementary occupations requiring little training. Those who continued in the same jobs were likely to have higher status and better paid jobs. It is unclear if a move to elementary occupations was by choice but 'the type of work pursued will depend upon motivations for working' (Smeaton and McKay, 2003, p. 35). For example, on the face of it, neither financial need nor job satisfaction are satisfied by new low-paid elementary jobs. This perhaps explains why three-quarters of SPA+ workers continued in their pre-SPA job, albeit often on part-time contracts. Meeting other people, either as co-workers or customers, or taking a job without worrying responsibilities, can, however, be a powerful motivator; and Grattan opens an intriguing perspective – that there comes a time when many people simply want change (Grattan, 2003; Irving et al., 2003), as shown by the CROW survey that revealed one-third of workers in their 60s had changed jobs or work roles (McNair et al., 2004).

3. Real lives: selected biographies of people working SPA+

The biographies summarised here come from the Learning Outcomes Project³ and the transnational Third Age Guidance project⁴, and are based on interviews with people who worked after retirement age. Real names have been concealed and identifying details omitted. They are divided into those who chose to carry on and those who felt that they had to, though motivations were more mixed than this dichotomy suggests. Between them they illustrate many predictive and motivational factors described above: skilled working class or middle-class but not wealthy background (1, 2, 5, 6); professional qualifications (1, 2, 3, 5, 7); still working in the same firm (1, 2, 3, 6); job satisfaction (1, 2, 3, 4, 5, 6, 7, 8); maintaining professional identity (1); divorced woman (3, 4, 8, 9); late starter (3, 9); self-employed (4, 5, 6, 9); likes company (4, 5, 9); financial need (8, 9); and work ethic (2, 3, 5, 6, 9).

3.1. Choosing to carry on

1 **Paul** is seventy and living with his wife, who is retired. Although he had health problems as a child he has none now. He was from a middle-class but not wealthy family and through his mother's efforts was able to stay at school until sixteen. He started work as a clerk and then took professional qualifications which enabled him to gain a series of jobs of increasing status until he joined his last firm, where he stayed for almost twenty years. He officially retired at sixty-five but is still working part time (five hours a week) for the same firm for a small honorarium.

'The job I have now - I like it as an interest, it keeps me in touch with my former world ... I do quite like it, there's no doubt about it ... if I hated it I'd simply go into the boss and say I think you'd better get somebody else to do this.'

His main reason for continuing working is to keep in touch with his former full-time work. He combines work with non-vocational courses.

2 **Helen** is a widow of seventy-six and now retired, living alone on a good income. She worked full time in the health sector until she was sixty-nine. She was from a middle-class but not rich background and had received a bursary for her university medical studies. She had spent very little time away from work to look after her four children, because she and her husband had been able to employ a full-time housekeeper.

'Well, one had to work, unless one had no conscience ... and I didn't really receive any what you might call stated salary, but I'd to help out for at least three months at the

³ Conducted as part of a project funded by the Scottish Higher Education Funding Council, *Social, Economic and Personal Outcomes of Returning to Education as Adults*. All names and identifying details have been changed or suppressed.

⁴ Third Age Guidance: Developing and testing models of labour market guidance suitable to the needs of older people, www.gla.ac.uk.

mine, what with alcoholism and so on, because my husband was in charge of that district ...’

Once the children were older she had worked full time. She still does a little work on a voluntary basis. She had continued working out of enjoyment and not from economic necessity.

3 **Angela** is from a relatively wealthy family and during the course of her career acquired a doctorate and high professional qualifications. She was a late starter and attended university only in her 30s. She could have afforded to retire at 60 but she had a responsible job with great creative possibilities and continued to work until she was 63.

‘I was still having a lot of fun, and I was in charge of designing the new layout for my department, which I really enjoyed.’

By that time problems were beginning to arise in her employer’s organisation and she decided to leave, as she could easily live on her pension and investments. She did not stop working, however, for several years, as she did several spells of voluntary work, using her professional skills in three developing countries, and some paid work as an evaluator. She is now 70 but is still doing voluntary work which takes up at least a day a week. She is divorced and lives alone but has a very active social and family life.

4 **Norma** is from a poor working-class background and has no formal qualifications but acquired considerable skills through work. When her children were small she worked part time as a cleaner and when her husband left she was able to work full time in the same job, which she did until she retired. Before she left her employment, however, she had already started her own small cleaning business and after retirement she expanded this. She works 10 hours a week and although she has health problems these do not impede her. She has no plans to stop work. The money is very useful and she enjoys the social contact.

5 **Michael** was born during the 1930s recession. Although a skilled man, his father had, like so many at that time, become unemployed. Luckily Michael won a scholarship to grammar school and went on to university, which proved a springboard to a lifelong career in education, which in turn formed his appreciation of the value of adult learning. Since being at school, however, he had always been entrepreneurial, motivated not by money but by the desire to help others. This was greatly influenced by his Methodist background. He has since discovered that the modern term is ‘social entrepreneur’. When the time for formal retirement came he continued to set up and run small organisations, and founded his most recent company at the age of 76, while working part-time as a university professor. Harry claims that his experience as an educationist there can be no end to learning and that lifelong learning is a meaningful idea only if it passes into the last years of life. He believes not only that one can continuously continue to learn new things but that learning is a shared experience and it is possible to keep on helping other people to learn whatever age they are. He ascribes his essential motivation to close friendships and wider personal attachment.

6 **Donnie** left school at 15 and took up an apprenticeship in hairdressing at a well-respected salon in London. After a few years he returned to Scotland and after a spell at another salon he opened his own and has been self-employed for over 30 years. He has done extremely well, owns the building in which he works and a few years ago leased all but one chair to another hairdressing firm. Now that he is nearly 67 he works part-time. He has a very loyal clientele and will no doubt work until he can no longer do so. He has some health problems but they are manageable. He no longer needs the money but he has always loved his work. His standards for himself are high. He ascribes this to the working-class work ethic that he imbibed in his childhood. He says that one should give equal care to every client. When pensioners are given special discounts they are assigned to young apprentices and don't always get the care they deserve. This is wrong.

7 **Timo** was brought up in Tampere, Finland. He taught himself to play the violin and gave his first performance in 1953. He was a teacher in a school for disabled young people until he retired, and then he started to play actively again, with Orquesta La Milonga (Tango Orchestra). What they play is the tango - based on tango as it used to be in Argentina in the 1920s (known as milonga). This makes them very popular in South America, where they have played seven times, as modern tango is influenced by American culture. The group does not play to make a living but because they love playing tango and this gives them the opportunity to play it as it used to be played. Tango was born in harbours and bordellos and since it was forbidden its devotees developed a secret language in which to talk about it. For example, 'tango' was 'gotang'. Today however it is so respectable that it is played in nice Finnish restaurants with very well-used dance floors!

3.2. Having to carry on

Numbers 8 and 9 describe women working on mainly for financial reasons.

8 **Agnes** is sixty, divorced and living with her daughter. Both are working full time and they live in a house tied to Agnes' job. She came from a working-class family and left school at fifteen without qualifications. Her first job was as a shop assistant. She then went into nursing but did not complete her training because she married and started a family. After that she returned to education and gained some school and university qualifications. She had progressed more slowly than she wished because her husband had refused to let her attend class more than one evening a week - so full-time education was out of the question. She has been with her present employer for over ten years and likes her job very much, although it can be stressful:

'I like my job very much but I hate when they die ... that has got harder as time has gone by ... I've got one lady in the home who's very, very ill. It's breaking my heart, but I think we're going to have to ask for her to be taken into hospital ... her stepdaughter is beginning to crack, and although I'll do my best, I can't sit in her flat all day. That's a real problem.'

Her main reason for doing paid work is to earn money for basic essentials but she also needs a home for her daughter who was a small child when her marriage broke up. She is now focusing on finding a home for when her job ends.

The last study, number 9, is carrying on for a mixture of reasons, but probably principally for financial reasons.

9 **Marjorie** is from a relatively poor family but was lucky enough to go to university. Once her children had left home and she was separated from her husband, she studied for a doctorate and began a career at the age of 50. She is still working at the age of 65 and plans to carry on as long as possible, for two main reasons: she will have a very small pension so she needs to work and accumulate more savings, and she loves the work she does, which involves a great deal of responsibility and autonomy, but also has many bureaucratic requirements.

‘I don’t love it all the time – it’s sometimes very stressful and I get quite ill. Then I carry on because I need the income. But a lot of the time I’m really happy and I still feel quite creative, and I love the people I work with.’

As a fallback, she has started a family firm through which she plans to continue to market her skills once her full-time employment ends. She received some very useful vocational guidance prior to starting the company but this was the first she had had in her life. As a hobby she is taking another degree, part-time. She really doesn’t know how she would manage psychologically without work.

4. Enabling factors

Enabling factors are those that may be amenable to policy intervention. These include education and access to skills enhancement; employers’ attitudes and policy; adequate health; government policy; and vocational guidance and mentoring.

4.1. Education, qualifications and access to skills enhancement

Except in Greece, Cyprus and Portugal, the higher the level of education, the greater was the likelihood of continuing (see Table 2). Overall, around 19% of men and 11% of women with tertiary education, compared with only 9% of men and 4% of women with basic education, were employed SPA+. Particularly high graduate employment among men was found in Italy, the Czech Republic, Sweden and Denmark. The data, however, is incomplete and only the Swedish data is reliable for all categories (European Commission, 2008). Recent studies in the United Kingdom, however, come to the same conclusion, particularly for women (Blekesaune et al., 2008).

Table 2 Relationship between education and staying in employment in the European Union

Age 65-69 in employment Educational level	Low (basic schooling)	Medium (secondary education)	High (tertiary education)
Women	7.9	7.9	15.7
Men	17.2	18.8	33.1

Source: European Commission, 2008.

Where older people do not already possess the requisite education and skills, they are often excluded from the means which would facilitate this. The main discrimination in training provision in certain countries is on the grounds of age. A survey in seven European countries found that the amount of vocational training undertaken, especially that which was helpful for career progression, declined with age; yet older workers were more likely than younger ones to state that they needed training in certain aspects of their work, particularly computer skills (Spence & Kelly, 2003). Computer use is less common among older people. Whereas a large majority of people aged 16-24 regularly use a computer and the internet and have medium to high computer skills, a minority aged 55-74 fall into these categories, albeit with wide national variations, with people in Iceland, the Nordic countries, the Netherlands, Germany and the United Kingdom having far above average computer use and skills (European Commission, 2008). Only in the United Kingdom and the Nordic countries did more than 10% of older workers participate in training, a situation already addressed by the Employment Directive (Council of the European Union, 2000). In Europe as a whole, training was undertaken by 2% of unskilled workers over 55 but by 10% with degrees in the same age group, despite evidence proving that ‘the productivity potential of older workers is not impaired by age but by skills obsolescence – something that can be corrected by training’ (European Commission, 2003a, p. 174; see also European Foundation for the Improvement of Living and Working Conditions, 2007).

In the United Kingdom only 23% of older employed people had received training in the previous thirteen weeks in 2001 compared with 40% of those aged 16-24 and 30% of those aged 25-49 (Harrop, 2004, p. 23). The National Health Service faces a severe shortage of nurses and is trying to attract older and former employees, yet it has done little to retain them in the first place by retraining or giving the option of physically lighter work. Hence, employers are often not prepared to invest in skills training for their older employees, especially the less-skilled, and encourage them to take responsibility for their own learning. Thus, unskilled workers, in an era of rapid technological change, are more at risk of dismissal, perhaps in the guise of early retirement. Instead, employers still focus training opportunities on younger workers, in the mistaken belief that they will stay with the organisation longer than will older workers (Hirsch, 2003). Not all older people, however, desire formal training or retraining. Some may see it as ‘going back to school’, feel ‘too old to learn’ or think they are incapable of doing another kind of job (Ford et al., 2003).

4.2. Attitudes and policies of employers

In times of high unemployment or company downsizing, and in countries with a youthful population, there is a tendency for employers to dispense with older workers; where there is a skills shortage and a declining pool of younger workers, employers are more likely to value the skills and experience of older workers (Oxford Institute of Ageing, 2005b, 2006b). In the United Kingdom there is a paradox: small companies are the hardest to reach for the purposes of conveying information, for example, about anti-discrimination legislation, yet they are in fact much more likely to employ older people and retain them SPA+. Only 30% of older workers were employed in firms of 50 or more employees and most worked in micro companies (McNair et al., 2007; Smeaton and McKay, 2003). This suggests that small companies fulfil two requirements: flexibility and good working conditions that encourage workers to stay on. As will be seen from the case studies below, some large companies also constitute good role models.

4.2.1. Anti-ageist attitudes and practices

Not only have older workers been leaving or forced out of the labour market early for the last thirty years, age discrimination in recruitment and training have been observed for well over ten (European Foundation for the Improvement of Living and Working Conditions, 1997). In the United Kingdom ageism is the most widespread form of discrimination but so multi-faceted that it is hard to define or find consensus (Age Concern Policy Unit, 2008; Employers Forum on Age, 2006) and in terms of threat to life and well-being less serious than racism (Ray and Sharp, 2006). It can, nevertheless, be defined simply, as far as the labour market is concerned, as 'the assumption that someone's age makes him or her less able to do a particular job' (Stoney and Roberts, 2004, and see Clayton et al., 2007; TAEN, 2006) and despite reservations on the quality of discrimination data generally (Reuter et al., 2004), there is concrete evidence of ageism in employment.

There are different aspects to discrimination, both open and effective. Open discrimination occurs when there is a fixed retirement age. This is sometimes well below SPA and is based on the idea that certain jobs can no longer be done after a certain fixed age, irrespective of the capacity of the individuals concerned. In other cases people may be pressured into taking early retirement as a way of shedding labour or replacing them with younger, cheaper workers. For people who are made redundant in their 40s or 50s, there is well-documented evidence that they have much poorer than average access to jobs and the majority never find employment again. Their access to good-quality, well-paid or satisfying jobs, re-skilling, apprenticeships or career development support is even worse (Clayton, 2007; Hirsch, 2003).

Some employers wrongly stereotype older people as being more expensive in terms of salary and unable to learn or re-train, and some insurance firms will not provide liability insurance for SPA+ workers. A 2002 study on early labour market exit by Barnes discovered that some employees left early because of perceptions of age discrimination in the workplace (Hirsch, 2003). Hence some who might wish to continue beyond NRA are not allowed to do so, for a variety of reasons, some practical but others based on stereotyped notions of the capability of older people.

There is, however, a recognised business case for retaining or recruiting older workers: continuing to reap the benefits of previous investment, preventing skill shortages, recruiting from the widest possible talent pool, reflecting the whole customer base and promoting

workplace diversity (European Foundation for the Improvement of Working and Living Conditions, 1997, 1998) and, indeed, for diversity in general (European Commission, 2005).

In Britain, things are changing. A recent survey of employers found that 57% had no compulsory retirement age and a large majority of those that did said that they would allow people to stay on if there was no objection from the business point of view (Metcalf et al., 2006, and see also Employers Forum on Age, 2002; Employers Forum on Age and IFF Research Ltd, 2006; Line, 2007). Denmark is one of the few European countries without NRA but there are increasing measures in other countries, such as the Netherlands, to extend working life (European Foundation for the Improvement of Living and Working Conditions, 2004).

4.2.2. Flexibility

Two-thirds of women and two-fifths of men were employed for fewer than 30 hours per week and a third of women and one-fifth of men for fewer than 15 hours. Part-time working was much more prevalent among men in Sweden and the United Kingdom (European Commission, 2008). There is a variety of reasons – desire to spend more time with family and friends, hobbies, caring responsibilities, health problems and so on. ‘Having reached official retirement age these men and women can either afford to reduce their hours, desire a better work/life balance or, for health reasons, need to spend less time at work’ (Smeaton and McKay, 2003, p. 40). Health and disability problems are not necessarily a bar to continuing in employment, as long as the type of work undertaken is suitable and the employing organisation takes a flexible approach (Irving et al., 2003).

A small number of SPA+ workers care for others for up to 10 hours a week (Smeaton and McKay, 2003) and many carers wish to, or need to for financial reasons, work after retirement age; other reasons are to avoid boredom, meet people and retain a non-carer identity (Arksey et al., 2005). In the United Kingdom flexible pre-retirement options are also generally popular and increasing numbers of men over 60 work part time. The great majority of older men and women working part time state this is their choice (Loretto et al., 2005). The evidence on the availability of such options, however, is contradictory, especially for men (Metcalf et al., 2006; Vickerstaff, 2007).

4.2.3. Good working conditions

Work organisation outside the EU15 tends to involve ‘more centralised and more hierarchical work, less autonomy, fewer responsibilities, far less control over work and fewer training opportunities’ (European Foundation for the Improvement of Living and Working Conditions, 2007, p. 7, see also *ibid*, 2004). Workers in such organisations are less likely to wish to stay on, given the chance, than those who experience work satisfaction. This is shown in British surveys, which also showed that people working for inflexible employers were more likely to leave the labour market altogether when forced into retirement (Blekesaune et al., 2008; Smeaton and McKay, 2003).

Some feel unappreciated by their employers or are not offered more flexible working patterns where this would enable retention. Hirsch (2003) cites as one reason for early exit that work had become more pressurised and some had grown to hate their jobs. One sign of appreciation is access to useful training, preferably in consultation with the employee, for example through

an appraisal system. Where employers provide training for older people, the possibility of them staying on increases (Harrop, 2004).

4.2.4. Examples of age-friendly employers

An increasing number of British employers realise that there is a good business case for hiring older workers, and the examples here, taken mainly from the Employers Forum on Age, are only a few of many. Many are from the service sector, which has expanded and is more age-friendly than manufacturing and construction (Smeaton and McKay, 2003). There are examples both of practices to retain and recruit elder workers:

- a) the Nationwide Building Society and Marks and Spencer have ended the mandatory retirement age;
- b) HBoS (Halifax/Bank of Scotland) has a flexible approach to retirement: people can take career breaks and opt to work beyond retirement age (though the take-up for the latter is very low so far);
- c) a Scottish food production company with over 100 employees offers workers year-on-year extensions beyond the SPA, doing either the same or a different job according to preference – the company now has three employees aged over 70⁵;
- d) B&Q, a large do-it-yourself retailer, has long made a point of recruiting older people and has now removed from its application forms the obligation to state date of birth;
- e) a large pharmaceutical company, GlaxoSmithKline, in its determination to eliminate age bias in recruiting, delivered extensive training not only to its own human resource staff but also to external recruiters and sub-contractors on age discrimination and the benefits of age neutrality;
- f) Heritage Glass, a small company founded in 1999, has never had a mandatory retirement age and recruits candidates at any age on merit – it also has a flexible retirement scheme.

4.3. Health

In the EU, women aged 65-74 are less likely than men to report good health (except in Ireland, the United Kingdom and Iceland), and more likely to report bad health (except in the Netherlands, Finland and the United Kingdom). Generally, the more prosperous the country, the more positive was reported health status. In Denmark, Germany, Ireland, the Netherlands, Sweden and England [sic], 60% or more of both men and women said their health was good. In Estonia, Latvia, Hungary, Poland, Portugal and Slovenia, however, fewer than 20% stated that they were in good health, and reported levels of bad health in these countries were high in all but Estonia and Slovenia. Among those aged 75-84, the highest levels of good health, at

⁵ Information at the 'Recruitment, Retention and Retirement: age diversity in employment' seminar, Strathclyde University, 20 May 2003).

least 60%, were reported in Germany and Ireland (European Commission, 2008). This is important because health problems are the greatest barrier to staying in or returning to work (Phillipson and Smith, 2005). The older people get, the more likely they are to become ill. This appears to accelerate for men from the age of fifty, whereas the pattern for women is a more uniform decline in health (General Household Survey, 1997). Nevertheless, some SPA+ workers reported poor health but still worked (Smeaton and McKay, 2003).

One cause of ill health is work. Despite some improvements since the European Framework Directive of 1989, there is still a high number of accidents and work-related illness, especially in SMEs and outside the EU15. Work-related health problems increase with age, the two most common diagnoses in 1999 being musculo-skeletal disorders and stress, depression and anxiety, and work accounts for nearly one-fifth of long-term health problems or disability (Debrand and Lengagne, 2008; European Foundation for the Improvement of Living and Working Conditions, 2007), especially among lower-skilled workers (OECD, 2006). In Finland, there are active and targeted measures to help people stay in work longer, involving not the ministries of Labour and Education but also of Social Affairs and Health and the Finnish Institute of Occupation Health (Clayton et al., 2007).

Those working SPA+ were usually, however, likely to report good-excellent health, more so than non-workers. Contrary to expectations, older workers are less likely than younger ones to be absent through sickness (see, for example, Stoney and Roberts, 2004). A good number (18.0% of men and 19.7% of women) were working on in elementary occupations requiring some physical stamina (McKay and Smeaton, 2003), which implies that poor health or disability forces out many who would otherwise have continued working from choice. Another factor is the health of the partner (Hirsch, 2003).

Health is a complex issue and there are many theories about the causes of ill-health in social groups. Health service usage suggests class differences in health, with the higher qualified suffering less poor health than those with fewer skills (General Household Survey, 1997). Ethnicity also plays a part: the over-65 ethnic minority population in the United Kingdom is more likely to be sick or disabled than the majority (Katbamna & Matthews, 2006).

4.4. Government policy

Government policy can have an important impact on continuing in work SPA+, particularly in the areas of state pensions, combining pensions with continued employment, anti-discrimination legislation, funding for adult education, support for carers, enforcement of health and safety at work and providing measures for the physical and psychological well-being of workers.

The British government's programme, outlined in *Opportunity Age*, includes incentives to work longer and helping older people in work with skills (HM Government, 2005); its Age Positive campaign, designed to tackle ageism, has been running for some time⁶ (TAEN,

⁶ www.agepositive.gov.uk.

2007); it is possible to receive the state retirement pension while continuing working, or to defer it for five years and receive a slightly greater amount; it is also possible now to draw an occupational pension while working for the same employer. Improvements have been made in support for carers. There are policy contradictions, however. On the one hand, the official retirement age has been set at 65, which is advantageous to those working in firms which had a lower age; but those who wish to continue after 65 can be refused by employers without explanation. On the other hand, the government has set a Public Service Agreement target to increase the numbers in employment up to 69. The report, though broadly welcomed, has been criticised on the grounds that aspirations for increased access to lifelong learning and help to get older people back to work are not backed by sufficient funding (NIACE, 2005; TAEN, 2005).

4.5. Availability of guidance and mentoring

One of the most pressing needs for people on the verge of retirement is to review their future income and financial needs, and independent professional advice may be needed (Horack et al., 2008; NIACE, 2002). Other useful forms of guidance and mentoring are aimed at learning, career change and development, setting up a business and planning for retirement.

Unfortunately, older people have poor access to vocational guidance and counselling, particularly that which is suitable for their needs. Guidance for older adults remains seriously under-developed in the majority of European member states, as an OECD career guidance policy review demonstrates (OECD, 2003). One survey found that four-fifths of employees think that they need advice in order to manage their careers but only 13% felt that the advice they received, usually from line managers with little or no training in this area, had any value, and very little of it concerned job transition. In particular, 'career development for older workers is not a priority issue ... there is a very passive view of managing this segment of the workforce' (cited in TAEN, 2003, p. 6).

Previously in the United Kingdom, third age guidance focused on the unemployed or those out of the labour market, for example, through New Deal 50+ (Moss and Arrowsmith, 2003), and the Over 50s Outreach Pilot, which is notable for encouraging non-registered non-working people to use the state employment service for advice not only on paid work but also on voluntary work (Jones and Griffiths, 2006). For those planning to postpone retirement, whether continuing in the same job or seeking change, vocational and educational guidance also offers great benefits (Grattan, 2006), a fact long recognised in Scotland and Wales, which have all-age guidance services (Clayton et al., 2007). This has at last been instituted in England (TAEN, 2008), following a number of important studies and campaigns stressing the necessity of appropriate guidance for the older age group (Ford et al., 2003; Ford, 2005; TAEN, 2001).

5. Conclusion

Although this paper has focused on the minority of SPA+ workers, it has to be stressed that encouraging people below retirement age to stay on rather than coaxing them back after retirement is more likely to increase the older activity rate, and so it was considered important to review working life and employer attitudes as well as the characteristics of older workers in order to develop policies for the labour market.

'Older people' are not a homogeneous group, but sub-divided by gender, age, education, work experience, ethnicity⁷, health, family situation, geographical location, personality and wishes in relation to types of job and hours of work or desire for leisure. Similarly, the possibilities for older people to continue working after NRA vary according to, *inter alia*, education, qualifications, country and region, sex, sector, the NRA set by the employer (which may be below SPA, even under current age discrimination legislation) and the attitudes of individual employers. There is a complex relationship between qualifications and age of retirement: having qualifications makes continuing productively and enjoyably in paid work more likely while at the same time making early retirement financially possible. People with no qualifications or only basic skills may need to continue for financial reasons but be unable to do so for health reasons or because suitable jobs are not available.

Ideally, working after SPA or NRA should be a matter of choice. We should not deny people, after a lifetime of often hard and sometimes unpleasant work, the opportunity to enjoy retirement in the ways that please them. This applies particularly to working class people with lower life expectancy. At the same time, if someone wishes to work and can work productively, perhaps under more flexible conditions such as working part time, they should be encouraged to do so.

For some people, however, working on is a necessity, usually for financial reasons, either to avoid poverty or build up savings, or because their personalities demand the challenges and delights of working life, or companionship, or a change of scene. Although this paper has focused on paid work, it should be pointed out that voluntary work fulfils many of these requirements – but not the need for a greater income. For others, financial or other need or wish to work is constrained by factors such as poor health, caring responsibilities, lack of opportunities and so on. Choice, then, is a luxury denied to many.

From the point of view of the demand side, the pool of potential SPA+s is relatively small and tends to exclude both the low-paid and the well-paid with occupational pensions. Decisions of couples to retire at the same time are personal and not amenable to policy change. The gradual ending of final salary pension schemes may force some of today's workers to continue SPA+. Government and employer policies, however, can effect some change, such that, all things being equal, more people will want to continue working if they like their jobs, or will return to employment after trying out retirement, taking vocational guidance to find a new, satisfying career and participating in education to expand their horizons.

Finally, a notable omission from this paper concerns voluntary work outside the family. In countries with this tradition, such work adds substantially to the economy in performing tasks that would otherwise have to be paid for.

⁷ The paucity of research on ethnic minority workers makes it difficult to draw conclusions but in view of the growing importance of this group in Europe, further work would be useful.

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TABLES

Table 1 Employment rate of women and men aged 65-69 in 2005, percentages of age group

65-69	BE	CZ	DK	DE	IE	EL	ES	FR	IT	CY	LV	HU	NL	AT	PL	PT	FI	SE	UK
Women	-	5.8	7.1	4.7	7.1	4.4	2.6	2.7	2.7	-	14.6	2.1	6.8	-	7.5	21.8	3.7	9.4	10.4
Men	3.9	10.7	22.4	8.1	23.9	15.5	6.5	3.4	12.2	31.8	25.2	5.8	13.7	7.9	13.9	36.3	8.1	20.0	19.0

Source: European Commission, 2008. Unreliable data marked '-'. Countries without reliable data not included.

Table 2 Relationship between education and staying in employment in the European Union

Age 65-69 in employment Educational level	Low (basic schooling)	Medium (secondary education)	High (tertiary education)
Women	7.9	7.9	15.7
Men	17.2	18.8	33.1

Source: European Commission, 2008.