

# Transition from work to retirement in EU25

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## Editorial Note and Acknowledgements

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## Abstract

The policy agenda of extending working lives requires a holistic understanding of factors underlying the decision of older workers to withdraw from work and to retire. This brief paper presents employment patterns and trends of older people across EU Member States and identifies policy initiatives that would encourage more flexible and later retirement. The descriptive empirical evidence (from the EU Labour Force Survey) indicates that there are a broad range of experiences in EU countries with respect to the employment of older workers (those aged 50 and over). Strikingly, in the majority of EU15 countries, close to one-half of those of 50 and over are either unemployed or inactive, with reliance either on early retirement pensions or on social assistance benefits. The recent pension reforms in a number of these countries have increased the retirement age and this is likely to induce older workers to work longer. There is already some evidence that the effective retirement age is on the increase. Results suggest that the increase in older workers' employment is stronger for women than for men, and also for more highly educated. In most instances older workers either tend to be in full-time employment or inactive with very few occupying intermediate positions. Although there is some evidence of a gradual transition towards retirement, there is still a relatively minor proportion of the work force taking advantage of this, as well over 70% of men and around 55% of women in employment in their early 60s worked 35 hours a week or more. The policy aim should therefore be to encourage '**flexible and later retirement**'. Additional incentives need to be provided so that people are not only able to move between jobs in later working life but also able to work part-time, without losing their entitlement to benefits (such as early retirement pensions). Such policy incentives will enable workers to avoid the phenomenon of a 'cliff-edge' fall into retirement that many of them often face.

**JEL classification:** J26, J21

**Keywords:** Retirement; Retirement Policies; Labour Force and Employment, Size, and Structure

## **I. Introduction**

The increase in life expectancy in recent years poses new challenges for policy makers across Europe. Faced with unprecedented rises in social expenditures on those in retirement and the need to ensure fiscal sustainability of social welfare and pension systems, policy makers have endeavoured to attain higher employment rates.<sup>1</sup> In particular, EU Member States are faced with the challenge of reversing the trend towards early retirement by providing incentives for people to remain in work longer. This policy agenda requires a good understanding of factors underlying the withdrawal of older workers from work into retirement. To this end, this brief paper draws upon the empirical evidence from the EU Labour Force Survey and analyses differences and similarities between labour force participation among older workers across the EU25. It then sets out the policy implications of the findings of this analysis.

In the majority of EU countries, a number of public policy initiatives have already been undertaken to encourage more work and later retirement among older workers. For instance, in some cases, steps have been taken to raise the official age at which state pensions become payable. In others, the possibility of taking early retirement through such means as being declared disabled has been made more restrictive. Although many of the changes in the official retirement age have already been introduced into legislation, their effect on the retirement age will occur at a much later date. The recent data on labour force participation suggest that these policies may be working, and the trend towards early retirement seems to have slowed down and perhaps even have been reversed, in the sense that employment rates of older workers and the median age of retirement appear to have risen. Nonetheless, for a sizeable majority of European workers, withdrawal from the labour force is still happening at an early age in most European countries (in some countries the effective age at which individuals retire is 5 years less than the official retirement age).

Unless policymakers continue to find ways to induce older workers to remain in the labour market longer, the demographic pressure in the future of a smaller work force and longer life expectancy will generate severe fiscal and social problems for most of the European welfare systems. The policy agenda that needs to be followed is one of 'flexible later retirement'. To achieve this, there is a need for additional incentives in the system to enable people not just to move between jobs in later working life but also to work part-time without losing their entitlement to benefit (such as early retirement pensions). Such policy incentives should encourage older workers to avoid the phenomenon of a

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<sup>1</sup> For instance, the European Councils at Lisbon and Stockholm have set targets for raising employment rates in the EU by 2010, to 70% for the working-age population as a whole, to 60% for women and to 50% for older workers (aged 50-64). These targets imply an increase in employment of about 20 million overall, of 11-12 million women and of 5 million older workers.

‘cliff-edge’ fall from full-time work directly into retirement that many of them often face.

## **II. The empirical evidence**

### ***a. Employment rates among older workers***

As can be seen in Figure A.1, in 2005,<sup>2</sup> there were wide differences in experience with respect to the employment of workers aged 50-64.<sup>3</sup> Sweden, Denmark, and the UK show employment rates in excess of 60% for this age group, and Finland, Cyprus, Estonia and Portugal lag only slightly behind (around 60%). At the other end of the spectrum, there are six countries which had a relatively low employment rate – Malta (40%), Italy (41%), Poland (41%), Hungary (41%), Belgium (42%) and Slovenia (42%). In four other countries, the employment rate is also below the 50% Lisbon target: Luxembourg (43%), Slovakia (44%), Austria (44%), Spain (47%) and Greece (48%).

Strikingly, in the majority of EU15 countries, close to one-half of the population aged 50-64 is either unemployed, inactive with reliance either on social assistance benefits or on early retirement pensions. In some countries, this may be due entirely to the fact that the official retirement age is around 60 (especially for women). In other countries, the generosity of the pension system may have allowed early retirement for a sizeable majority, either as a result of the years of social contributions required to qualify for a pension being achieved or as a result of receipt of disability benefits. As noted above, recent pension reforms in a number of EU countries have increased the effective retirement age either through increasing the statutory age at which pensions are payable or through tightening access to early retirement or disability pension schemes.<sup>4</sup> This is the main factor underlying the projected decline in the take-up ratio (number of pensioners receiving public pensions relative to the population aged

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<sup>2</sup> 2005 is the latest year LFS for which data are currently available for all countries, except Luxembourg where it is 2004.

<sup>3</sup> Employment rates are a good proxy of the participation rates in the majority of EU countries (with a possible exception of Germany and Poland where the unemployment amongst the older workers is non-negligible). This is mainly because many of those faced with unemployment at older ages are either discouraged or not expected to carry out job searches rigorously.

<sup>4</sup> A typical example of such a policy reform occurred in Germany. There is a gradual increase of age limit to draw old-age pension because of unemployment or part-time working from 60 to 63 for those born after 1946. For those born after 1951, this possibility together with the deduction-free early old-age pension for women (from the age of 60) has already been completely eliminated. In future, only possibility to draw pension before 65 is for persons with disabilities and long-time insured, with reductions applying (0.3% for every month of early retirement). Those who postpone retirement beyond 65 will also receive a bonus (0.5% for every month) (Federal Republic of Germany 2005).

65 and over) in EU25 over the coming 45 years (Economic Policy Committee and European Commission 2006). These projections indicate that on average take-up ratio will decline by nearly a fifth up by 2050, so reducing the financial effect of ageing to around the same extent. The projected higher employment, however, depends entirely on whether there is sufficient labour demand for the older workers in the economy. Favourable economic circumstances of a sustained high rate of growth will be an essential element in reversing the trend to early retirement in European countries.

The results in Figure A.1 provided only a broad overview of differences across EU25 countries, as they conceal gender differences in employment rates of older workers and also how employment rates differ between more detailed age groups (across those aged 55-59 and 60-64).<sup>5</sup> In practice, how quickly employment rates decline with age is of interest to policy makers, as well as the extent to which the employment rates observed in the latest year reflect a reversal of previous trends. It is also relevant to consider the extent of differences in employment rates between older workers with low, medium and high education levels.

***b. Employment rates of men and women (aged 50-64)***

With the exception of Sweden, Finland and Denmark, employment of older men (aged 50-64) is significantly higher than employment among older women in almost all EU countries (see Figure A.2). In four southern European countries (Greece, Spain, Italy and Malta), older men are more than twice as likely to be employed than older women. Malta in particular is a striking case, with one of the highest employment rates among older men (66%) but an employment rate of older women of only 16%. (Portugal is an exception amongst the southern European countries, as it has a relatively high employment rate among older women at around 50%). Ireland (71% among men, 39% among women), Luxembourg (57% and 29%), Belgium (53% and 30%) and Austria (55 and 34%) are the other countries that have a considerably lower employment of older women than of older men. Employment rates of older women are likely to rise in future years, as their working careers are more and more resembling those of men. Making their official retirement age the same as for men, following the ruling of the European Court of Justice, will also increase labour force participation of future older women.

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<sup>5</sup> To a large extent, the employment patterns across EU countries for the age group 50-54 are largely in line with the overall employment rate. For overall employment rate, see Carone (2005).

***c. Employment rates of those aged 55-59***

Taking the age group 55-59, Sweden, Denmark and the UK, as for the broader age group, have the highest employment rates (close to 80%) in the EU, while in Estonia, the rate is only slightly lower (around 70%) (see Figure A.3). Three other EU15 countries (Finland, Germany and the Netherlands) and four countries of the new Member States (Lithuania, Latvia, Cyprus and Czech Republic) have an employment rate in excess of 60% for this age group. At the other end of the spectrum, Poland, Slovenia, Slovakia, Italy and Hungary are countries with the lowest employment rates in this age group (below 40%). Belgium, Luxembourg, Malta, Austria also have a relatively low employment rate, ranging from 40% for Belgium to 44% for Austria.

Employment rates of this age group might increase in future as a result of the recent raising of the official retirement age in many countries. However, the introduction and/or strengthening of minimum income guarantee schemes may act as a disincentive for some of those older workers who did not have a long working career. The effect of minimum income guarantee schemes on work and savings incentives should be reviewed, and the experience of countries such as the UK in this respect could provide useful lessons, as envisaged by the Open Method of Coordination in this area.

***d. Employment rates of those aged 60-64***

For the oldest age group (60-64), Sweden is the only country in which the employment rate exceeds 50%. The only other countries with employment rates higher than one-third are Portugal (43%), the UK (39%), Cyprus (38%), Ireland (38%), Estonia (38%), and Denmark (35%). At the other end of the spectrum, Slovakia, Hungary, France, Austria, Malta, Luxembourg and Belgium all have an employment rate of less than 15% among those aged 60-64.

In the great majority of countries, the employment rate of the 60-64 age group is well over 25 percentage points lower than that of those aged 55-59 (ranging from 25 percentage points lower in Sweden to more than 40 points lower in France and Denmark). In France, the employment rate of 60-64 year-olds is only 13% (as against 54% for the 55-59 age group). This partly reflects the fact that in France the age of retirement from the general scheme is 60, and those who started their work career at 14 can retire sooner (as early as 56).

***e. Trends in employment rates of men and women***

Table A.1 shows trends in employment rates of older workers between 1998 and 2005<sup>6</sup> for the three age groups (50-54, 55-59, and 60-64). In 1998,

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<sup>6</sup> The base year for Malta is 2000 (instead of 1998), and the final year for Luxembourg is 2004 (instead of 2003).

there were six countries in which the employment rate in the age group 55-59 was below 40%: Hungary (25%), Slovenia (33%), Belgium (35%), Italy (36%), Slovakia (37%) and Luxembourg (38%). In addition, there were five other countries (France, Germany, Malta, Austria, and Finland) where employment of those aged 60-64 in 1998 was low. To track trends over time, these 11 countries are further categorised into three groups (on the basis of employment rates of those aged 60-64):

- Hungary, Slovak Republic and Austria with the lowest employment rate (employment rate below 10% among those aged 60-64);
- Belgium, France, Luxembourg and Malta with a slightly higher employment rate (around 10%);
- Italy, Slovenia, Germany and Finland with an employment rate almost twice as high as the first group.

Figures A.4 (a-c) show that in the majority of these 11 countries, employment in the age group 60-64 has risen over the period 1998-2005, although only in Germany, Finland and Hungary, by a significant amount (from 19% to 28% for Germany, from 19% to 34% for Finland and from 7% to 15% for Hungary). By contrast, Sweden, Estonia, Denmark and the UK all show a relatively high employment rate of older people in 1998. Figure A.5a shows the trend for these four countries. The largest percentage point increase occurred in Sweden, (rising from 47% in 1998 to 57% in 2005). In Denmark, Estonia and the UK, on the other hand, there was only a modest increase in employment of those in this age group. In Portugal, Cyprus and Ireland, which also had relatively high employment rates for the 60-64 age group in 1998 (but – unlike Sweden, Estonia, Denmark and the UK – not necessarily among younger groups as well). there was a steady rise in employment in the last two, but in Portugal, the employment rate remained unchanged (Figure A.5b).

In almost all countries, the rise in employment among older women has exceeded that of men in recent years (Table A.2). This reflects an increase in the employment of women in all age ranges, though there are clear differences across countries. In Belgium and Ireland, the rise in the employment rate of women aged 50-64 between 1998 and 2005 was 13-15 percentage points, well above the rise in the rate for men in this age group, (5-6 percentage points). In Hungary, the employment rate of women in this age group in 2005 was some 18 percentage points higher than in 1998, whereas the employment rate for men rose by 11 percentage points. In Spain and the Netherlands, the rise in employment among older women was also well above that for men over the period.

#### ***f. Patterns and trends of employment by educational attainment***

In all countries, older people with ‘high’ education (ie tertiary level) have a considerably greater chance of being employed than those with ‘low’ education



(see Table A.3).<sup>7</sup> Within the EU-15, in Belgium, Luxembourg and Italy, the employment rate for older people with high education is twice as high as those with low education (only basic schooling). In the ten new Member States, in the Czech Republic, Slovakia, Lithuania and Latvia, the differences in the employment rates of older people with high and low education is similarly large.

***g. Working hours of older people in employment***

In the EU as a whole, some 87% of men in employment aged 50-54 worked full-time hours, or 35 hours or more per week, in 2005 while just over 7% worked under 30 hours a week (see Table A.5). This pattern varied comparatively little across the EU, the main exceptions being, on the one hand, the Czech Republic and Slovakia, where around 97% of men worked full-time hours and under 2% worked less than 30 hours a week, and, on the other, Malta, the Netherlands, Finland and Sweden, where under 80% worked full-time hours and, apart from Malta, over 10% worked under 30 hours a week.

For women in this age group, however, as for women in employment as a whole, part-time working is more prevalent. Only just over 61% in the EU worked full-time hours in 2005 while almost 29% worked under 30 hours a week, though these figures varied markedly across Member States. In the Czech Republic, Slovakia and Estonia, over 90% of women employed worked 35 hours a week or more and in the first two, under 4% worked less than 30 hours a week. The figures were similar in most of the other new Member States on the European mainland as well as in the accession countries. By contrast, in Belgium, Germany and the UK, as well as Malta, under half of women aged 50-54 worked full-time hours and, Malta apart, around 40% worked under 30 hours a week. Moreover, in the Netherlands, under 20% of women of this age worked full-time hours and 65% under 30 hours a week.

Although fewer men aged 55-59 worked full-time hours and more worked under 30 hours a week, the difference is not large – only around 2-3 percentage points in both cases in the EU as a whole. In few countries, there is a significant sign of part-time working among men increasing as they pass from their early 50s to late 50s. Only in the Netherlands, Austria, the UK, Poland and, above all Cyprus, was the proportion in employment working 35 hours or over more than 5 percentage points lower than for those aged 50-54.

For women, on the other hand, there is more widespread evidence of a shift to shorter hours for those aged 55-59. In the EU as a whole, only 55% of women in this age group in employment worked 35 hours or more, while around 35% worked under 30 hours, a difference of some 6 percentage points relative to the figures for the 50-54 age group. In Belgium, Germany and Sweden, the

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<sup>7</sup> Unfortunately, it is not possible to analyse trends in employment for subgroups based on the educational attainment as the education variable is not available for earlier years.

proportion working full-time hours was around 7-8 percentage points less than for the younger age group, while in Portugal and many of the new Member States as well as two of the accession countries, the difference was even larger – specifically in Lithuania, Malta, Poland, Slovenia and Slovakia together with Romania and Croatia.

There is much more of a shift towards part-time working among both men and women in their early 60s – i.e. as they approach the official retirement age in most countries. Around 76% of men aged 60-64 worked 35 hours a week or more and just under 17% worked under 30 hours, a difference of some 7-8 percentage points as compared with those aged 55-59. In the Netherlands, Austria, Portugal and Finland, as well as in Hungary, Malta and Romania, the proportion of men in this age group working full-time hours was over 12 percentage points less than for the younger age group. In Germany, France, the UK as well as in Malta, the Czech Republic and Croatia, it was 9-10 percentage points less. In all of these countries, therefore, there is evidence of a gradual transition towards retirement, although with the exception of Malta and the Netherlands, there is still a relatively minor proportion of the work force taking advantage of this, in the sense that well over 60% and in most countries, well over 70% of men in employment in the early 60s worked 35 hours a week or more.

For women, there is more sign of such a gradual transition. Only 44% of women in work in the EU aged 60-64 were employed for 35 hours a week or more in 2005, 11 percentage points less than those aged 55-59 and 46% worked under 30 hours. In Belgium and the UK, the proportion of women in this age group working full-time hours was around 15 percentage points less than in the younger age group, in Bulgaria and Croatia, around 25 percentage points less, in the Czech Republic and Hungary, over 30 percentage points less and in Finland, almost 45 percentage points less. Nevertheless, in a number of countries – Greece, Spain, Italy and the three Baltic States as well as Bulgaria – well over 60% of women in their early 60s worked 35 hours a week or more.

#### ***h. Changes in working hours***

There is, however, little sign of a general shift towards older people working shorter hours as they near retirement. The proportion of people aged 50 and over in employment working part-time hours – here defined as under 35 hours a week – has, therefore, risen over recent years in only a minority of EU Member States. Only in 7 Member States (Belgium, Germany, France, Ireland, Italy, the Netherlands and Austria) plus Bulgaria, therefore, did the relative number of men aged 50-54 working under 35 hours a week increase between 1998 and 2005. In all of these countries, the proportion of women working these hours also increased, as it did in Spain, Cyprus and Lithuania (Table A.6).

These 7 Member States together with Bulgaria also showed an increase in the proportion of men and women aged 55-59 working part-time hours, in this case being joined by Hungary and Finland in respect of men and Lithuania and

Poland, in respect of women. In all the other countries, however, the proportion either declined or remained much the same.

The same set of countries, in addition, experienced a rise in the proportion of men and women aged 60-64 working under 35 hours a week. Apart from Finland, however, no other country showed an increased in the proportion for both men and women. In Latvia and the UK, the proportion of men in this age group working part-time hours rose, in Spain, Slovenia and Slovakia, the proportion of women working these hours increased. On the other hand, in the majority of countries, the proportion of those in the early 60s employed for under 35 hours a week either declined and remained broadly unchanged.

### **III. Synthesizing discussion and policy implications**

1. Retirement is a complex phenomenon and it can be defined in many different ways. In the empirical evidence presented above, it is assumed that the absence of employment in the formal labour market after someone reaches 50 is synonymous with inactivity or retirement. This definition is likely to be a good proxy of withdrawal from the formal labour market for a number of reasons:

- In many countries, those who are categorised as unemployed according to the international standard ILO definition are only a small fraction of the total. The majority are categorised as inactive and no longer actively searching for employment.
- In some countries the benefits paid to the unemployed are effectively used as a form of early retirement pension. Also, those who find themselves out of job when they are over 50 may not have much financial incentive to find work in the formal sector, as it might affect the receipt of their benefit and it might not add much to their future pension entitlement. This is particularly the case when there is a minimum income guarantee scheme for pensioners.

2. As workers approach the official retirement age, they tend to take account of a range of factors when considering whether they should remain economically active or not. As is evident from the low employment rates, a mix of factors have encouraged early withdrawal from the labour market for a sizeable number of European older workers, whether voluntarily or not. These factors are outlined below together with their policy implications.

#### ***a. Institutional factors***

3. It is important to be aware of the incentives to work inherent in the pension scheme, either public or private (e.g. is there any financial

penalty for early retirement, and are there gains in delaying retirement?). Until recently, there were little or no actuarial adjustments in many European countries for taking retirement at an age earlier than the official retirement age. The system therefore offered incentives for people to take retirement earlier than the official age. As a result, the median or effective age of retirement was reduced to well below the official retirement age in many countries.

4. In many countries, changes in the pension system has brought about actuarial adjustments so as to encourage later retirement. Moreover, in other countries, the actuarial terms have improved (e.g. in the UK, the receipt of both the basic State pension and the supplementary pension (SERPS) can be deferred up to age 70 with a gain of 10% per each year deferred, instead of 7.7% as previously).
5. For company pensions, many employers operate more rigid retirement policies, imposing a fixed pension age. The majority of schemes have normal pension ages of 65 and permit early retirement after age 60. Very few have retirement ages older than 65.

***b. Individual factors***

6. Individual attributes play an important role in workers' employment at older ages. Health plays a major role, so the tax and benefit system could provide incentives to employers to improve workplace conditions so as to retain older workers in employment. The care responsibilities of other adults in the family is also a hindering factor in the employment of older women. Individual attitudes towards working in older age also play an important role, many, on the one hand, continuing to believe that they should be able to stop working at the same age as their predecessors, while others would prefer to go on working if they had the opportunity.

***c. Labour demand***

7. Many who retire early do so since they cannot find suitable job to retain. This is driven mainly by a low labour demand for older workers, especially for those who are low educated. This is partly due to misconceptions about the low productivity of older workers, and this affects retention and hiring of older workers. The Age Discrimination Act will reduce some of these malpractices, so as to ensure that employers do not discriminate against their employees and job candidates on the basis of age. In addition, many countries have followed active employment policies in providing greater incentives to hire and retain older employees. These are often accompanied by campaigns publicising change in employers' attitudes towards older workers and adapt working conditions in line with older workers' needs.
8. There are also myths surrounding the work share and its positive impact on the overall employment and wage costs. The work-sharing policies that

had been followed in some countries (e.g. France) seem not to generate any positive impact of higher overall employment. These policies are based on the fallacy that employment for young workers can be generated by inducing older workers towards early retirement. The empirical evidence suggests that these policies do not attain the objectives of raising overall employment, but they end up reducing the labour demand of older workers considerably.<sup>8</sup>

***d. Options for flexible later retirement part-time retirement***

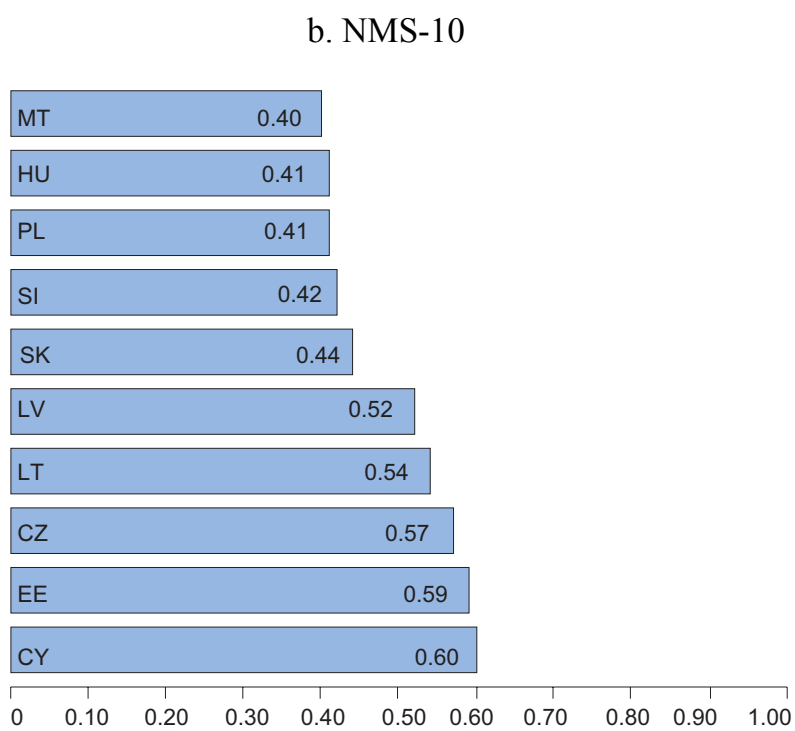
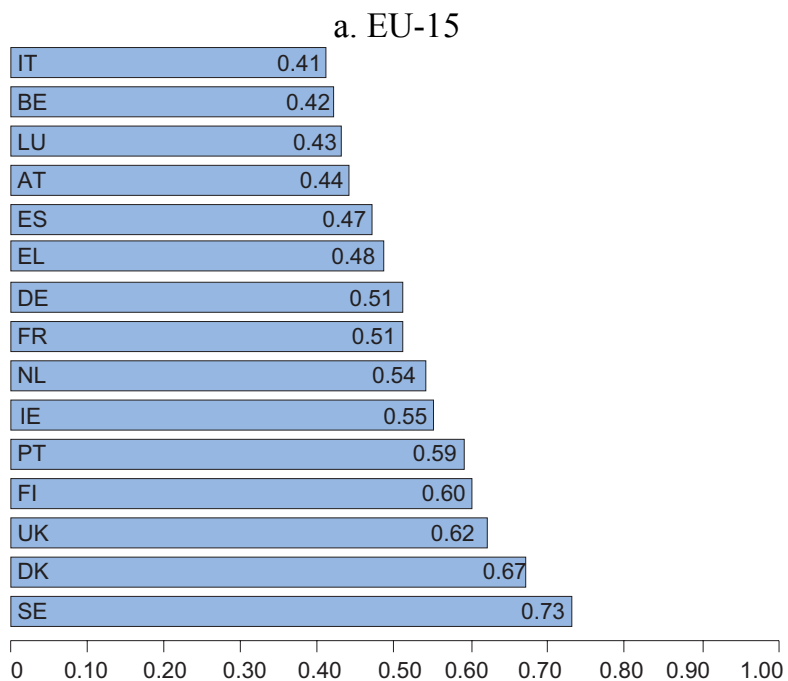
9. Policies to extend people's working lives have been adopted in a number of EU countries, either in the form of restricting the age of earlier retirement or through a shift to defined contribution type systems which give rise to strong incentives to delay retirement. However, more measures are needed to enable workers to move more easily between sectors and to encourage part-time retirement before a complete withdrawal from the labour force. This will help to combat population decline and at the same time increase taxable capacity in the economy as well as raising the retirement income of future pensioners.

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<sup>8</sup> For a review, see Kapteyn, Kalwij and Zaidi 2004.

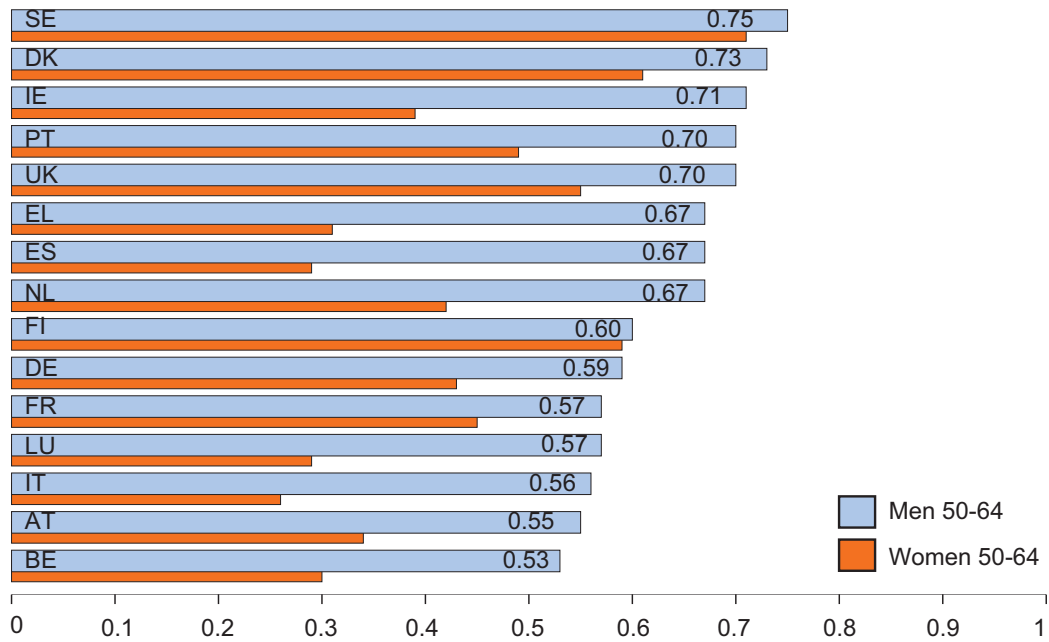
## Statistical Annex

**Figure A.1: Employment rate of older workers (aged 50-64; in 2005)**

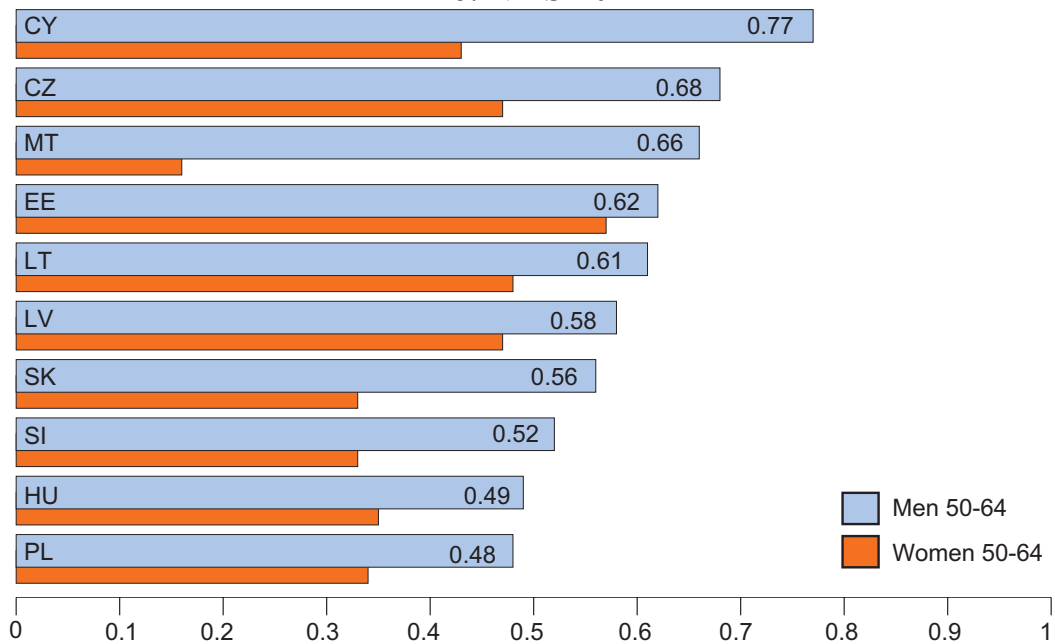


**Figure A.2: Employment rate of older workers (aged 50-64) by gender, in 2005**

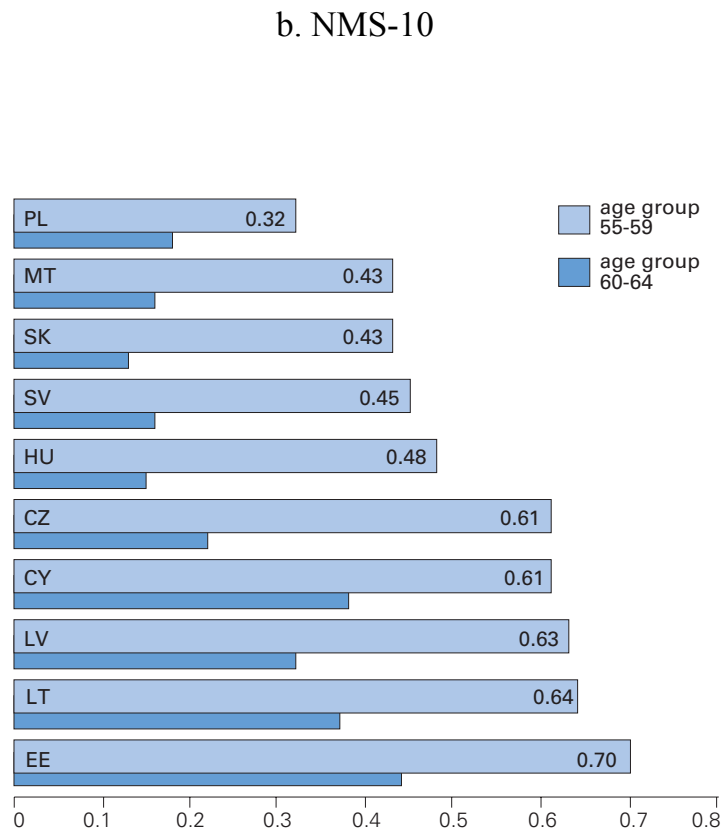
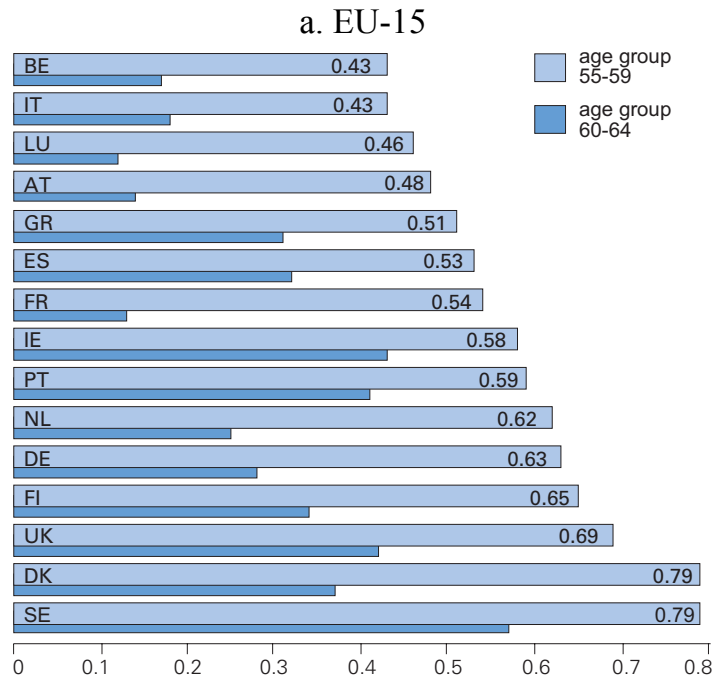
a. EU-15



b. NMS-10

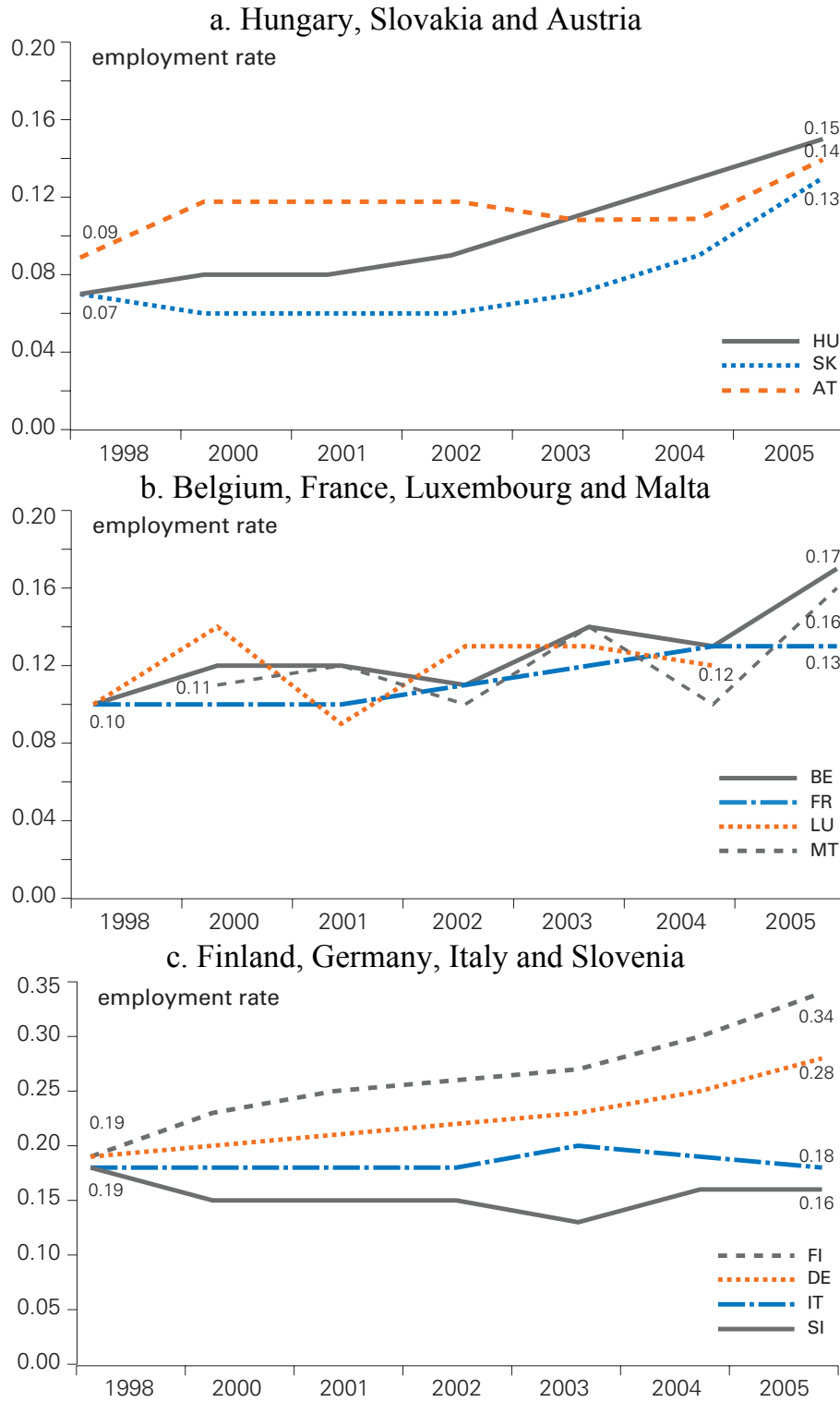


**Figure A.3: Employment rate of older workers by age groups (aged 55-59, and 60-64) in 2005**



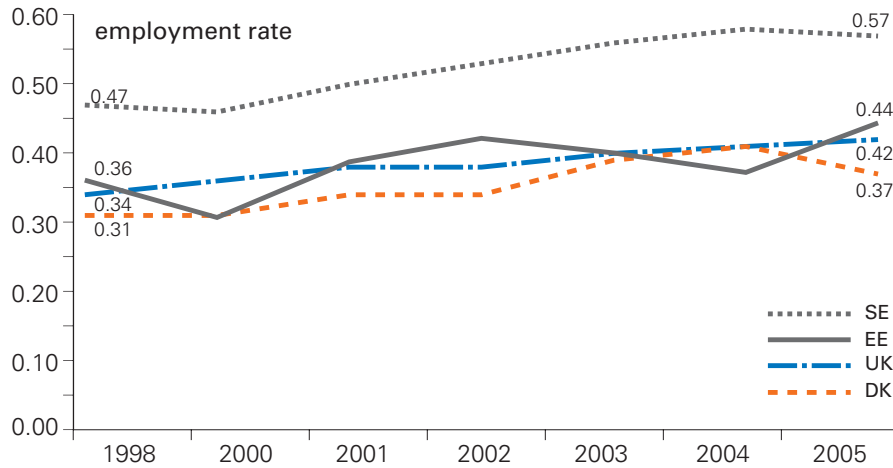


**Figure A.4: Trends in employment rates countries with relatively low employment rate in the base year (aged 60-64, 1998-2005)**

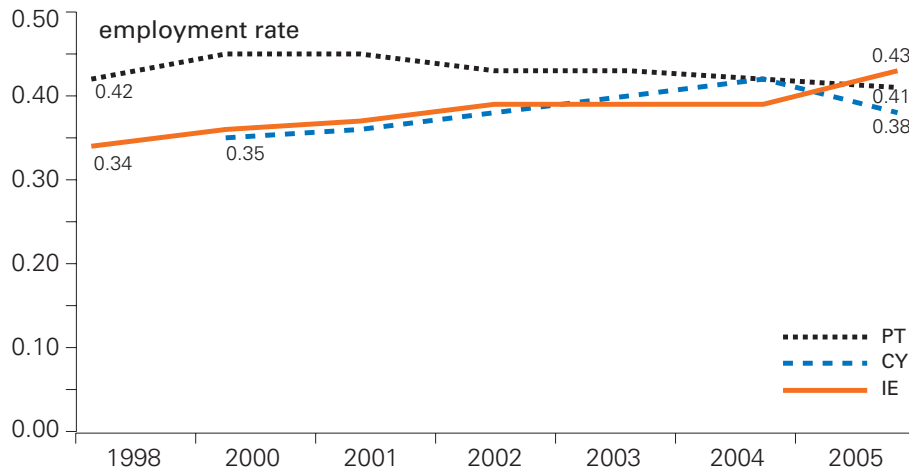


**Figure A.5: Trends in employment rates countries with relatively high employment rate in the base year (aged 60-64, 1998-2005)**

a. Sweden, Denmark, Estonia and the UK



b. Portugal, Cyprus and Ireland



**Table A.1: Trends in employment rates of older workers (subdivided across age groups: 50-54, 55-59 and 60-64)**

<b>Country &amp; Age group</b>	<b>1998</b>	<b>2001</b>	<b>2005</b>	<b>1998</b>	<b>2001</b>	<b>2005</b>	<b>1998</b>	<b>2001</b>	<b>2005</b>
	<b>Age group 50-54</b>			<b>Age group 55-59</b>			<b>Age group 60-64</b>		
Belgium	0.60	0.65	0.69	0.35	0.38	0.43	0.10	0.12	0.17
Czech Republic	0.82	0.82	0.83	0.52	0.52	0.61	0.19	0.17	0.22
Denmark	0.79	0.81	0.83	0.68	0.73	0.79	0.31	0.34	0.37
Germany	0.71	0.75	0.75	0.54	0.58	0.63	0.19	0.21	0.28
Estonia	0.81	0.72	0.75	0.64	0.62	0.70	0.36	0.38	0.44
Greece	0.59	0.62	0.66	0.47	0.48	0.51	0.32	0.30	0.31
Spain	0.56	0.60	0.66	0.45	0.47	0.53	0.26	0.30	0.32
France	0.74	0.76	0.78	0.47	0.49	0.54	0.10	0.10	0.13
Ireland	0.59	0.65	0.70	0.48	0.54	0.58	0.34	0.37	0.43
Italy	0.56	0.61	0.67	0.36	0.36	0.43	0.18	0.18	0.18
Cyprus		0.72	0.76		0.60	0.61		0.36	0.38
Latvia	0.72	0.72	0.77	0.48	0.50	0.63	0.23	0.24	0.32
Lithuania	0.74	0.71	0.72	0.54	0.55	0.64	0.24	0.22	0.37
Luxembourg	0.63	0.66		0.38	0.39		0.10	0.09	
Hungary	0.58	0.65	0.68	0.25	0.36	0.48	0.07	0.08	0.15
Malta		0.54	0.51		0.41	0.43		0.12	0.16
The Netherlands	0.70	0.74	0.77	0.47	0.57	0.62	0.16	0.18	0.25
Austria	0.71	0.73	0.74	0.41	0.42	0.48	0.09	0.12	0.14
Poland	0.65	0.57	0.56	0.42	0.39	0.32	0.25	0.19	0.18
Portugal	0.70	0.74	0.73	0.58	0.57	0.59	0.42	0.45	0.41
Slovenia	0.61	0.68	0.72	0.33	0.32	0.45	0.18	0.15	0.16
Slovak Republic	0.70	0.72	0.74	0.37	0.37	0.43	0.07	0.06	0.13
Finland	0.76	0.80	0.80	0.51	0.62	0.65	0.19	0.25	0.34
Sweden	0.84	0.85	0.83	0.76	0.78	0.79	0.47	0.50	0.57
The UK	0.76	0.77	0.79	0.61	0.65	0.69	0.34	0.38	0.42
Bulgaria		0.64	0.69		0.35	0.49		0.11	0.17
Croatia			0.61			0.41			0.21
Romania	0.73	0.68	0.67	0.59	0.55	0.48	0.50	0.46	0.32

**Table A.2: Trends in employment rates of older workers by sex (1998-2005)**

<b>COUNTRY</b>	<b>1998</b>	<b>2001</b>	<b>2005</b>	<b>1998</b>	<b>2001</b>	<b>2005</b>
	<b>Women</b>			<b>Men</b>		
Belgium	0.24	0.29	0.37	0.5	0.53	0.56
Czech Republic	0.46	0.45	0.48	0.68	0.67	0.69
Denmark	0.55	0.6	0.61	0.71	0.72	0.73
Germany	0.38	0.41	0.49	0.57	0.58	0.63
Estonia	0.54	0.55	0.64	0.67	0.61	0.63
Greece	0.28	0.29	0.33	0.65	0.66	0.69
Spain	0.24	0.27	0.35	0.63	0.68	0.69
France	0.4	0.44	0.49	0.53	0.57	0.58
Ireland	0.3	0.36	0.45	0.67	0.72	0.72
Italy	0.22	0.25	0.3	0.54	0.55	0.57
Cyprus		0.41	0.43		0.76	0.78
Latvia	0.4	0.44	0.55	0.57	0.54	0.62
Lithuania	0.42	0.44	0.52	0.62	0.56	0.66
Luxembourg	0.25	0.26		0.53	0.56	
Hungary	0.24	0.32	0.42	0.42	0.48	0.53
Malta		0.14	0.17		0.67	0.64
The Netherlands	0.33	0.41	0.47	0.63	0.67	0.68
Austria	0.31	0.33	0.37	0.55	0.55	0.55
Poland	0.38	0.36	0.32	0.55	0.48	0.48
Portugal	0.45	0.49	0.52	0.71	0.71	0.67
Slovenia	0.29	0.3	0.41	0.47	0.51	0.56
Slovak Republic	0.3	0.33	0.38	0.55	0.55	0.61
Finland	0.51	0.6	0.63	0.55	0.6	0.62
Sweden	0.69	0.71	0.71	0.74	0.75	0.76
The UK	0.51	0.54	0.57	0.68	0.7	0.72
Bulgaria		0.33	0.41		0.46	0.54
Croatia			0.34			0.54
Romania	0.54	0.51	0.44	0.68	0.64	0.59

**Table A.3: Employment rates of older workers by education status (2005)**

	<b>Low education</b>	<b>Medium education</b>	<b>High education</b>
Belgium	0.32	0.54	0.67
Czech Republic	0.32	0.60	0.80
Denmark	0.52	0.69	0.78
Germany	0.41	0.54	0.72
Estonia	0.42	0.62	0.78
Greece	0.46	0.50	0.72
Spain	0.44	0.61	0.75
France	0.45	0.57	0.69
Ireland	0.50	0.64	0.78
Italy	0.33	0.59	0.79
Cyprus	0.54	0.62	0.79
Latvia	0.39	0.60	0.77
Lithuania	0.34	0.61	0.80
Luxembourg	-	-	-
Hungary	0.25	0.54	0.73
Malta	0.37	0.62	0.64
The Netherlands	0.45	0.61	0.72
Austria	0.35	0.46	0.66
Poland	0.28	0.39	0.65
Portugal	0.57	0.61	0.75
Slovenia	0.37	0.47	0.70
Slovak Republic	0.23	0.53	0.72
Finland	0.50	0.64	0.76
Sweden	0.62	0.74	0.86
The UK	0.60	0.76	0.81
Bulgaria	0.32	0.52	0.66
Croatia	0.37	0.46	0.66
Romania	0.48	0.51	0.69

**Table A.4: Employment rates of older workers by age and gender in 2005 (aged 50-64)**

COUNTRY	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
<b>MEN</b>															
Belgium	0.83	0.81	0.79	0.75	0.71	0.64	0.58	0.52	0.45	0.39	0.26	0.24	0.18	0.14	0.14
Czech Republic	0.86	0.86	0.86	0.85	0.84	0.81	0.80	0.78	0.72	0.61	0.48	0.32	0.22	0.19	0.19
Denmark	0.88	0.88	0.87	0.84	0.82	0.84	0.84	0.80	0.79	0.75	0.62	0.56	0.46	0.31	0.26
Germany	0.84	0.83	0.82	0.81	0.79	0.76	0.73	0.69	0.64	0.57	0.46	0.38	0.31	0.21	0.15
Estonia	0.76	0.77	0.68	0.66	0.64	0.69	0.73	0.65	0.67	0.64	0.53	0.49	0.53	0.40	0.35
Greece	0.89	0.87	0.84	0.83	0.82	0.78	0.74	0.72	0.65	0.59	0.52	0.46	0.43	0.39	0.36
Spain	0.86	0.85	0.83	0.82	0.79	0.75	0.73	0.69	0.65	0.63	0.55	0.49	0.43	0.37	0.31
France	0.88	0.86	0.84	0.82	0.80	0.73	0.66	0.57	0.47	0.39	0.19	0.14	0.11	0.09	0.08
Ireland	0.84	0.82	0.82	0.81	0.79	0.78	0.74	0.71	0.69	0.66	0.62	0.57	0.55	0.50	0.44
Italy	0.89	0.86	0.84	0.77	0.71	0.64	0.58	0.52	0.46	0.41	0.36	0.32	0.30	0.26	0.24
Cyprus	0.92	0.92	0.91	0.91	0.87	0.86	0.81	0.80	0.77	0.74	0.63	0.63	0.55	0.50	0.45
Latvia	0.80	0.74	0.72	0.67	0.73	0.67	0.71	0.61	0.63	0.65	0.48	0.44	0.32	0.26	0.21
Lithuania	0.74	0.76	0.74	0.72	0.68	0.71	0.70	0.64	0.66	0.66	0.65	0.51	0.37	0.27	0.21
Luxembourg	0.90	0.88	0.87	0.85	0.85	0.79	0.68	0.53	0.39	0.35	0.23	0.18	0.14	0.13	0.09
Hungary	0.73	0.71	0.68	0.66	0.64	0.60	0.56	0.53	0.47	0.40	0.25	0.17	0.13	0.11	0.09
Malta	0.87	0.82	0.83	0.84	0.81	0.76	0.74	0.69	0.70	0.64	0.59	0.22	0.07	0.06	0.08
The Netherlands	0.89	0.89	0.88	0.87	0.85	0.82	0.79	0.73	0.67	0.59	0.46	0.30	0.26	0.22	0.19
Austria	0.87	0.86	0.83	0.82	0.77	0.73	0.69	0.59	0.54	0.46	0.29	0.18	0.13	0.10	0.09
Poland	0.68	0.64	0.61	0.59	0.56	0.52	0.47	0.44	0.42	0.38	0.33	0.27	0.22	0.26	0.23
Portugal	0.89	0.85	0.84	0.81	0.79	0.76	0.74	0.67	0.69	0.63	0.55	0.54	0.52	0.51	0.48
Slovenia	0.79	0.81	0.75	0.77	0.73	0.65	0.57	0.51	0.41	0.29	0.26	0.20	0.21	0.17	0.16
Slovak Republic	0.80	0.77	0.75	0.73	0.74	0.71	0.68	0.67	0.57	0.48	0.25	0.14	0.08	0.08	0.06
Finland	0.81	0.80	0.80	0.77	0.76	0.71	0.67	0.62	0.53	0.50	0.42	0.36	0.30	0.20	0.18
Sweden	0.86	0.85	0.86	0.85	0.83	0.83	0.81	0.81	0.79	0.77	0.70	0.64	0.56	0.47	0.40
The UK	0.85	0.85	0.83	0.81	0.81	0.78	0.76	0.73	0.71	0.66	0.60	0.55	0.51	0.46	0.38
Bulgaria	0.70	0.69	0.67	0.65	0.64	0.61	0.59	0.53	0.48	0.42	0.36	0.29	0.20	0.13	0.12
Croatia	0.73	0.72	0.75	0.72	0.69	0.68	0.58	0.54	0.46	0.34	0.32	0.31	0.23	0.19	0.15
Romania	0.78	0.75	0.74	0.71	0.69	0.64	0.60	0.58	0.55	0.53	0.48	0.46	0.44	0.41	0.40

<b>COUNTRY</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60</b>	<b>61</b>	<b>62</b>	<b>63</b>	<b>64</b>
<b>WOMEN</b>															
Belgium	0.55	0.54	0.50	0.49	0.45	0.36	0.31	0.26	0.22	0.20	0.11	0.08	0.07	0.05	0.03
Czech Republic	0.82	0.81	0.81	0.77	0.69	0.59	0.45	0.34	0.26	0.18	0.16	0.13	0.12	0.11	0.10
Denmark	0.80	0.81	0.78	0.76	0.74	0.70	0.76	0.70	0.67	0.62	0.41	0.30	0.26	0.16	0.13
Germany	0.70	0.69	0.66	0.65	0.61	0.58	0.54	0.51	0.45	0.39	0.25	0.18	0.14	0.10	0.08
Estonia	0.78	0.76	0.83	0.76	0.71	0.70	0.68	0.59	0.60	0.53	0.39	0.42	0.34	0.24	0.21
Greece	0.46	0.46	0.42	0.40	0.38	0.35	0.31	0.28	0.27	0.24	0.22	0.21	0.21	0.19	0.17
Spain	0.44	0.43	0.39	0.37	0.35	0.33	0.29	0.28	0.27	0.24	0.22	0.18	0.16	0.14	0.12
France	0.72	0.70	0.68	0.66	0.63	0.58	0.52	0.45	0.37	0.33	0.18	0.13	0.09	0.07	0.07
Ireland	0.54	0.52	0.50	0.47	0.46	0.44	0.40	0.38	0.35	0.31	0.29	0.26	0.22	0.17	0.16
Italy	0.48	0.46	0.44	0.40	0.37	0.33	0.29	0.25	0.22	0.19	0.13	0.10	0.08	0.06	0.05
Cyprus	0.63	0.61	0.61	0.59	0.54	0.47	0.42	0.38	0.37	0.37	0.29	0.27	0.21	0.20	0.14
Latvia	0.77	0.74	0.73	0.73	0.69	0.60	0.57	0.49	0.37	0.34	0.30	0.22	0.22	0.21	0.16
Lithuania	0.77	0.73	0.77	0.67	0.69	0.69	0.65	0.50	0.39	0.36	0.25	0.20	0.16	0.18	0.16
Luxembourg	0.54	0.50	0.45	0.45	0.43	0.31	0.29	0.26	0.25	0.21	0.14	0.09	0.09	0.04	0.06
Hungary	0.68	0.67	0.64	0.60	0.54	0.47	0.37	0.25	0.17	0.13	0.10	0.07	0.06	0.06	0.04
Malta	0.25	0.22	0.23	0.17	0.19	0.19	0.20	0.15	0.14	0.17	0.08	0.05	0.00	0.02	0.01
The Netherlands	0.66	0.62	0.61	0.58	0.53	0.49	0.46	0.43	0.38	0.32	0.22	0.17	0.13	0.09	0.07
Austria	0.68	0.68	0.65	0.64	0.57	0.46	0.35	0.26	0.21	0.18	0.11	0.08	0.07	0.06	0.05
Poland	0.60	0.55	0.51	0.47	0.44	0.34	0.29	0.26	0.23	0.22	0.18	0.16	0.12	0.12	0.11
Portugal	0.68	0.64	0.62	0.62	0.58	0.52	0.51	0.49	0.45	0.42	0.39	0.35	0.36	0.35	0.30
Slovenia	0.69	0.66	0.63	0.51	0.41	0.32	0.24	0.20	0.20	0.16	0.13	0.12	0.10	0.11	0.10
Slovak Republic	0.76	0.75	0.69	0.63	0.50	0.33	0.22	0.13	0.10	0.09	0.06	0.05	0.04	0.03	0.02
Finland	0.81	0.84	0.80	0.79	0.77	0.76	0.68	0.63	0.57	0.51	0.36	0.30	0.25	0.15	0.09
Sweden	0.84	0.85	0.83	0.82	0.82	0.81	0.78	0.77	0.74	0.71	0.66	0.59	0.50	0.38	0.29
The UK	0.75	0.73	0.72	0.72	0.69	0.67	0.62	0.59	0.54	0.49	0.37	0.31	0.27	0.22	0.19
Bulgaria	0.70	0.69	0.66	0.63	0.58	0.52	0.41	0.28	0.18	0.12	0.10	0.07	0.07	0.06	0.05
Croatia	0.57	0.50	0.52	0.40	0.39	0.34	0.29	0.23	0.23	0.19	0.17	0.17	0.12	0.13	0.13
Romania	0.65	0.62	0.61	0.57	0.52	0.50	0.48	0.46	0.38	0.36	0.37	0.37	0.35	0.35	0.36

**Table A.5: Working hours for employed older workers (subdivided across age groups: 50-54, 55-59 and 60-64)**

	<15	15-29	30-34	35+		<15	15-29	30-34	35+
<b>50-54</b>									
						<b>Women</b>			
	<b>Men</b>								
Belgium	1.8	7.5	9.3	81.5	10.8	28.4	12.9	47.9	
Czech Republic	0.2	1.6	1.6	96.6	0.3	3.5	4.3	91.9	
Denmark	2.9	8.8	8.3	80.0	2.4	22.3	17.2	58.1	
Germany	2.3	4.7	3.7	89.3	13.5	28.2	9.6	48.7	
Estonia	0.0	4.9	2.0	93.0	0.6	7.8	1.1	90.4	
Greece	0.3	4.2	8.9	86.6	3.3	12.0	13.0	71.7	
Spain	1.0	3.7	4.4	90.9	7.1	15.3	9.1	68.5	
France	0.9	7.7	6.4	84.9	6.2	21.9	11.9	60.0	
Ireland	0.9	7.2	10.9	81.0	11.6	36.6	12.9	38.9	
Italy	0.8	5.8	4.7	88.7	5.1	28.2	7.2	59.5	
Cyprus	0.4	6.1	10.6	83.0	5.5	13.7	16.5	64.3	
Latvia	0.0	5.2	3.3	91.5	1.3	7.2	3.2	88.4	
Lithuania	0.1	5.4	5.7	88.8	1.6	10.5	8.7	79.2	
Luxembourg	0.1	2.9	4.5	92.5	5.6	31.5	10.1	52.8	
Hungary	0.7	2.7	5.6	91.1	1.0	4.1	7.1	87.8	
Malta	1.3	5.7	16.0	77.0	2.0	21.9	27.5	48.6	
The Netherlands	2.4	12.3	12.6	72.7	20.6	44.4	16.1	18.9	
Austria	1.5	2.4	6.7	89.5	8.4	21.1	12.2	58.3	
Poland	1.5	6.2	4.3	88.0	2.1	11.5	8.2	78.1	
Portugal	0.9	5.2	7.9	86.1	4.3	13.9	8.9	72.9	
Slovenia	0.8	2.8	9.4	87.0	0.9	9.6	9.2	80.3	
Slovak Republic	0.0	1.6	0.9	97.5	0.1	2.9	2.3	94.7	
Finland	2.4	8.3	10.5	78.8	3.9	12.6	14.1	69.4	
Sweden	2.9	12.9	11.7	72.5	4.9	21.6	16.7	56.7	
The UK	2.2	8.5	7.7	81.7	11.1	29.8	13.3	45.8	
Bulgaria	0.1	5.2	5.5	89.2	0.2	7.0	5.1	87.7	
Croatia	1.5	4.2	2.5	91.8	4.0	6.0	2.2	87.8	
Romania	0.1	4.0	4.6	91.2	0.3	9.5	5.9	84.2	
<b>All</b>	1.4	6.0	5.8	86.8	7.3	21.4	10.0	61.3	
<b>55-59</b>									
						<b>Women</b>			
	<b>Men</b>								
Belgium	2.2	11.5	9.8	76.5	10.9	38.9	10.4	39.8	
Czech Republic	0.3	1.8	2.8	95.1	1.2	5.8	4.1	88.9	
Denmark	0.9	11.1	9.4	78.6	4.7	25.3	18.8	51.2	
Germany	2.8	4.6	2.5	90.2	14.2	27.4	9.7	48.8	
Estonia	0.0	3.3	5.7	91.0	0.4	7.9	1.9	89.8	
Greece	0.8	3.8	9.4	86.0	3.0	13.3	12.5	71.2	
Spain	1.1	2.8	4.9	91.2	8.6	16.5	8.1	66.9	
France	2.5	9.1	4.5	83.9	9.6	22.4	10.1	57.9	
Ireland	1.2	10.8	11.1	76.8	14.8	35.9	10.6	38.7	
Italy	1.5	7.4	4.4	86.6	4.9	29.2	9.4	56.5	
Cyprus	2.7	9.7	15.9	71.7	4.9	18.7	13.0	63.4	
Latvia	0.0	6.1	3.8	90.1	0.0	9.2	3.9	86.9	
Lithuania	0.8	8.4	6.7	84.2	0.8	16.7	11.7	70.8	
Luxembourg	0.4	3.0	6.5	90.1	12.6	30.0	9.7	47.7	
Hungary	0.9	4.5	6.7	87.9	1.4	8.9	7.8	81.9	
Malta	0.6	7.8	12.9	78.7	0.0	31.7	31.7	36.6	
The Netherlands	4.2	15.6	14.1	66.1	26.3	42.7	13.8	17.1	
Austria	2.8	6.3	6.5	84.3	15.0	21.2	9.3	54.5	
Poland	2.8	8.5	6.9	81.8	7.0	21.5	10.4	61.0	
Portugal	2.1	7.1	6.2	84.7	7.9	19.8	9.4	63.0	
Slovenia	0.2	6.4	8.4	84.9	9.8	11.0	7.8	71.3	
Slovak Republic	0.2	1.5	0.6	97.7	0.5	10.4	4.1	84.9	
Finland	3.2	9.7	11.3	75.8	4.1	17.2	13.9	64.9	
Sweden	2.9	12.7	11.9	72.4	5.0	26.4	18.7	49.9	
The UK	3.5	10.8	9.2	76.5	14.5	33.9	12.0	39.6	
Bulgaria	0.1	3.8	5.4	90.7	0.9	6.6	7.0	85.5	
Croatia	2.9	4.4	2.6	90.1	4.2	10.7	7.3	77.8	
Romania	0.0	7.9	5.6	86.5	0.2	17.8	11.0	70.9	
<b>All</b>	2.2	7.5	6.2	84.2	9.7	24.8	10.5	55.0	



60-64	<15	15-29	30-34	35+	<15	15-29	30-34	35+
	Men				Women			
Belgium	7.2	13.5	7.1	72.2	12.0	28.9	3.6	55.4
Czech Republic	1.6	8.6	3.9	85.9	9.5	22.8	12.1	55.6
Denmark	6.0	10.6	10.8	72.6	11.6	34.2	13.7	40.6
Germany	9.9	7.0	2.4	80.7	31.5	25.8	6.3	36.4
Estonia	0.0	4.9	2.2	93.0	5.7	12.8	2.9	78.7
Greece	1.4	4.4	8.6	85.5	5.6	14.8	16.2	63.4
Spain	2.1	3.6	4.0	90.3	12.5	17.9	8.4	61.2
France	9.7	9.9	6.2	74.3	18.2	21.7	9.1	50.9
Ireland	2.3	10.9	13.1	73.7	20.8	35.6	8.7	34.8
Italy	2.8	10.3	7.0	80.0	5.5	28.6	7.7	58.1
Cyprus	3.4	15.1	10.9	70.6	15.0	10.0	15.0	60.0
Latvia	3.6	15.0	11.1	70.4	1.9	13.9	5.4	78.8
Lithuania	0.0	7.5	9.6	82.9	0.0	17.9	13.7	68.5
Luxembourg	3.9	5.1	5.8	85.2	13.2	24.5	7.0	55.2
Hungary	3.1	14.7	6.6	75.6	9.4	29.9	9.3	51.4
Malta	6.1	21.2	16.9	55.8	0.0	74.9	0.0	25.1
The Netherlands	14.2	21.0	12.1	52.7	40.8	36.6	8.1	14.6
Austria	11.8	14.5	5.5	68.3	34.5	13.0	3.2	49.4
Poland	3.3	15.4	6.4	74.9	11.4	31.5	12.8	44.3
Portugal	3.9	12.6	11.0	72.5	11.0	24.9	11.6	52.5
Slovenia	3.1	14.2	7.7	75.0	23.0	18.0	4.3	54.7
Slovak Republic	1.5	5.7	3.5	89.3	22.6	32.6	4.5	40.3
Finland	6.5	21.8	12.0	59.7	9.0	25.9	10.7	54.4
Sweden	6.0	17.2	13.2	63.6	8.3	30.7	18.8	42.3
The UK	7.4	14.7	10.6	67.3	27.7	36.5	10.7	25.1
Bulgaria	0.4	8.5	4.1	87.0	5.6	22.6	9.3	62.5
Croatia	3.9	11.8	3.7	80.6	17.7	16.7	15.2	50.4
Romania	0.0	15.0	11.8	73.2	0.2	25.6	17.3	57.0
<b>All</b>	5.8	10.9	7.3	76.1	18.4	27.3	10.2	44.1

**Note:** A small number of employed older workers did not report any working hours, and they are excluded from the results reported above.

**Table A.6: Trends in proportion of older workers working part-time  
(subdivided across age groups: 50-54, 55-59 and 60-64)**

COUNTRY/ Age	1998	2001	2005	1998	2001	2005
<b>50-54</b>		<b>Men</b>		<b>Women</b>		
Belgium	14.0	36.0	26.0	48.0	59.0	56.0
Czech Republic	15.0	15.0	7.0	21.0	20.0	13.0
Denmark	37.0	34.0	29.0	54.0	60.0	48.0
Germany	8.0	9.0	16.0	47.0	49.0	55.0
Estonia	18.0	14.0	15.0	23.0	19.0	15.0
Greece	18.0	16.0	15.0	34.0	29.0	31.0
Spain	22.0	21.0	14.0	35.0	40.0	37.0
France	17.0	17.0	23.0	41.0	40.0	45.0
Ireland	19.0	18.0	21.0	58.0	60.0	63.0
Italy	12.0	12.0	15.0	35.0	36.0	43.0
Cyprus		25.0	18.0		35.0	41.0
Latvia	17.0	10.0	10.0	16.0	17.0	15.0
Lithuania	11.0	15.0	12.0	16.0	21.0	22.0
Luxembourg	8.0	8.0		47.0	44.0	
Hungary	9.0	8.0	11.0	16.0	14.0	15.0
Malta		60.0	24.0		82.0	52.0
The Netherlands	23.0	37.0	35.0	80.0	81.0	84.0
Austria	11.0	9.0	17.0	35.0	37.0	47.0
Poland	14.0	20.0	14.0	24.0	29.0	24.0
Portugal	17.0	19.0	17.0	37.0	34.0	31.0
Slovenia	21.0	24.0	20.0	33.0	29.0	26.0
Slovak Republic	13.0	19.0	5.0	21.0	25.0	7.0
Finland	36.0	41.0	31.0	42.0	51.0	40.0
Sweden	40.0	41.0	34.0	61.0	60.0	50.0
The UK	25.0	25.0	25.0	65.0	62.0	59.0
Bulgaria		6.0	11.0		8.0	14.0
Croatia			13.0			16.0
Romania	12.0	11.0	9.0	26.0	29.0	16.0
<b>55-59</b>		<b>Men</b>		<b>Women</b>		
Belgium	16.0	35.0	33.0	49.0	55.0	65.0
Czech Republic	19.0	17.0	10.0	37.0	28.0	16.0
Denmark	30.0	28.0	27.0	60.0	53.0	54.0
Germany	10.0	12.0	19.0	50.0	52.0	56.0
Estonia	23.0	33.0	13.0	27.0	28.0	13.0
Greece	21.0	17.0	15.0	35.0	28.0	32.0
Spain	25.0	22.0	15.0	42.0	39.0	39.0
France	21.0	21.0	25.0	47.0	47.0	48.0
Ireland	21.0	21.0	26.0	59.0	61.0	64.0
Italy	15.0	16.0	16.0	36.0	38.0	46.0
Cyprus		25.0	31.0		49.0	40.0
Latvia	17.0	11.0	15.0	20.0	27.0	17.0
Lithuania	16.0	12.0	17.0	17.0	24.0	30.0
Luxembourg	8.0	11.0		41.0	44.0	
Hungary	12.0	9.0	15.0	40.0	23.0	20.0
Malta		64.0	22.0		79.0	66.0
The Netherlands	28.0	40.0	42.0	80.0	83.0	86.0
Austria	13.0	12.0	25.0	42.0	42.0	50.0
Poland	22.0	27.0	20.0	37.0	46.0	40.0
Portugal	22.0	21.0	18.0	45.0	42.0	41.0
Slovenia	28.0	25.0	22.0	35.0	26.0	31.0
Slovak Republic	14.0	22.0	4.0	20.0	38.0	18.0
Finland	32.0	44.0	35.0	46.0	58.0	47.0
Sweden	44.0	45.0	35.0	68.0	64.0	57.0
The UK	30.0	30.0	31.0	68.0	65.0	65.0
Bulgaria		6.0	10.0		14.0	16.0
Croatia			15.0			25.0
Romania	24.0	26.0	14.0	40.0	44.0	29.0

60-64	Men			Women		
Belgium	21.0	31.0	34.0	50.0	54.0	53.0
Czech Republic	34.0	26.0	18.0	61.0	69.0	46.0
Denmark	45.0	40.0	33.0	73.0	65.0	67.0
Germany	19.0	21.0	30.0	64.0	62.0	69.0
Estonia	24.0	12.0	10.0	44.0	23.0	24.0
Greece	22.0	19.0	16.0	40.0	42.0	40.0
Spain	26.0	24.0	18.0	39.0	38.0	46.0
France	25.0	30.0	33.0	52.0	51.0	56.0
Ireland	23.0	25.0	30.0	61.0	64.0	67.0
Italy	17.0	17.0	23.0	37.0	34.0	43.0
Cyprus		32.0	34.0		53.0	44.0
Latvia	23.0	16.0	31.0	30.0	34.0	26.0
Lithuania	13.0	25.0	19.0	28.0	39.0	34.0
Luxembourg	16.0	21.0		37.0	40.0	
Hungary	36.0	29.0	26.0	55.0	47.0	49.0
Malta		67.0	53.0		100.0	78.0
The Netherlands	40.0	56.0	55.0	81.0	85.0	88.0
Austria	27.0	25.0	42.0	44.0	42.0	57.0
Poland	35.0	41.0	27.0	54.0	64.0	57.0
Portugal	30.0	28.0	31.0	50.0	53.0	51.0
Slovenia	37.0	31.0	30.0	38.0	27.0	45.0
Slovak Republic	18.0	30.0	16.0	56.0	55.0	61.0
Finland	48.0	54.0	51.0	49.0	64.0	55.0
Sweden	57.0	60.0	44.0	72.0	74.0	65.0
The UK	38.0	38.0	40.0	79.0	80.0	78.0
Bulgaria		12.0	15.0		29.0	38.0
Croatia			21.0			51.0
Romania	32.0	34.0	27.0	56.0	56.0	43.0

**Note:** Part-time hours here are defined as under 35 hours a week.

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