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Introduction

This Working Paper aims to give a structured gender analysis of the working and employment conditions of older workers (aged 50 and over). While working and employment conditions are increasingly recognized as key issues in ageing at work, gender disparities are still going under-considered. These are not only the outcome of horizontal (between sectors of activity) and vertical (between job categories) segregation that produce widely differing work situations for women and men; they are also about men and women's respective career paths, how they impact on health among the over-50s, and changing workforce exit norms, not to mention opportunities for self-fulfilment in work and recognition at work. More broadly, women and men's ageing at work is influenced by the unequal distribution of domestic work and the tasks of caring both for the older and younger generations.

Our methodology is to have selected indicators across a range of areas which previous analyses (Eurofound 2012b) have shown to be relevant in assessing the quality of work and employment in Europe from the perspective of ageing. The first area is socio-economic security, in particular the intrinsic constraint of continuing to work and specific gender aspects of career paths in the retirement process. A second area is that of arduous work related to declining health, arduous work in the end of gainful life with regard to the specific career paths of men and women, and the impacts on workforce exit. Self-fulfilment in work at career wind-down is another area which plays significantly into job retention. This involves career opportunities and a range of variables related to participation, recognition, training, etc., as well as age and gender discrimination at the end of gainful life. Finally, balancing work and non-work commitments is also a key gender differentiating factor, especially as regards the long-term effects of unpaid work on the sustainability of paid work.

The first part of this Working Paper describes women and men working in the run-up to retirement. The second part considers financial security and the career paths of older workers. The third part deals with how arduous work differentially affects women and men, with a particular focus on the long-term effects. The fourth part considers self-fulfilment in work when approaching retirement. The final section discusses the influence of unpaid work and the unequal division of gender roles on ageing at work.

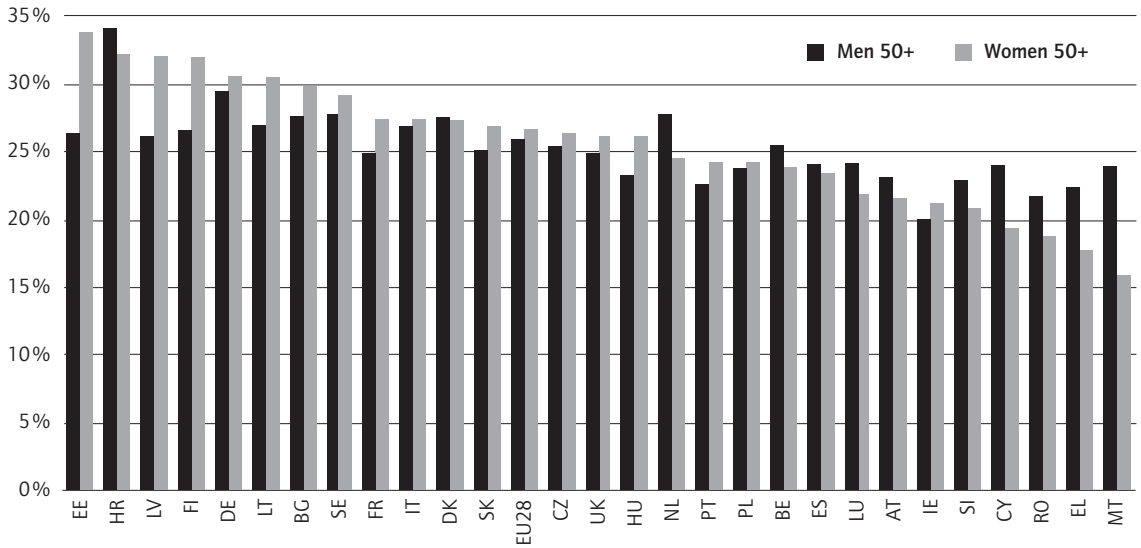
1. Women and men working in career wind-down

This first part reviews in turn the main characteristics of wage employment for women and men aged 50 and over, the differing employment rates of older workers, the average duration of working life and the distribution of the older population by employment or non-employment status.

1.1 Women and men aged 50 and over in paid work

Employees in the 50-64 age group made up 26% of the entire employed workforce in the European Union in 2013, with no significant gender differences. The EU28 average conceals wide between-country gender disparities, as shown in Figure 1, where countries are ranked by order of the size of the over-50 share of total female employment. In some countries, the proportion of older workers is higher in female employment while in others it is higher in male employment, but the extremes concern small countries.

Figure 1 **Share of the 50-64 age group in total male and female wage employment, by country, ranked by the proportion of over-50s in female employment (EU28, 2013)**



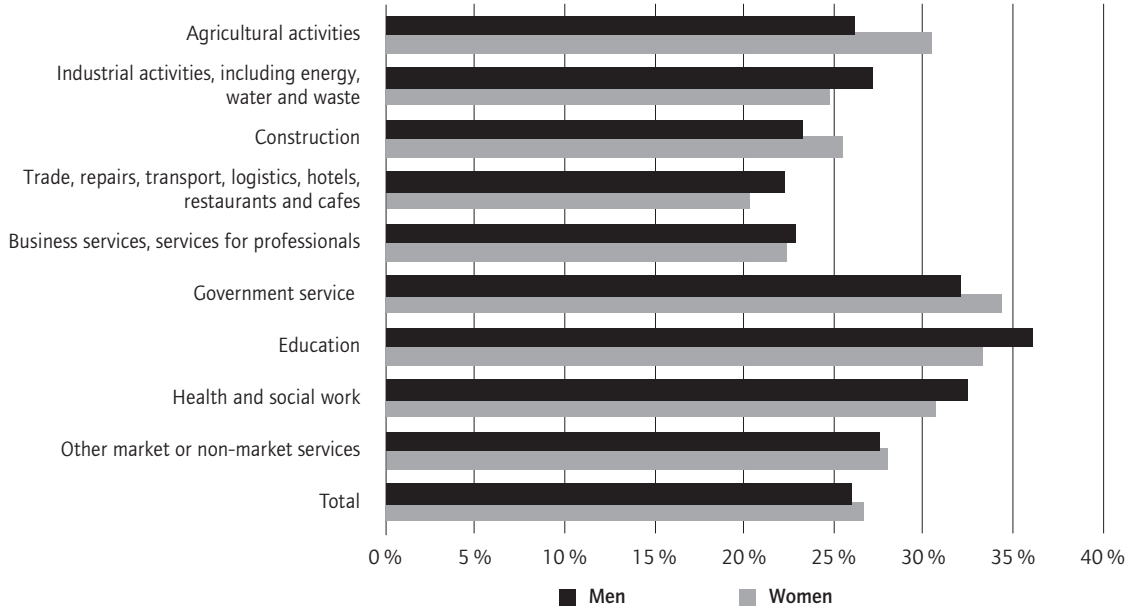
Source: LFS, Eurostat database 2nd quarter 2013

To gain a clearer picture of the employment situation of women and men aged 50-64 we shall consider in turn their distribution by sectors of activity and occupations and the proportion in part-time and fixed-term employment.

1.1.1 Employment distribution in the 50-64 age group by sector of activity

Figure 2 depicts the proportion of employees aged 50-64 in total male and female wage employment by sector of activity for the EU28. It shows that the proportions of older workers are higher in some sectors (government service, education, health and social work) and lower in others (trade, repairs, transport, physical distribution/logistics, hospitality, commercial and professional services). In these terms, the gender gaps are slight.

Figure 2 **Share of the 50-64 age group in total male and female wage employment, by sector of activity (EU 28, 2013)**



Source: LFS, Eurostat database 2nd quarter 2013

Narrowing the examination down to the distribution of just older workers (aged 50-64) by sector of activity reveals more significant differences. Table 1 concerns only employed workers aged 50 and over.

Table 1 **Sectoral distribution of employment, employees aged 50-64, EU28, 2013**

NACE	Sector	Share of women in the sector %	Sector share of male employment %	Sector share of female employment %	Sector share of M/F employment %
A	Agricultural activities	30.7 %	2.3 %	1.1 %	1.7 %
B-C-D-E	Industrial activities, including energy, water and waste	27.0 %	28.1 %	10.9 %	19.7 %
F	Construction	12.5 %	9.4 %	1.4 %	5.5 %
G-H-I	Trade, repairs, transport, logistics, hotels, restaurants and cafes	44.3 %	21.0 %	17.5 %	19.3 %
J-K-L-M-N	Business services (IT, finance, real estate, services for professionals)	47.7 %	13.6 %	13.0 %	13.3 %
O	Government service	48.1 %	10.7 %	10.4 %	10.5 %
P	Education	71.3 %	6.2 %	16.2 %	11.1 %
Q	Health and social work	79.1 %	5.6 %	22.3 %	13.8 %
R-S-T-U	Other market or non-market services	68.4 %	3.2 %	7.3 %	5.2 %
	All sectors	48.8 %	100 %	100 %	100 %

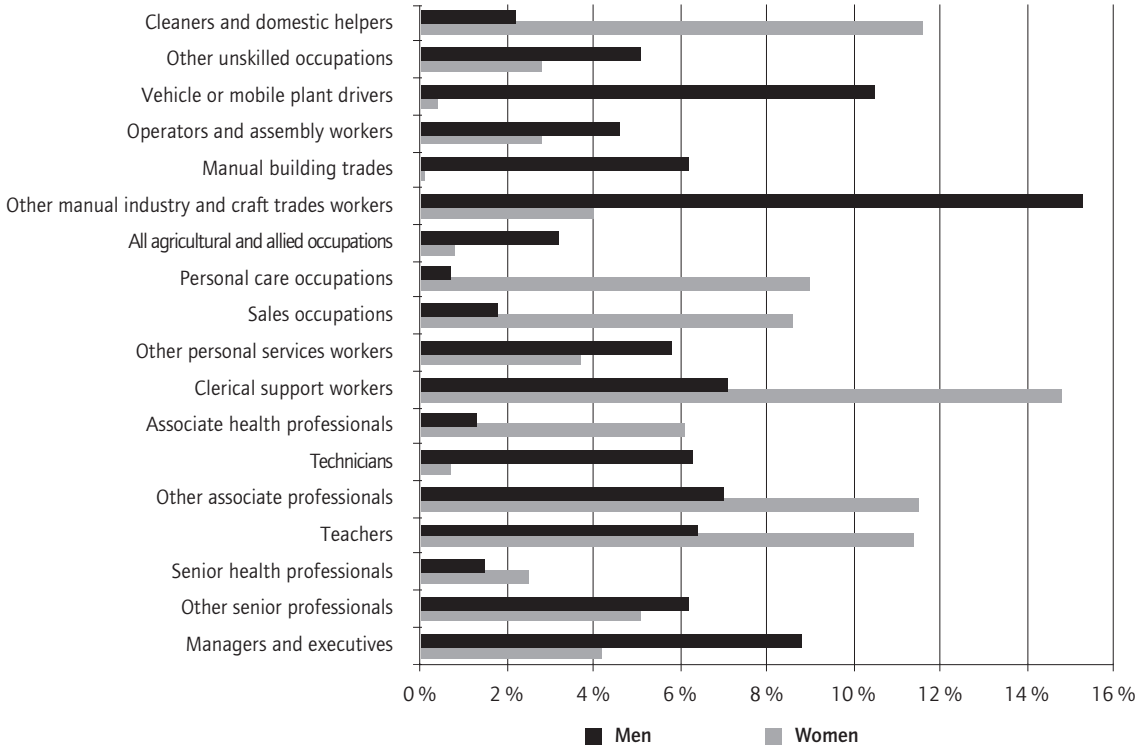
Source: LFS, Eurostat database 2nd quarter 2013

The first data column shows, for older workers, the female- (education, health and social work, other market or non-market services) or male- (industry and construction) dominated sectors. The last three columns of Table 1 afford a comparison of the sectoral distribution of male, female and total employment. Women are more highly represented in government service, education, health and social work (49% of female employment in the 50-64 age group). For male employment, industry and construction account for 37% of jobs.

1.1.2 Employment distribution in the 50-64 age group by occupational categories

In a previous Working Paper for the European Trade Union Institute (ETUI) (Vendramin and Valenduc 2012), we also examined the occupational distribution of older workers from the findings of the European Working Conditions Survey (EWCS 2010). That study distinguished 18 categories of occupation based on the International Standard Classification of Occupations (ISCO-08). Figure 3 shows sharp gender differences in the jobs done by workers aged 50-64. Women are more concentrated than men in a handful of occupations: 15% in administrative occupations, 12% domestic cleaners and helpers, 11% in education and 11% non-health associate professionals - these four occupational categories account for half of all employed women aged 50 and over. This figure clearly illustrates the gender occupational segregation, which is slightly more pronounced among older than younger workers – a finding borne out by other recent studies (Eurofound 2013).

Figure 3 **Gender distribution of wage employment in the 50-64 age group, by occupational categories (% of total wage employment of women or men, EU27, 2010)**



Source: EWCS 2010

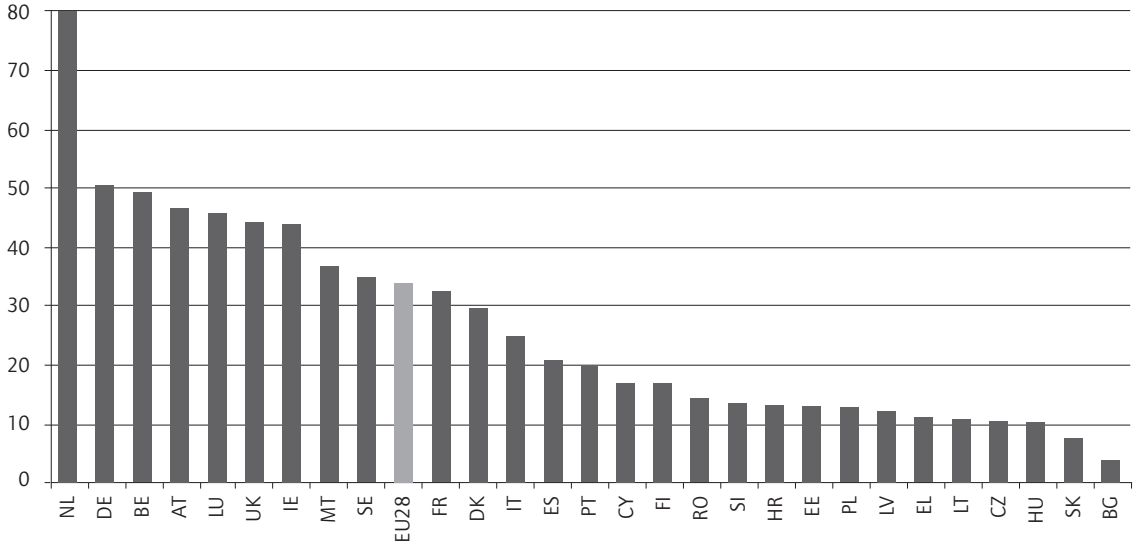
Occupational segregation is a key parameter in studying employment and working conditions. So, the secondary analysis report on the 2010 European Working Conditions Survey entitled *Women, men and working conditions in Europe,* uses occupational segregation as the main criterion for gender differentiation of working conditions (Eurofound 2013, p. 21-24).

1.1.3 Part-time employment among workers aged 50 to 64

Part-time employment is on average higher among the over-50s than among the under-50s, accounting in 2013 for 9% of male and 34% of female older employees in the EU28. Female part-time is most widespread and most widely differentiated between countries as Figure 4 shows: in seven countries, the proportion of women aged 50 and over working part-time is above 45%, while in 15 countries, it is below 20% (Figure 4). Only France and Sweden are close to the European average.

While less widespread, male part-time is also characterized by wide between-country variations: 18 countries are below the EU average of 9%; the highest percentages are observed in the Netherlands (23%), Belgium (15%), Ireland (14%) and the United Kingdom (13%).

Figure 4 **Proportion of part-time (%) among employed women aged 50-64, by country (2013)**



Source: LFS, Eurostat database 2nd quarter 2013

In some countries, the proportion of both male and female part-time workers increases sharply among the over-50s, suggesting that part-time work is a way of reducing working time when approaching retirement. Data on the countries concerned by this trend are shown in Table 2. The other countries show no significant age-specific rise in part-time working.

Table 2 **Increased proportion of part-time employees aged over 50 – countries showing a significant increase* % (2013)**

	Men		Women	
	25-49	50-64	25-49	50-64
EU28 average	**6.5 %**	**9.0 %**	**30.4 %**	**34.0 %**
Germany	7.7 %	9.4 %	46.2 %	50.6 %
Belgium	5.5 %	14.6 %	39.0 %	49.3 %
Cyprus	6.8 %	9.8 %	13.2 %	17.0 %
Croatia	3.9 %	9.5 %	4.7 %	13.3 %
Estonia	2.5 %	6.4 %	10.2 %	13.1 %
Finland	4.6 %	10.1 %	14.3 %	17.0 %
France	4.8 %	7.4 %	28.6 %	32.5 %
Luxembourg	2.3 %	6.9 %	31.9 %	45.8 %
Malta	3.3 %	7.0 %	24.6 %	36.8 %
Netherlands	16.5 %	23.1 %	73.3 %	80.1 %
Poland	2.6 %	6.3 %	8.2 %	12.9 %
Portugal	5.3 %	11.9 %	11.3 %	19.8 %
United Kingdom	7.1 %	13.0 %	39.1 %	44.3 %
Slovenia	3.5 %	6.9 %	8.2 %	13.6 %

* Significant if relative increase > 20% for women or men
Source: LFS, Eurostat database 2nd quarter 2013

These data on part-time suggest that working time is an issue of some importance to women and men aged 50 and over. A special module of the 2006 Labour Force Survey to measure the proportion of workers who had cut their working hours before moving into full retirement found that even by then, the practice was very widespread in some countries but hardly at all in others. The data on countries where it is widespread either among both sexes or predominantly among women are summarized in Table 3. They show that among those still working at age 50 and over, women are significantly more likely than men to work shorter hours in the run-up to retirement. After age 60 in most of the countries mentioned, a fairly sharp divide appears between those still working and those who have already left the workforce. This lends credence to the proposition that reducing working time is one means of continuing to work - at least in those countries.

Table 3 **Proportion of workers (%) who have cut their working hours prior to full retirement (2006)**

	Age 50-59 still working		Age 60 and over still working		Age 60 and over having left the workforce	
	Men	Women	Men	Women	Men	Women
EU27 average	**4.2**	**6.0**	**14.9**	**18.9**	**6.5**	**5.4**
Germany	8.6	9.0	15.8	16.8	8.4	5.2
Belgium	9.6	19.7	25.3	26.0	2.6	0.1
Finland	7.2	9.7	36.0	37.0	12.0	15.6
Ireland	8.2	11.6	19.4	19.5	18.1	20.6
Netherlands	8.8	14.6	31.8	42.8	15.9	9.9
Portugal	4.7	8.1	24.5	32.9	23.6	17.5
United Kingdom	5.4	8.0	22.1	30.3	9.8	11.9
Slovenia	11.1	14.4	41.0	53.2	4.1	5.5

Source: LFS, special module, Eurostat database 2006.
The data are for both employed and self-employed workers.

1.1.4 Temporary employment of workers aged 50-64

This overview of wage employment characteristics among women and men aged 50 and over would be incomplete without a mention that the proportion of employees on temporary contracts decreases among both sexes after the age of 50, falling for men from 11.8% among 25-49 year-olds to 6.3% in the 50-64 age group, and for women from 13.3% to 7.0% (EU28), as reported by the Labour Force Survey (2013).The trend is consistent across all countries. Of note, however, is that the EWCS 2010 reported significantly higher percentages of non-permanent contracts in the 50-64 age group: 11% of men and 15% of women (Eurofound 2012b, p. 17)[1].

1. The EWCS classifies non-permanent contracts as including temporary contracts and "other contracts", which can cover a wide range of situations in different countries. The LFS may therefore not accurately reflect these situations, especially for those with concurrent employment contracts.

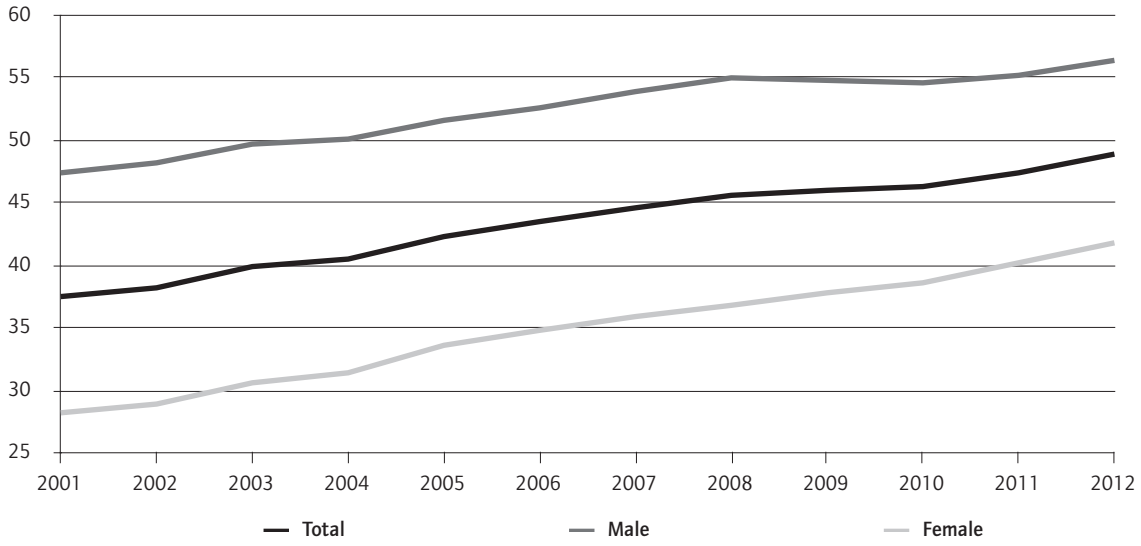
1.2 The older worker employment rate

Since the guidelines laid down by the European Commission at the 2001 Stockholm Summit, the employment rate of the 55-64 population[2] has become the flagship policy indicator for older worker retention. At that time, the European Commission had set two hard targets for 2010: raising the employment rate of the 55-64 population to 50% by 2010 and raising the average labour market exit age by five years, also by 2010 (European Commission 2011, p. 204-208).

1.2.1 Raising the older worker employment rate, a very mixed picture

Figure 5 shows that despite a significant increase in the male (from 47% to 56%) and especially female (from 28% to 42%) employment rates from 2001 to 2012, the first objective has not been met; nor, for that matter, has the second, not least because of the breakdown in 2008 in the consensus on how to measure the average labour market exit age. As regards employment rates, only seven countries - Germany, Denmark, Estonia, Finland, Latvia, the United Kingdom and Sweden - have passed the 50% threshold for both sexes. It bears pointing out, however, that Germany and Latvia aside, the other five countries already had employment rates of the 55-64 population nudging 50% in 2001.

Figure 5 **Male and female employment rates in the EU27, 2001-2012**

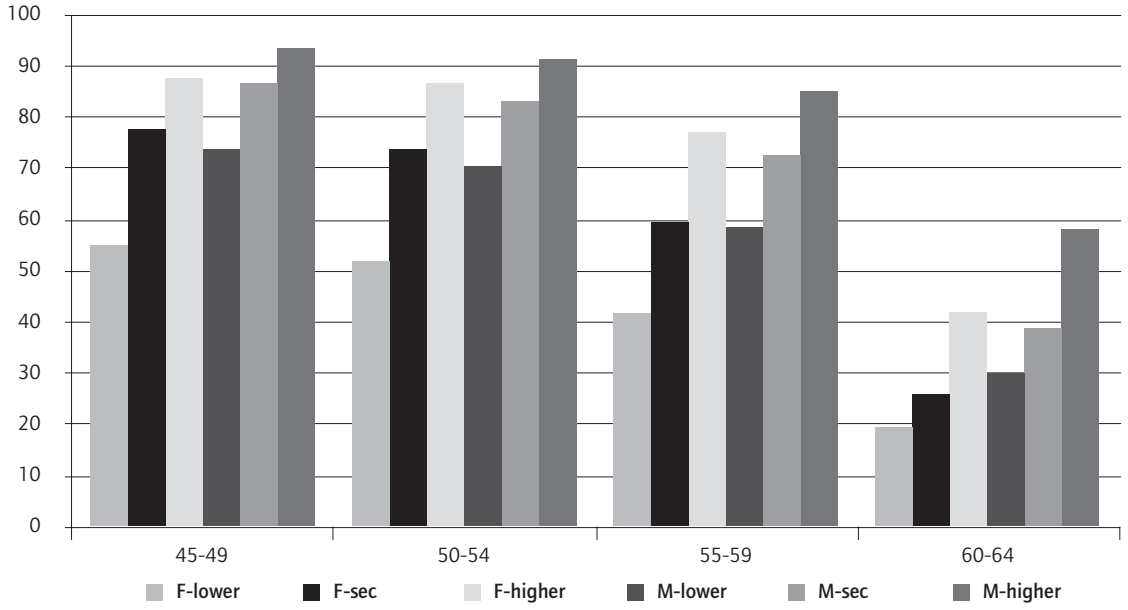


Source: LFS, Eurostat database 2001-2012

2. For reference, the employment rate is the ratio of the employed working population (employees and self-employed) to the working age population (15-64).For any given age group, the employment rate is the ratio of the employed working population to the total population in that age group.

The rise in employment rates is not due to older worker retention policies alone. It also results from two other factors related to how the labour market works: the general increase in the female participation rate and rising educational levels. As Figure 6 shows, the female/male employment rate correlates to educational level: better educational attainments equate to a higher employment rate. And the last ten years have witnessed a significant rise in men's and especially women's educational levels. The proportion of higher education graduates in the 55-64 population rose from 23.5% to 28.3% among men and from 18.1% to 27.5% among women between 2001 and 2012, as shown in Figure 6, having a positive impact on the older population employment rate.

Figure 6 **Male and female employment rates in the EU27, by age and educational attainment (2012)**



lower = lower secondary at most (ISCED 0-2);
sec = secondary (ISCED 3-4);
higher = higher education (ISCED 5-6) Source: LFS, Eurostat database 2012

To this must be added a country-specific factor: raising women's legal retirement age to equal the male age (see below, Table 5) which has boosted the rise in the female employment rate in the past decade.

An examination of country trends in the employment rate of the 55-64 population from 2001 to 2012 (Table 4, especially the last two columns) reveals very marked differences. These suggest two things. One is the unequal extent of the challenge: the countries that experienced the highest relative increase in the older worker employment rate are also those where the rate was lowest in 2001, especially among women. It cannot, therefore, be concluded that the most significant increases reflect more effective policies. The other is that the increase in female employment rates significantly outpaced that of the male

rates in all countries except Poland and Sweden. This rise in employment rates must be interpreted in the light of a longer-term historical trend. The particularly low employment rates of 2001 – barring in the Nordic and Baltic countries and the United Kingdom – reflect an early labour market exit policy that prevailed in the previous two decades. The older worker employment rate which collapsed in the period 1980-2000 in the countries of continental and southern Europe held up in Northern Europe (Guillemard 2010).

However, conclusions must be drawn with caution from Table 4 as some non-standard figures reveal corrections in what were themselves non-standard situations, often in small countries rarely included in international comparative studies, in particular the new Member States brought in by the enlargement of the EU from fifteen to twenty-seven countries.

Table 4 **Employment trends of women and men aged 55 to 64 years, by country (EU27, 2001-2012)**

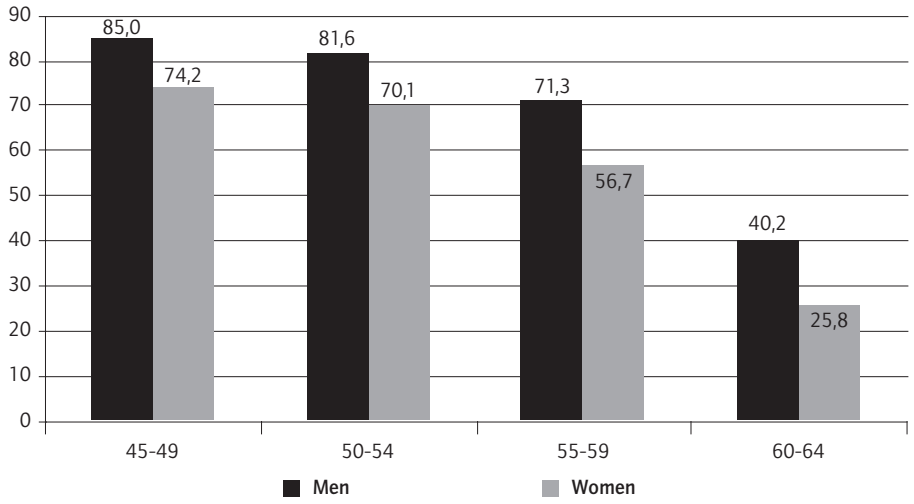
	Employment rate 2001			Employment rate 2012			Relative increase (%)	
	All	Men	Women	All	Men	Women	Men	Women
EU27	**37.5**	**47.4**	**28.2**	**48.9**	**56.4**	**41.8**	**19.0 %**	**48.2 %**
Germany	37.7	46.1	29.3	61.5	68.5	54.8	48.6 %	87.0 %
Austria	27.4	37.9	17.4	43.1	52.5	34.1	38.5 %	96.0 %
Belgium	25.2	35.1	15.6	39.5	46.0	33.1	31.1 %	112.2 %
Bulgaria	24.0	34.2	14.8	45.7	50.8	41.3	48.5 %	179.1 %
Cyprus	49.1	66.8	32.2	50.7	63.5	38.2	-4.9 %	18.6 %
Denmark	56.5	63.0	49.8	60.8	65.9	55.8	4.6 %	12.0 %
Spain	39.1	57.8	21.4	43.9	52.4	36.0	-9.3 %	68.2 %
Estonia	48.7	57.5	41.9	60.6	59.8	61.2	4.0 %	46.1 %
Finland	45.5	45.8	45.2	58.2	56.6	59.7	23.6 %	32.1 %
France	30.7	34.9	26.7	44.5	47.4	41.7	35.8 %	56.2 %
Greece	38.2	54.9	23.1	36.4	47.6	26.0	-13.3 %	12.6 %
Hungary	23.1	34.2	14.2	36.9	42.6	32.2	24.6 %	126.8 %
Ireland	46.6	64.6	28.4	49.3	55.8	42.7	-13.6 %	50.4 %
Italy	26.9	39.3	15.3	40.4	50.4	30.9	28.2 %	102.0 %
Latvia	36.4	44.8	30.1	52.8	53.2	52.5	18.8 %	74.4 %
Lithuania	38.5	48.5	31.0	51.7	55.9	48.5	15.3 %	56.5 %
Luxembourg	24.8	35.3	14.4	41.0	47.4	34.3	34.3 %	138.2 %
Malta	28.1	48.5	9.4	33.6	51.7	15.8	6.6 %	68.1 %
Netherlands	39.3	50.5	28.0	58.6	68.1	49.1	34.9 %	75.4 %
Poland	28.6	36.5	21.9	38.7	49.3	29.2	35.1 %	33.3 %
Portugal	50.7	62.2	40.6	46.5	51.5	42.0	-17.2 %	3.4 %
Czech Republic	36.9	52.4	23.0	49.3	60.3	39.0	15.1 %	69.6 %
Romania	50.5	56.0	45.8	41.4	51.2	32.9	-8.6 %	-28.2 %
United Kingdom	52.2	61.6	43.1	58.1	65.5	51.0	6.3 %	18.3 %
Slovakia	22.4	37.7	10.0	43.1	53.6	33.6	42.2 %	236.0 %
Slovenia	23.4	33.0	14.4	32.9	40.7	25.0	23.3 %	73.6 %
Sweden	66.2	68.9	63.5	73.0	76.3	69.6	10.7 %	9.6 %

* Relative increase = (ER2012 - ER2001) / ER2001. Source: LFS, Eurostat database 2001-2012

1.2.2 Analysis of older workers' employment rates by age group

A closer analysis of employment rates in the 55-64 population by five-year age groups may be instructive.

Figure 7 **Male and female employment rates, by 5-year age group (EU28, 2012)**



Source: LFS, Eurostat database 2012

Chart 7 reveals that male and female employment rates fall sharply after age 60, but that the decline is already significant between age groups 50-54 and 55-59. Furthermore, the gender gap widens with age.

From age 60, retirement age has an impact on the employment rate as shown in Table 5 which distinguishes countries by legal retirement age for women and men in 2012. It can be seen that the employment rate of workers aged 60-64 varies widely between countries, but no causal link to the legal retirement age can be established. This diversity skews between-country comparisons when the employment rate of the 55-64 population is taken as a benchmark.

Significant employment rates after legal retirement age, particularly among women, are also observed in some countries. These may be explained by two factors: firstly, the employment rate includes self-employed workers, for whom legal retirement ages are less compulsory; secondly, the employment rate also includes pensioners who continue to do a few hours of paid work to top up their pension[3]. This ambiguity in the measurement of the employment rate of those aged 60-64 which lumps together workers, pensioners and other statuses

3. By the Labour Force Survey (LFS) criteria, just having had paid work, even if occasionally, during the survey reference period is enough to be classed as in employment.

Table 5 **Employment rate (%), women and men aged 60-64, by country, ranked by legal retirement age (2012)**

Men (EU27 average: 40.2)			**Women** (EU27 average: 25.9)		
63-68 years	Finland	43.6	63-68 years	Finland	42.1
61-67 years	Sweden	68.4	61-67 years	Sweden	59.9
66 years	Italy	30.7	65 years	Belgium	16.3
65 years	Belgium	25.9		Denmark	37.2
	Denmark	50.0		Germany	38.7
	Germany	54.8		Ireland	31.7
	Ireland	47.9		Spain	25.7
	Greece	32.8		Cyprus	22.2
	Spain	38.3		Luxembourg	18.1
	Cyprus	51.4		Netherlands	34.6
	Luxembourg	26.8		Portugal	31.1
	Netherlands	53.3	64 years	Greece	16.8
	Austria	28.5	60-65 years	France	19.9
	Poland	32.9	62 years	Latvia	36.7
	Portugal	40.6		Hungary	11.2
	United Kingdom	55.3		Italy	15.4
64 years	Romania	37.0	61 years	Estonia	47.3
63 years	Bulgaria	39.3		Slovenia	10.1
	Estonia	50.5		United Kingdom	35.7
	Slovenia	20.3	60 years	Austria	14.2
60-65 years	France	23.7		Poland	13.7
62 years	Czech Republic	39.3		Bulgaria	20.6
	Latvia	39.4		Lithuania	33.2
	Lithuania	43.4		Malta	5.0
	Hungary	17.4	59 years	Romania	22.8
	Slovakia	31.5		Czech Republic	16.7
61 years	Malta	26.3		Slovakia	9.4

Sources: for the employment rate: LFS, Eurostat database 2012; for legal retirement age in 2012: OECD 2013; MISSOC Comparative tables database 2013; where there was a discrepancy between the two sources, the lower age was selected.

(e.g., non-retired persons with a work incapacity allowed to work a few hours per week) has been highlighted in studies based on the European SHARE survey[4]. There is an increasing disconnect between the timing of labour market exit and the timing of pension take-up, whether the exit pre- or post-dates retirement (Börsch-Supan *et al.* 2008).

The trend in gender employment rates in the 50-59 age group also varies widely between countries (Table 6). What do these contrasts tell us? A number of comparative studies have sought to identify potential explanatory factors of the between-country differences (European Commission 2011 and 2007; Hofäcker 2012; Börsch-Supan 2008, Pollack 2009). They cite both factors

4. Survey of Health, Ageing and Retirement in Europe (http://www.share.org).

deriving from study population characteristics (education, health) and institutional factors (job quality, older workers' access to training, social protection schemes, age-related wage increments). No one factor provides a full explanation. This has led to various attempts to construct typologies of institutional configurations of ageing at work.

To elucidate this, Table 6 groups countries by reference to a typology taken from the *Active ageing* chapter of the European Commission report *Employment and Social Developments in Europe 2011*. Based on a principal component analysis, this study identifies five clusters of countries (European Commission 2011, p. 212-214.)

— HAA (High Active Ageing). This cluster is typified by provision supportive of the activation of older workers, a social security system with safety nets for the elderly, low age-specific labour market segmentation, and a neutral tax system in terms of financing for ageing. It includes the Nordic countries, Germany, the Netherlands and the United Kingdom.

— IWS (Intermediate Welfare States). This cluster is characterized by provision unfavourable to activation of older workers, a social security system with safety nets, some labour market segmentation and a tax system becoming responsive to the cost of ageing. It includes various Western and Eastern continental European countries.

— MAM (Mediterranean Ageing Model). This cluster is also characterized by provision unfavourable to activation of older workers, but the social security system is less protective, the labour market is more segmented by age and ageing-related expenditure is a burden on public finances. It includes France, Italy, Spain, Greece and Portugal.

— DWS (Developing Welfare States). This cluster is characterized by a low social security safety nets and little activation of older workers. The labour market is not segmented by age and the impact of ageing on public finances is neutral. It includes the Baltic countries and Bulgaria.

— LDC (Low Dependency Countries).The country's demographic structure means that ageing places very little burden on public expenditure (low old age-dependency ratio). Activation provision is favourable, social security safety nets are average quality, but age-specific labour market segmentation is unfavourable.

This grouping has only limited relevance. The HAA cluster has high employment rates, a non-significant age-specific decrease in the employment rate and fairly even male/female trends (except in the Netherlands). In the IWS cluster, the decline in employment rates is much sharper during the fifties, especially among women. The MAM cluster does not differ significantly from the IWS cluster in terms of employment rates, apart from France, which could feature in the HAA cluster. The DWS cluster is reasonably self-consistent: a

Table 6 **Employment rate (%) of women and men aged 45-59 by 5-year age groups and relative decline in employment rates between ages 45-49 and ages 55-59 (EU27, 2012) by country clusters identified in** *Employment in Europe 2011* (European Commission 2011)

	45-49 years		50-54 years		55-59 years		Relative deviation * 45-49 to 55-59	
	Men	Women	Men	Women	Men	Women	Men	Women
EU27	*85.1*	*74.3*	*81.7*	*70.2*	*71.4*	*56.9*	*-16.1*	*-23.4*
HAA (High Active Ageing) cluster								
Germany	89.8	81.6	87.1	78.0	80.7	69.3	-10.1	-15.1
Denmark	87.2	82.9	84.2	79.1	81.1	74.4	-7.0	-10.3
Finland	86.7	86.0	80.2	83.8	70.2	77.5	-19.0	-9.9
Netherlands	89.5	78.9	87.1	74.4	82.2	62.9	-8.2	-20.3
United Kingdom	86.8	78.1	83.2	77.2	75.3	66.2	-13.2	-15.2
Sweden	89.4	85.0	86.8	84.3	84.3	79.6	-5.7	-6.4
IWS (Intermediate Welfare States) cluster								
Austria	89.6	83.3	87.4	77.9	73.8	52.3	-17.6	-37.2
Belgium	86.1	75.2	82.7	66.5	63.9	48.4	-25.8	-35.6
Hungary	80.0	77.1	74.4	73.1	62.5	50.5	-21.9	-34.5
Luxembourg	93.7	73.8	87.9	67.0	64.1	47.5	-31.6	-35.6
Malta	91.1	45.7	85.2	31.5	79.5	26.8	-12.7	-41.4
Poland	80.3	75.8	74.5	67.4	63.0	43.1	-21.5	-43.1
Czech Republic	91.4	88.2	89.0	83.6	80.8	62.1	-11.6	-26.6
Slovakia	83.4	80.5	80.0	74.9	71.4	54.5	-14.4	-32.3
Slovenia	87.7	84.5	78.1	77.1	57.3	37.5	-34.7	-55.6
MAM (Mediterranean Ageing Model) cluster								
Spain	73.7	60.8	71.5	56.2	64.9	45.3	-11.9	-25.5
France	87.9	78.5	84.8	76.3	71.0	63.5	-19.2	-19.1
Greece	79.2	56.6	73.9	45.2	62.3	34.8	-21.3	-38.5
Italy	85.8	61.2	84.0	57.5	69.7	46.3	-18.8	-24.3
Portugal	79.2	71.8	77.2	65.9	61.6	52.2	-22.2	-27.3
DWS (Developing Welfare States) cluster								
Bulgaria	74.4	77.3	71.6	73.6	61.8	63.1	-16.9	-18.4
Estonia	79.2	85.3	77.5	77.2	67.8	74.4	-14.4	-12.6
Latvia	75.0	77.5	73.0	75.0	65.1	67.6	-13.2	-12.8
Lithuania	75.9	79.8	75.0	76.9	66.4	63.1	-12.5	-20.9
LDC (Low Dependency Countries) cluster								
Cyprus	85.5	73.8	83.8	66.1	74.9	53.6	-12.4	-27.4
Ireland	76.4	61.8	72.5	60.6	62.9	52.4	-17.7	-15.2
Romania	84.7	70.7	78.1	60.2	63.0	41.8	-25.6	-40.9

* Relative deviation = (ER55-59 - ER45-49) / ER45-49. Source: LFS, Eurostat database 2012

lower decrease in age-specific employment rates, narrower gender gaps. The LDC cluster arguably carries little relevance here, suggesting that its main characteristic (low old age-dependency ratio) is not an explanatory factor for employment rate trends.

Other typologies also are found in the literature. Guillemard (2013), for example, compares transitions to retirement in 11 countries of the former EU15 and proposes a typology based on two variables: the level of indemnification for the risk of non-work by the social security system (i.e., unemployment benefit coverage for older workers and early labour market exit through work incapacity or early retirement), and the number and quality of instruments of integration or reintegration into employment. Three configurations emerge:

— The first is characterized by generous indemnification of the risk of non-work and a lack of instruments of integration into employment. A culture of early exit becomes the norm, leading to marginalization and relegation of older workers. The author places Belgium, France and Germany along with the Mediterranean countries in this first configuration. The data in Table 6 for Germany, however, do not bear out its position in this group.

— The second configuration is characterized by generous indemnification of the risk of non-work, where social protection is conditioned by efforts to keep older workers in employment, but also by the high quality of instruments of integration into the labour market; a culture of the right to work at any age becomes the norm. Policies are aimed at the integration or reintegration of older workers. The author places Sweden, Denmark, Finland and the Netherlands in this configuration.

— The third configuration, represented by the United Kingdom, combines a low level of indemnification of the risk of non-work and a lack of instruments of integration; a culture of requiring people to work longer becomes the norm.

The typology proposed by Pollack from a multiple correspondence analysis of the SHARE survey data (on the same countries as the Guillemard typology) focuses on the relationship between labour market exit, health and arduousness of work at the end of gainful life (Pollack 2009). Based on this analysis, three groups of countries are identified:

— The first group, which includes the Nordic countries, Germany and Austria in particular, is characterized by substantial opportunities for developing work skills in the terminal years, being supported in the work performed, but also being subjected to high pressure of work. Early labour market exit is not encouraged – something not borne out for Austria in the Table 6 data.

— The second group is differentiated from the first by a higher probability of being able to adjust working time but a lower probability of feeling that there is job security. The desire for an early retirement is uncommon. The Netherlands typifies this group, claims the author.

— The third group contains the Mediterranean countries (Italy, Spain, France, Greece), where scope for skills development and feelings of recognition are less and the desire for an early retirement is more widespread.

Significantly, neither Pollack nor Guillemard include a gender perspective in the typologies mentioned above.

Finally, opinions are divided over European ageing at work policies focused on older worker employment rates. The 2001 adoption of targets for the employment rate and raising labour market exit age point to a gradual scaling back of the initial aims of active ageing policies. When the Organisation for Economic Cooperation and Development (OECD) framed its strategic guidelines for active ageing in 1998, taken up in 1999 by the European Commission (OECD 1998; European Commission 1999), the idea was to move away from age-bound segmentation of policies and compartmentalisation of activities assigned to different life stages in order to set ageing within a life course perspective. However, "the lofty aim of active ageing was reduced in policy implementation to a goal of extending working life and putting off entry into retirement. The question of elder employment therefore took precedence over all other considerations, at the risk of taking the form in some member countries of a requirement to work longer without taking into account the unequal capacities of older workers to continue in paid work, and without implementing a prior preventive strategy to preserve and maintain the capacities and resources of ageing employees" (Guillemard 2013, p. 24).

1.3 Duration of men and women's working lives

The Eurostat indicator measuring the average labour market exit age was officially abandoned in 2010 because of the great controversy surrounding the method of calculation[5]; it is only available up to 2008 for many countries. It has been replaced by another indicator - the "average duration of working life". This is determined for a person currently in employment by the estimated number of years' work they will experience during their working life according to the labour market characteristics in a given year. Table 7 shows the values of this indicator for women and men for the years 2001 and 2012. It should be interpreted as follows: a woman's average working-life length in the EU28 in 2012 is 32.2 years, and a man's 37.6 years.

Table 7 enables several informative conclusions to be drawn that complement those of the analysis of employment rates:

— In 2012, the average length of men's working life is significantly longer than women's in all EU28 countries apart from the Baltic countries. The between-country variations are not explained by gender parity or

5. The indicator was not based on administrative data, which were impossible to harmonize at European level, but on a probabilistic estimate of the labour market exit age calculated from a year-on-year trend model of activity rates in the 55-64 age group. Officially, the indicator was abandoned due to data quality control issues. In fact, many countries that had their own national statistics on labour market exit ages no longer wished to use the Eurostat indicator due to inordinate discrepancies between its values and their own national data.

Table 7 **Average duration of women and men's working lives, by country, 2001-2012 (years)**

	Men		Women		Increase		Gender gap 2012
	2001	2012	2001	2012	Men	Women	
EU28	36.3	37.6	29.3	32.2	1.3	2.9	5.4
Countries where the legal retirement age is the same for women and men in 2012							
Germany	37.7	39.9	31.2	34.9	2.2	3.7	5.0
Belgium	33.5	34.7	25.4	29.6	1.2	4.2	5.1
Cyprus	40.3	39.9	29.5	32.4	-0.4	2.9	7.5
Denmark	39.8	40.7	36.1	37.8	0.9	1.7	2.9
Spain	36.8	37.3	23.5	31.9	0.5	8.4	5.4
Finland	37.5	38.0	35.8	36.7	0.5	0.9	1.3
France	34.4	36.4	29.1	32.6	2.0	3.5	3.8
Hungary	30.3	32.5	24.6	28.2	2.2	3.6	4.3
Ireland	39.4	37.9	26.8	30.1	-1.5	3.3	7.8
Latvia	32.8	35.2	31.5	34.9	2.4	3.4	0.3
Luxembourg	34.0	35.5	23.6	29.4	1.5	5.8	6.1
Netherlands	40.1	42.2	32.0	37.0	2.1	5.0	5.2
Portugal	39.3	38.7	32.7	35.0	-0.6	2.3	3.7
Sweden	39.3	41.8	37.2	39.3	2.5	2.1	2.5
Countries where the legal retirement age is higher for men than for women in 2012							
Austria	37.1	39.4	29.7	34.2	2.3	4.5	5.2
Bulgaria	31.5	32.7	28.6	30.3	1.2	1.7	2.4
Croatia	33.3	33.3	27.6	28.7	0.0	1.1	4.6
Estonia	33.9	36.7	32.2	35.7	2.8	3.5	1.0
Greece	37.3	36.0	24.1	27.8	-1.3	3.7	8.2
Italy	34.7	35.3	22.3	25.4	0.6	3.1	9.9
Lithuania	33.3	33.7	32.4	34.2	0.4	1.8	-0.5
Malta	39.6	38.9	17.3	23.7	-0.7	6.4	15.2
Poland	33.5	34.6	29.1	29.5	1.1	0.4	5.1
Czech Republic	36.5	37.5	30.2	30.9	1.0	0.7	6.6
Romania	36.9	34.5	33.6	29.2	-2.4	-4.4	5.3
United Kingdom	40.0	40.9	33.2	35.0	0.9	1.8	5.9
Slovakia	35.2	35.6	29.8	29.7	0.4	-0.1	5.9
Slovenia	33.9	34.9	30.0	32.1	1.0	2.1	2.8

Source: LFS, Eurostat database 2012

differences in the legal retirement age, but by other factors related to men and women's differential careers and life courses.

— From 2001 to 2012, the average duration of working life increased for both sexes but much more for women than for men: 2.9 years for women against 1.3 years for men on an all-EU28 basis. In a number of countries - Austria, Belgium, Spain, Luxembourg, Malta, the Netherlands – the average duration of women's working life lengthened by more than four years.

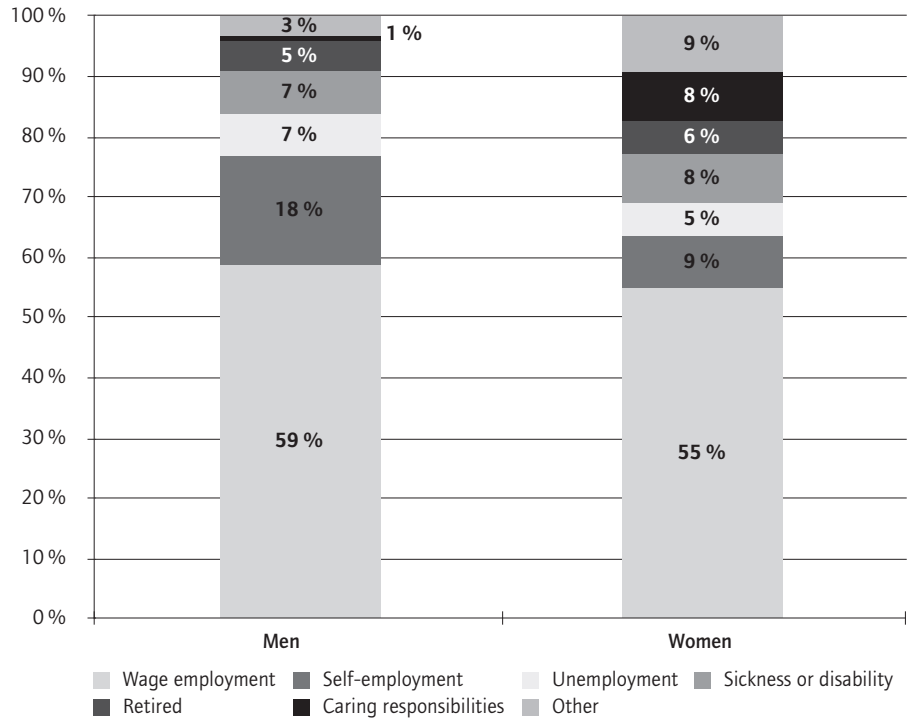
It is important not to confuse "average duration of working life" with the "career duration" used in national policies to determine pensionable age and/or pension entitlements. "Career duration" may include other periods in the life course, like unemployment, career breaks, sickness, training, etc. The inclusion of these periods is a matter of political choices which may create or reinforce gender inequalities, particularly where career breaks and part-time work are concerned.

1.4 Work and non-work in the 50-59 age group

The employment rate is calculated as the share of employed persons in the population of a given age group. There are many reasons for non-employment among older workers: registered unemployment, work incapacity or sickness, retirement, being out of the labour market due to family or caring responsibilities, and many other reasons besides. Figure 8 compares the structure of the male and female population aged 50-59 by work status. The 50-59 age group was chosen as being the point at which employment rates visibly begin to decline and decisions whether to stay in or leave the labour market are taken.

An examination of this figure prompts an additional remark on gender-variant employment rates. Much of the difference can be seen to be due to self-

Figure 8 **Nature of work and non-work, women and men aged 50-59 (EU28, 2012)**



Source: LFS, Eurostat database 2012, FTU calculations

employment: the wage employment rate is 59% for men and 55% among women, but the overall employment rate is 77% against 64% - the bulk of the difference being therefore attributable to self-employment (average for EU28). In many EU countries - the Nordic countries, the Baltic States, the United Kingdom, Ireland, France, Hungary, Bulgaria – i.e., 11 out of the 28 - the female *wage* employment rate in the 50-59 age group is the same as or above the male rate.

There is relatively little gender difference in the all-EU28 share of unemployed, work incapacitated or retired persons. By contrast, the proportion of non-work due to family or caring responsibilities is much higher among women than men (8% against 1%); likewise the "other reasons" (9% versus 3%).

An examination of the same data at national level reveals significant between-country differences in addition to those mentioned above for the employment rate.

— The unemployed proportion of the 50-59 population is much higher in some countries (Greece, Spain, Portugal, Latvia, Lithuania, Slovakia), and that applies for both sexes.

— The work incapacitated share of the 50-59 population also varies widely between countries and is generally somewhat higher among women than men. There is little incidence of work incapacity in France, Greece, Italy and the Czech Republic, but a high incidence in many countries where older worker employment rates are also high: Denmark (16% of women, 11% of men), Sweden (11% of women, 7% of men), the Netherlands (14% of women, 8% of men). High percentages of work incapacity are also found in most countries of the old Eastern Europe. Work incapacity status depends on national rules on the matter. A comparative study based on the SHARE survey showed that no correlation could be established between the incidence of work incapacity and general health in the population aged 50 and over, prompting the authors to conclude that national systems for the recognition of incapacity are the decisive factor (Börsch-Supan *et al.* 2008).

— The proportion of retirees in the 50-59 age group is markedly above the EU average in France, Croatia, Slovenia and Greece, with higher percentages of women than men.

Many countries with a low proportion of retirees are seen to combine a proportionately high work incapacitated population with a proportionately high unemployed population, as if the two were interconnected. This evidences the wide range of national institutional arrangements enabling an early labour market exit.

1.5 The institutional determinants of retirement

1.5.1 The horizon effect

Hairault *et al.* (2006) have hypothesized that retirement age brings in a terminal phase of working life that modifies not only job search behaviours as individuals approach that horizon but also the behaviour of companies through changes in their recruitment, severance or investment policies regarding older workers or job-seekers. This hypothesised reverse effect of statutory retirement rules on the job market situation has been disputed in the research community (Aubert 2012a), with the conclusion that there is a clear "horizon effect" operating in the career wind-down years, although the various studies are not wholly congruent on the groups for which the effect is significant (male and female employees or men only, from age 56 or 57 years?). However, this outcome does not eliminate the effect of other determinants that also go to explain the lower older worker employment rate.

Economics research abounds with analyses of labour demand and supply behaviour driven by institutional arrangements, especially the links between pension systems and the employment of older workers, aimed at estimating the effect on older workers' employment of raising the retirement age and lengthening the working life required to access a full pension. Seemingly "the impact may involve two distinct mechanisms: the terminal horizon, and the fact that those without a sufficient contribution record to qualify for the full rate are less inclined - or less able - to take advantage of early retirement provision" (Aubert 2012, p. 14). The same author nevertheless emphasizes that what is an ostensibly significant link for men is less so for women (the study is based on French data). "The gender difference may be explained either by discrete sectoral characteristics (e.g., the horizon effect may be more frequently operative among employers in male-dominated sectors like manufacturing) or labour supply behaviours (women's labour market separation decisions may more frequently be influenced by non-job-related factors, such as that their spouse is already retired)" (Aubert 2012, p. 31).

1.5.2 The combination of individual, contextual and institutional determinants

The same authors point out that labour supply behaviour is not determined solely by the set-up of institutional arrangements. Health and job satisfaction are also key factors. Alongside older worker job openings, economists are exploring other hypotheses like: the existence of stereotyping discrimination against older workers, the mismatch between pay and individual productivity leading companies to terminate older workers, company downsizing through a FIFO (first in, first out) approach affecting older workers most (made socially acceptable by the idea of "making way for young people").

Three types of determinant of older workers' employment are identified in the literature: individual (health and anticipated life expectancy), contextual, i.e.

the influence of the working environment (working conditions), and familial (spouse's retirement, household resources, health of family members, etc.), and institutional determinants, specifically, social protection systems. Working on SHARE data, Debrand and Sirven (2009) assess the impact of these three types of determinant and specifically analyse the impact of differences between social protection systems, i.e., all institutional schemes that influence the retirement decision. Three social protection systems are considered: employment and unemployment protection, pension systems, and sickness protection. Analysing labour supply, they find that social protection systems do have an influence on whether an individual is economically active or not. The differences between European countries are explained by variations in the three components (employment, health, retirement) of the social protection systems.

"Where older workers' labour force participation is concerned, individual determinants explain 31% of the inter-country difference. The introduction of labour market indicators has little explanatory value (+6%). Conversely, the retirement system specificities explain the differences (13%). Sickness and disability indicators strongly explain inter-country differences (42%) [...] As regards the retirement decision, individual and contextual determinants as a whole do not contribute to explaining these differences (4%). But this estimate is much greater if we take into consideration the three systems simultaneously, 68.3% of inter-country variance" (Debrand and Sirven 2009, p. 5-6).

2. Financial security, career paths and retirement

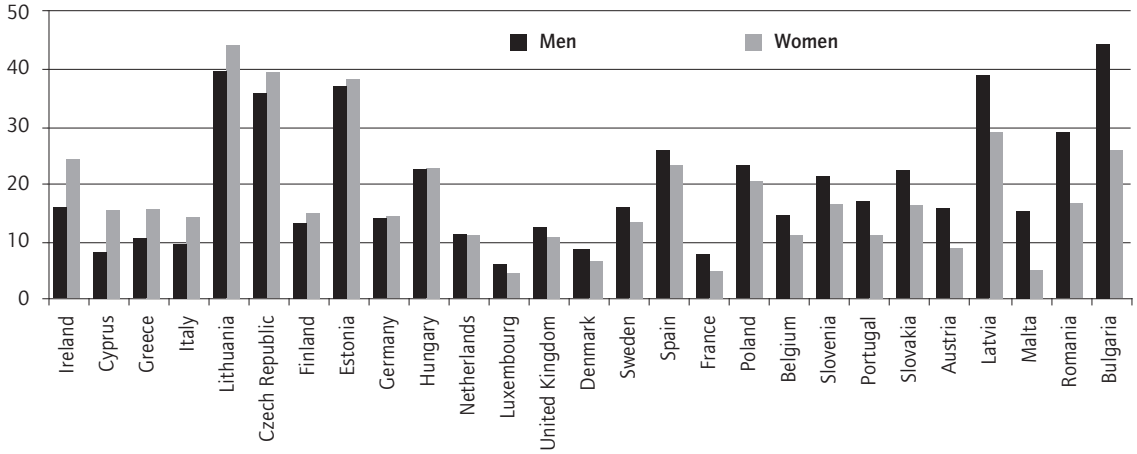
In this section, the financial situations of employed men and women over 50 are compared through various indicators to gain an understanding of whether certain types of career wind-down behaviour are induced by gender-specific features of career paths.

2.1 The financial situation of older wage-earner households

Some questions included in the EWCS 2010 help to paint a very broad picture of the financial situation of wage-earner households in the over-50 population and especially, for the purposes of this *Working Paper,* to test the financial constraint hypothesis of increased female older worker employment.

Where job insecurity is concerned, men and women aged 50 and over feel insecure in the same proportions: 16% of men and 15% of women fear losing their jobs in the short term. Likewise, equal proportions of men (64%) and women (63.4%) employees aged 50 and over think it would be difficult to find another similar job should they lose their current position. In short, Europeans aged 50 and over feel it important to keep their current job. These averages necessarily conceal variances. Figure 9 shows the between-country variances

Figure 9 **Percentage of employees aged 50 and over who fear losing their jobs within the next six months, by sex and country (ranked by gender gap)**

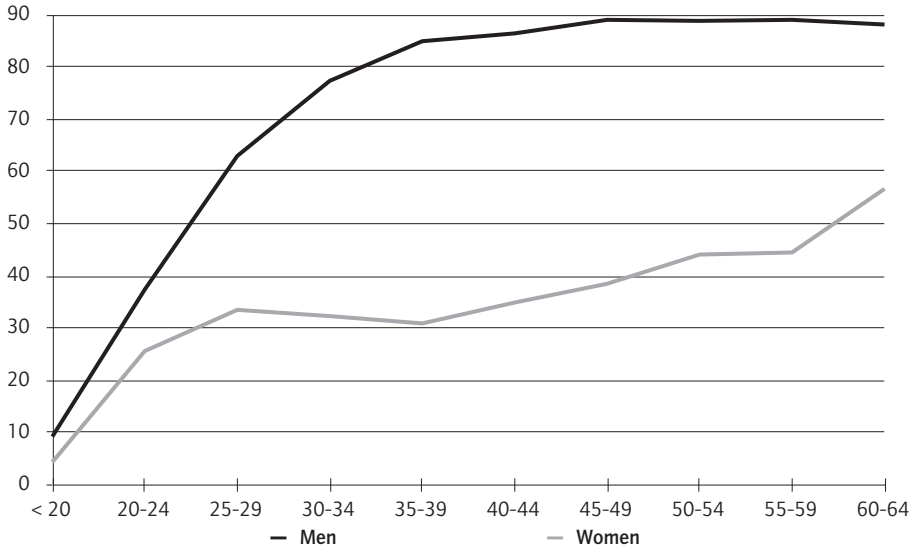


Source: EWCS 2010

both in the share of the 50-and-over population worried about their jobs but also the gender differences that are variably adverse to women and to men.

The EWCS 2010 also asked respondents if they were the main contributors to their household income (Figure 10). At all the ages surveyed, men are most frequently the main breadwinner (the explanatory factors are well-established), remaining constant from age 35. Women show an upward trending curve with age, i.e., as women age, they become more likely to be the main household income contributor. This trend is explained by the personal life path events: return to work, changing family structures, separation, etc. Economically active women over 60 years of age are in 56.7% of cases the main contributors to their household income versus 30.9% at the age of 40.

Figure 10 **Biggest contributor to household income, by sex and age group (% of employees, EU27)**

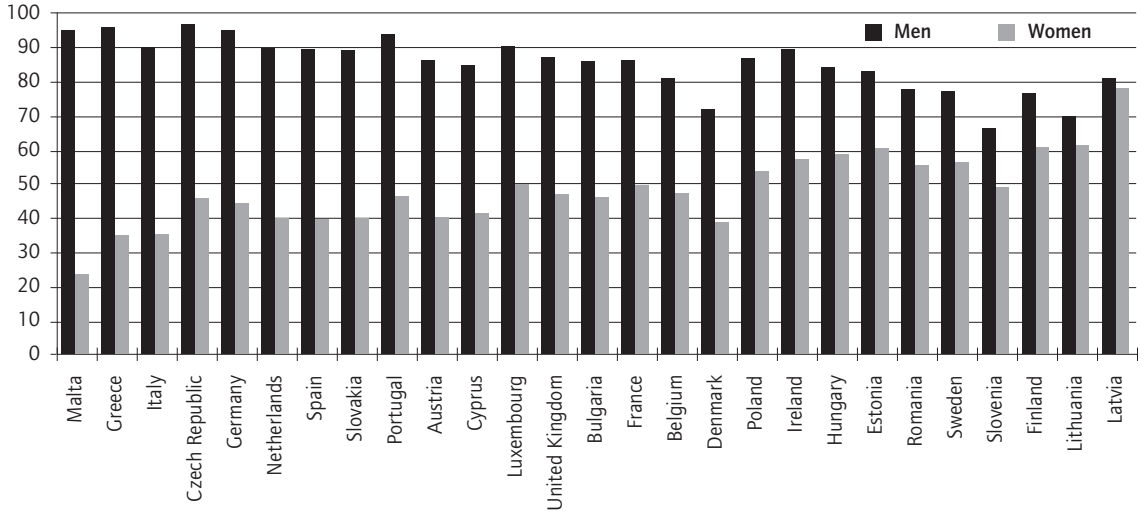


Source: EWCS 2010

There are very sharp between-country variations on this matter; partly due to family models but also to men and women's respective employment situations in the career wind-down years and the pension systems in place (Figure 11).

The profiles of men and women wage-earner households diverge after the age of 50. So, most male employees aged over 50 have working spouses or partners (Figure 12): from 71.9% for the 50-54 age group to 59.6% for the 60-64 age group. Likewise, the proportion of male one-person households is stable at around 9% in the 50-64 age group (Figure 13). This is not so for female wage-earners. Proportionately fewer employed women aged over 50 have an employed spouse than do men: from 82.9% in the 50-54 age group to 44.9% in the 60-64 age group. Once over 60, 47.2% of working women have a retired spouse or partner compared to 15.6% of similarly-placed men. Additionally,

Figure 11 **Percentage of employees aged 50 and over who contribute most to the household income, by sex and country (ranked by gender gap)**



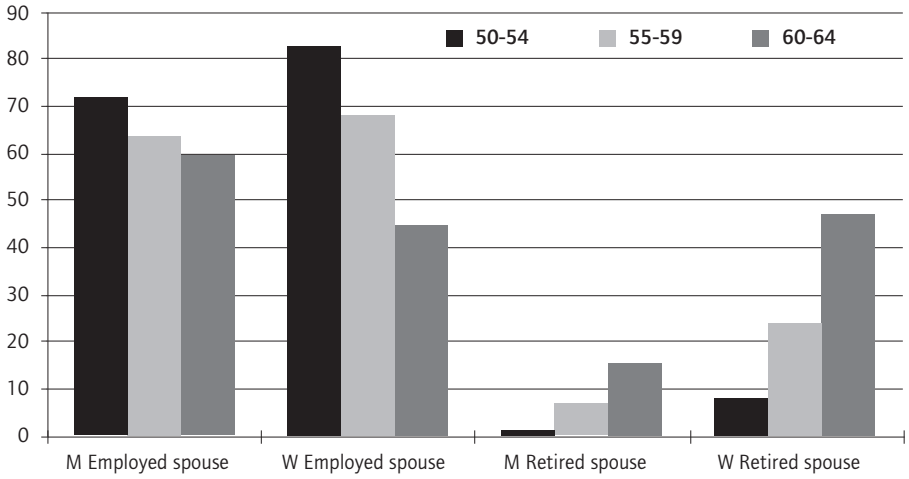
Source: EWCS 2010

more than one in four female employees aged 60 to 64 (27.5%) is in a one-person household.

Once again, the averages conceal very varied national models and widely varying gender differences (Figure 14).

This at-a-glance view of the profiles of households nearing retirement shows that lengthened careers follow paths and address constraints that are partly

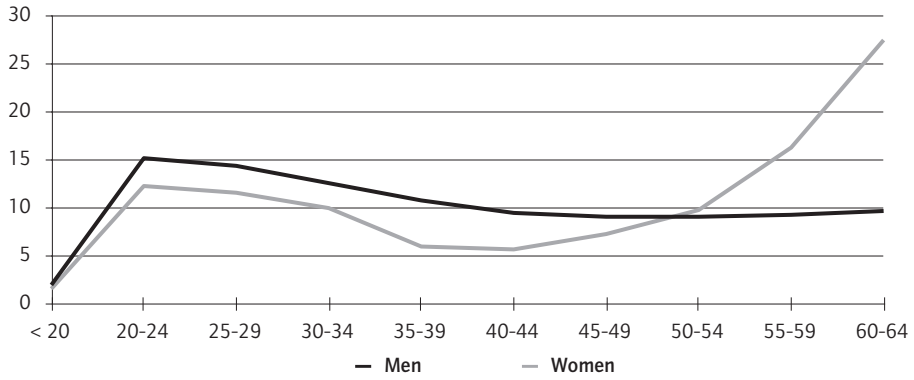
Figure 12 **Status of spouse or partner, by sex and age group (% of employees, EU27, EWCS 2010)**



Source: EWCS 2010

gender-differentiated. After the age of 50, the proportion of female main household income contributors increases as does that of one-person female households. The effect of career paths on men's and women's terminal years will be considered further below.

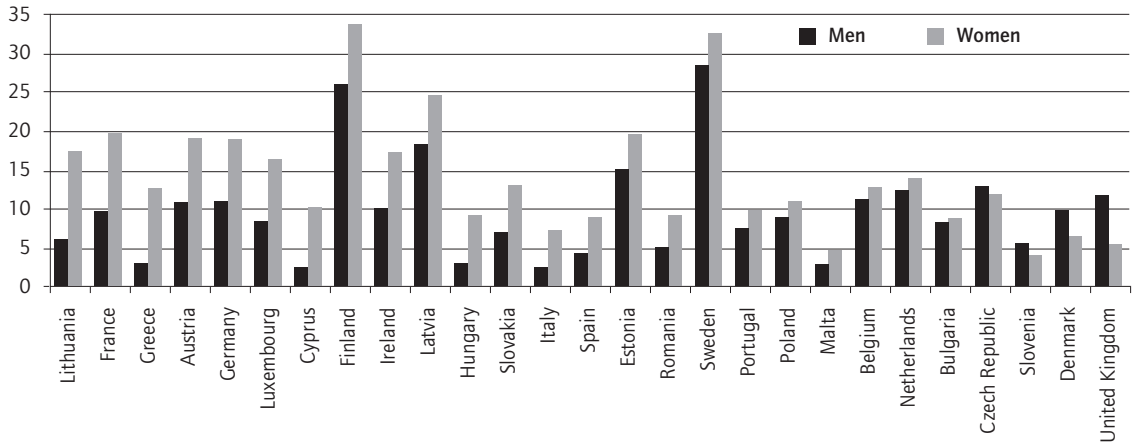
Figure 13 **Share of one-person households, by sex and age group (% of employees, EU27, EWCS 2010)**



Source: EWCS 2010

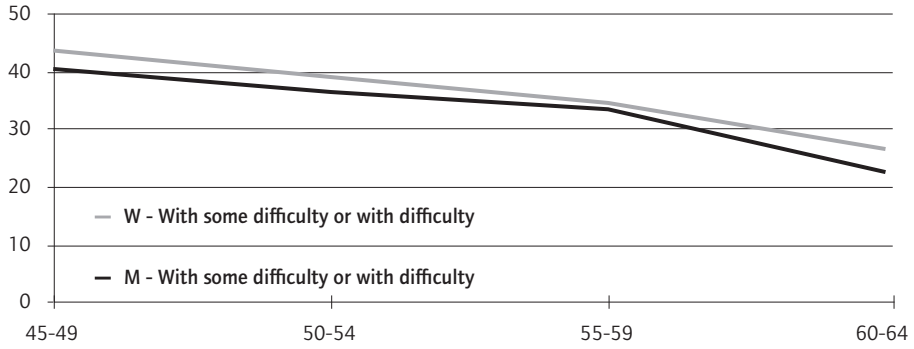
One EWCS 2010 question seeks to identify respondents' financial difficulties by asking how hard their household finds it to make ends meet. The responses showed little gender differentiation: approximately four in ten employees aged 45-49, and just over two in ten in the 60-64 age group, answered "with some difficulty or with difficulty" (Figure 15).

Figure 14 **Percentage of one-person households among employees aged 50 and over, by sex and country (ranked by gender gap)**



Source: EWCS 2010

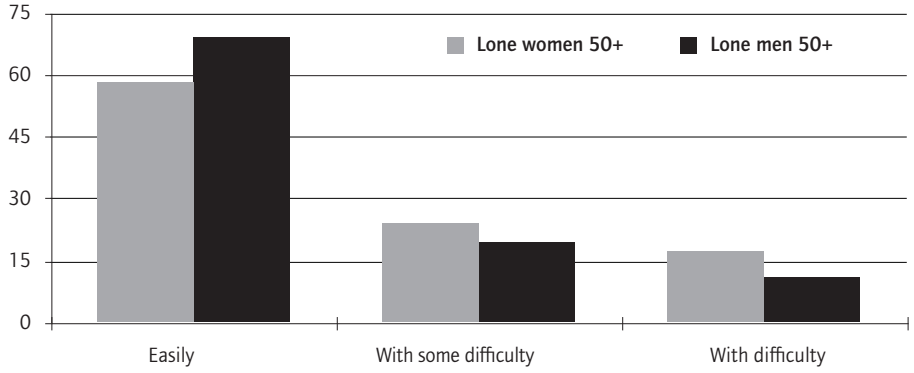
Figure 15 **Household's ability to make ends meet, by sex and age group (% of employees EU27, EWCS 2010)**



Source: EWCS 2010

The financial situation of unattached female employees aged 50 and over appears critical in a little more than four out of ten cases (Figure 16): 58.4% reported being easily able to make ends meet compared to 69.2% of men in the same situation.

Figure 16 **Household's ability to make ends meet, unattached persons aged 50 and over (% of employees, EU27)**



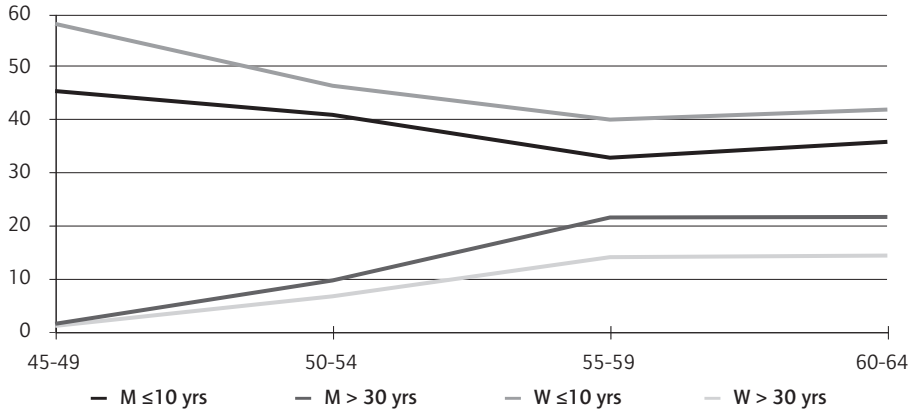
Source: EWCS 2010

2.2 Career paths into retirement

The EWCS 2010 provides little information for an understanding of individual career paths. Two indicators, however, can be analyzed from that angle: length of service in the current job and employment status before the current job. The most striking finding is that the proportion of women with a long tenure in their current position is lower than that of men. Generally, increasingly fewer employees – and slightly fewer women than men – are following the standard "job for life" career model (Figure 17). In the 55-64 age group, 21% of men and 14% of women report having been in their current job for more than thirty years. The share of older

workers with a short tenure (less than 10 years) in their current job is high for men and women alike, but proportionately higher for women in all age brackets surveyed. In the 45-49 age group, 58.2% of women employees had held their job for less than 10 years compared to 45.5% of men in the same age group. This indicates that once past the age of 50, workers face (involuntary and voluntary) mobility issues adverse to older workers' employment. Women's career paths also reflect fragmented careers, returns to employment, mobility and instability.

Figure 17 **Length of service in current job by sex and age group (% of employees, EU27, EWCS 2010)**



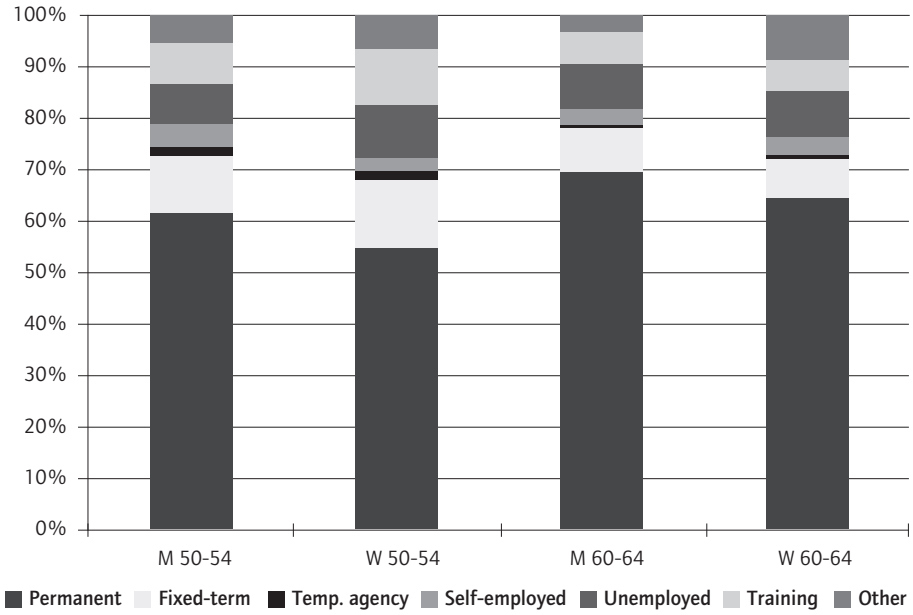
Source: EWCS 2010

Another indicator giving a better picture of the nature of individual career paths after the age of 50 is the individual's employment status prior to the current job (Figure 18). In the 50-54 age group, 61.5% of male and 54.8% of female employees had a permanent contract before their current job. In the over-50 age group, 28.5% of male and 36.1% of female employees were either unemployed or on fixed-term or temporary agency contracts or in training before their current job. In other words, the terminal career years of workers still employed in their fifties are not incident-free ones marked only by stability or voluntary mobility. The between-country comparisons (Figure 19) show that the gender differences are rarely in women's favour.

Other surveys provide further insight into the specific features of career paths and employment situations in the career wind-down years. They support the hypothesis that financial constraints are a factor in increasing female employment among older workers. Rosende and Schoeni (2012) show from the Swiss example how variability in career wind-down stages and "pathways" into retirement originates in the gender division of labour that shapes life courses. "Far from the dominant perception that the second half of women's careers equates to a greater engagement with the world of work due to a significant reduction in family responsibilities, the analysis of various indicators relating to paid work paints a very different picture of an entrenched gender paradigm."(Rosende and Schoeni 2012, p. 133).

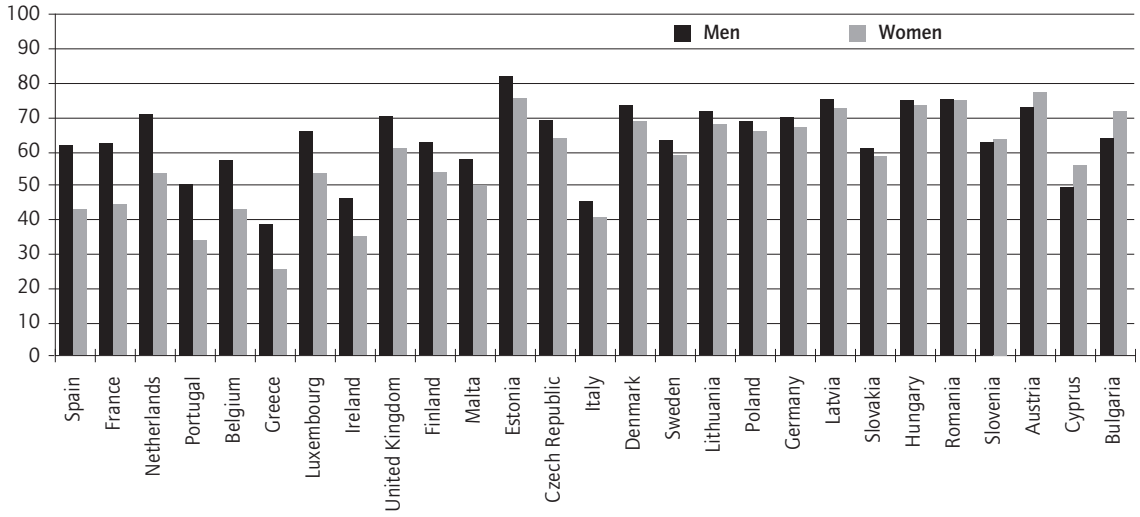
The measures mooted to raise the older worker employment rate and extend working life (raising women's pension age to equal that of men, longer contribution periods, abolishing imputed pension contribution units for mothers. etc.) often discriminate against women. Ostensibly egalitarian, these

Figure 18 **Employment status before the current job, by sex and age group (% of employees, EU27)**



Source: EWCS 2010

Figure 19 **Percentage of employees aged 50 and over in permanent employment before their current job, by sex and country (EWCS 2010)**



Source: EWCS 2010

measures do not take into account past gender inequalities in the labour market and the first half of their careers (Bousquet 2011). On raising women's pension age to equal that of men, Rosende and Schoeni (2012, p. 135) note that "there is no 'equality' in forcing women – who have been responsible for almost all unpaid reproductive work and have also been heavily discriminated against throughout their working lives - to work for one or more extra years".

Furthermore, 2nd pillar pension schemes discriminate against those (mostly women) with discontinuous and/or part-time careers, while 3rd pillar schemes based on the ability to save are less accessible to women because of the occupational segregation that characterizes the labour market (Rosende and Schoeni 2012). As a result, there will be a higher probability of an early labour market exit among those with longer contribution records, i.e., with standard male career paths (uninterrupted, full-time).

There is a wide gender gap between those (often women) who have to work into old age to make up for a fragmented or late-starting career and those (usually men) who can make an early exit relatively comfortably (Molinié 2012). Other qualitative studies have also shown that there is no single model of transition into retirement and that many women have few if any choices (Duberley *et al.* 2014).

The Advisory Committee on Equal Opportunities for Women and Men has called for economic independence to be ensured (Opinion on the gender dimension of active ageing and solidarity between generations 2012). Lack of recognition for the years given over to reproductive functions may force women to work beyond the age of 65 to qualify for a full pension. Policies implemented to address ageing must not disproportionately affect the economic independence and choices of older women.

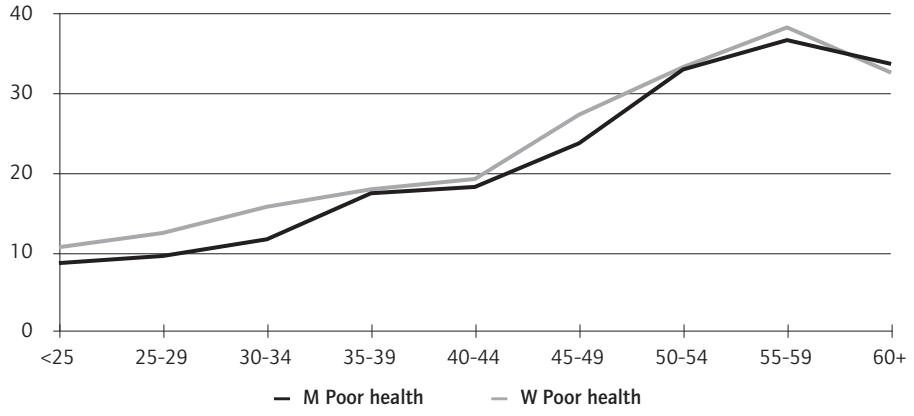
3 Arduous work and gender, differential long-term effects

Exposure to arduous work in the career wind-down years or for much of working life, working conditions in the terminal years and general health are deciding factors for remaining in employment. Men and women do not have the same experiences on this.

3.1 Self-perceived health

Self-perceptions of health show a rising proportion of employees reporting poor health as they get older, in similar proportions for men and women (Figure 20), peaking between the ages of 55 and 59 (approximately 38% reporting poor health).

Figure 20 **Self-perceived health, by sex and age group (% of employees, EU27, EWCS 2010)**



Source: EWCS 2010

Unsurprisingly, self-perceived health is age-related (Table 8). Employees aged 55-59 are 1.3 times more likely than those aged 50-54 to report having poor health. The perception of health is also linked to occupational category: manual and low-skilled workers are more likely to report poor health than managers and professionals. Various features of the work situation - working hours that do not fit with personal life, painful work positions, lack of career prospects - also play an important role for men and women alike. Low social support and job insecurity also seem to have significant adverse effects, but mainly for men.

Table 8 **Explanatory factors of perceived poor health, employees aged 50-59, by sex (EU27, EWCS 2010)**

	Men OR	Women OR
55-59 (vs. 50-54)	1.29	1.31
Technicians (vs. managers and professionals)	1.21	1.01
Semi-skilled service workers (vs. managers and professionals)	1.80	1.15
Semi-skilled manual workers (vs. managers and professionals)	2.00	1.36
Low-skilled workers (vs. managers and professionals)	2.14	1.68
Shift work or night work (> = 5 nights per month) - yes (vs. no)	1.07	0.86
Working hours do not fit with non-working life (vs. compatible)	1.64	2.19
Painful or tiring positions at least half the time - yes (vs. no)	1.73	2.14
Work to tight deadlines at least half the time - yes (vs. no)	1.14	1.24
Low support (vs. not low support)	1.44	1.09
Low level of autonomy (vs. not low level of autonomy)	1.06	1.11
Job insecurity - yes (vs. no)	1.64	1.12
No career prospects - no (vs. yes)	1.41	1.28

Source: Eurofound 2012b.
Note: OR = odds ratio

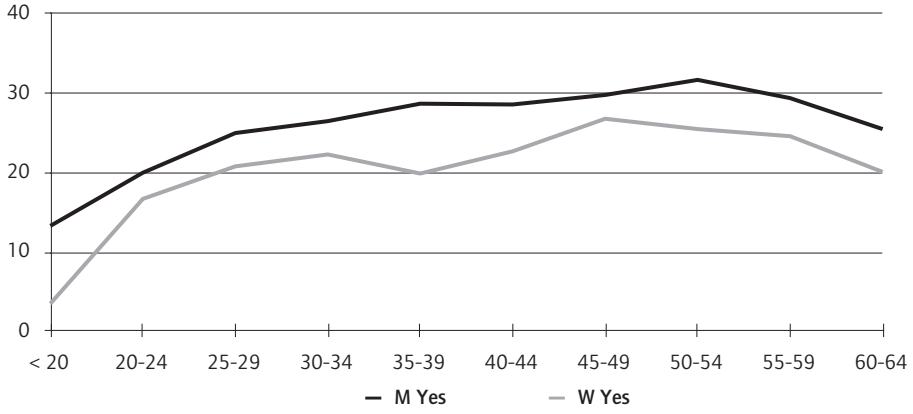
3.2 Work activities and health

Another, slightly different, EWCS 2010 survey question concerns the perceived relation between self-perceived health and the impact of work on it: "Does your work affect your health negatively?" Men's and women's replies to this question plot a similar curve, with slightly more men answering "yes" (Figure 21). The curves diverge slightly with age. A comparison of responses by those in their fifties in different occupational categories (where total numbers are sufficient) reveals gender differences. The widest gender gaps in the 50 and over age group concern professionals[6] (30.6% negative health impact for women and 21.6% for men) and personal services occupations[7] (20.9% negative impact for women and 30.3% for men). Importantly, both occupational groups include many women working in health (nurses and healthcare assistants), education and sales occupations. The between-country comparison also reveals situations that are often more adverse for men (Figure 22).

The prevalence of certain health conditions that rise in frequency with age was then studied. Backache, in particular, affects more than one in two employees (men and women) from age 50 onwards (Figure 23).

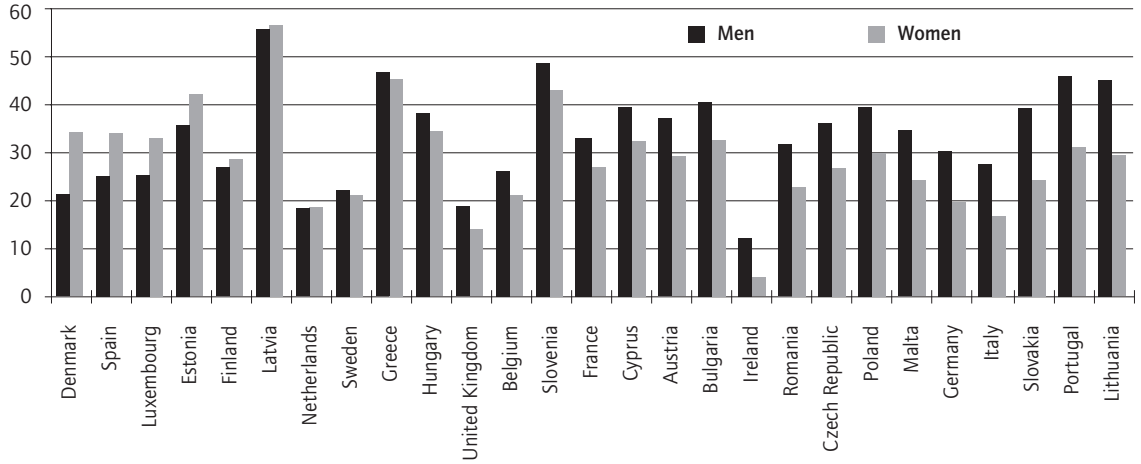
6. Professionals in engineering, architecture, research, management, marketing, IT, law, social sciences, culture and media. Artists. Doctors, nursing professionals, pharmacists, dentists, allied health professions. Teachers at all levels, including non-formal education.
7. Catering staff and housekeeping personnel. Guides, public transport conductors/guards. Hairdressers, beauticians. Protective/security services. Salespeople, cashiers/checkout operators, demonstrators. Healthcare assistants, childcare, home and institutional caregivers.

Figure 21 **Work negatively affecting health, by sex and age group (% of employees, EU27, EWCS 2010)**



Source: EWCS 2010

Figure 22 **Percentage of employees aged 50 and over reporting that work negatively affects their health, by sex and country (ranked by gender gap)**

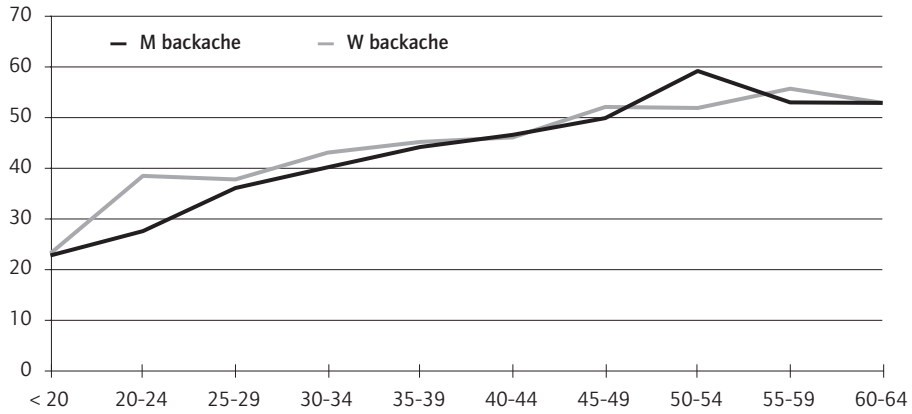


Source: EWCS 2010

Upper body musculoskeletal disorders (MSDs) affect more than one in two women from the age of 50 up to retirement, and lower body MSDs 36%. The situation for men in their early fifties is the same for both upper and lower body MSDs, but the proportions decrease thereafter (Figure 24). Men in the terminal years are slightly more able than women to preserve their health from this form of hardship either through changing jobs or retiring.

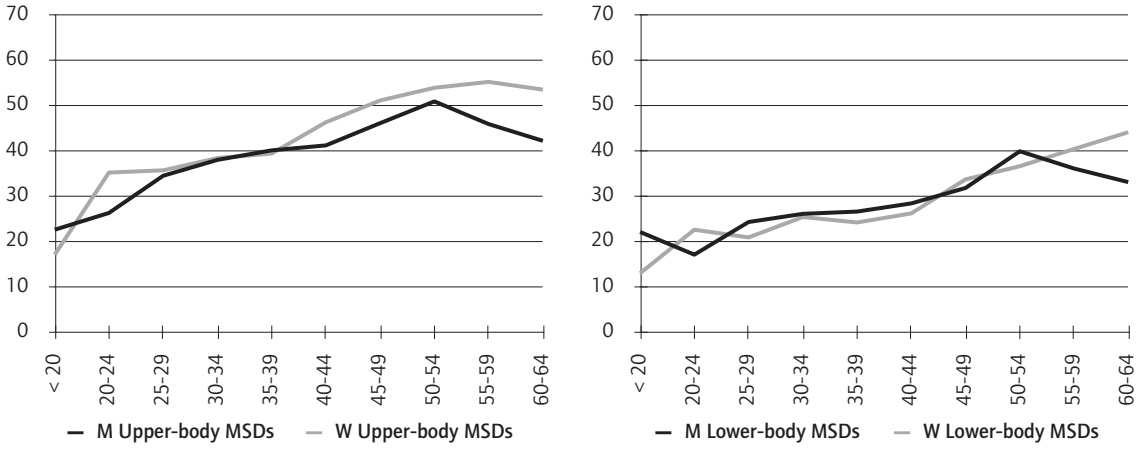
A feeling of overall fatigue is felt by three to four out of ten employees. After the age of 20, overall fatigue always concerns a higher proportion of women, peaking between ages 45 and 49 (44.6%). For men, the peak is reached between ages 50 and 54 (41.8%). Women's double workload is a key

Figure 23 **Backache, by sex and age group (% of employees, EU27)**



Source: EWCS 2010

Figure 24 **Musculoskeletal disorders, by sex and age group (% of employees, EU27)**

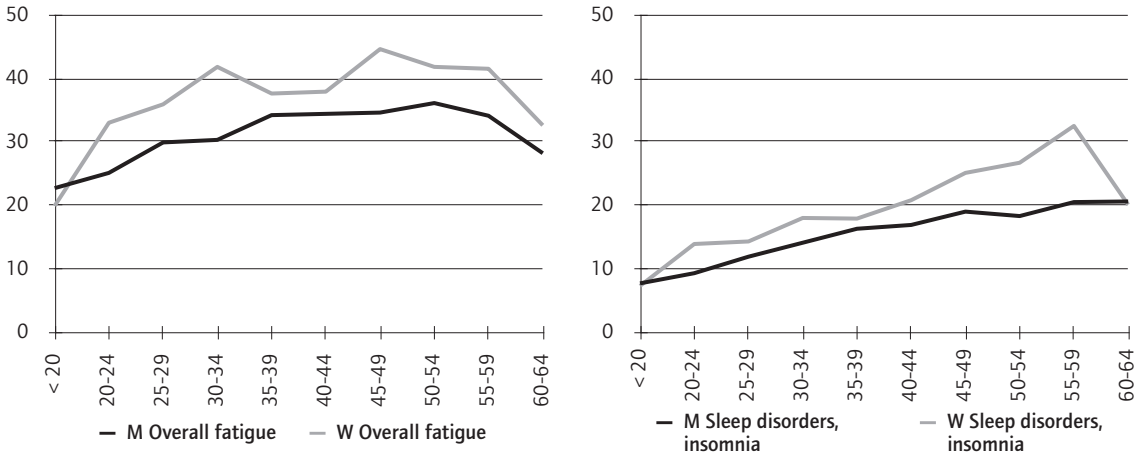


Source: EWCS 2010

explanatory factor for overall fatigue. There is a slightly higher frequency of sleep disorders among women than men, increasing as they get older. The gender gap widens from the forties until the early sixties. More than one in four women in their fifties report suffering from sleep disorders.

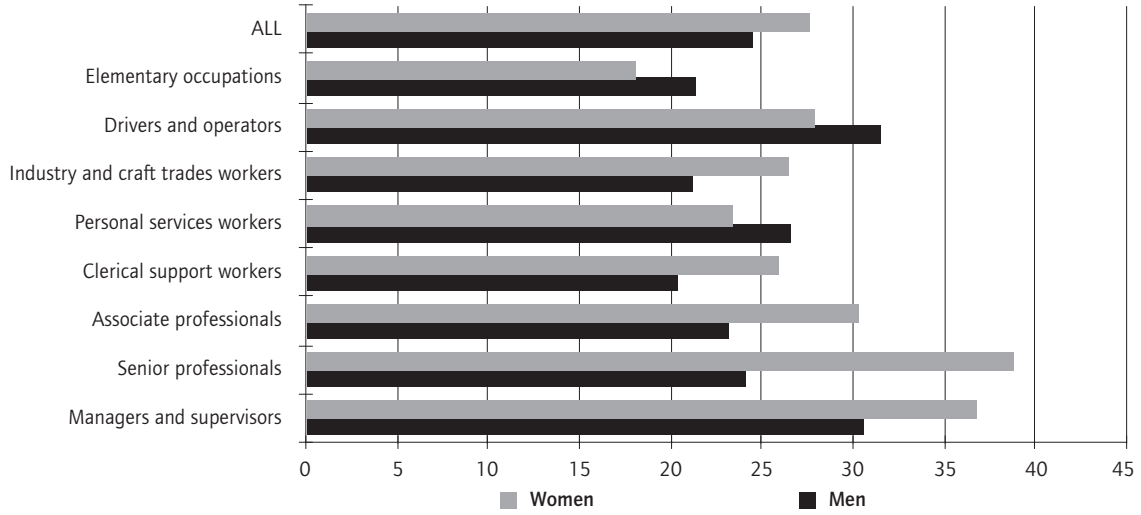
Exposure to stress is a key factor in the retirement decision. The ability to handle stress decreases in older age. A quarter of male employees aged 50 and over (24.5%) and 27.6% of female employees in the same age group are exposed to stress at work. The proportions vary with occupational category, sometimes with wide gender differentials. So, more female than male professionals, managers and supervisors, and to a degree, associate professionals, are exposed to stress (Figure 26).

Figure 25 **Sleep disorders, by sex and age group (% of employees, EU27)**



Source: EWCS 2010

Figure 26 **Exposure to stress, by occupational group and sex (% of employees aged 50 and older EU27, EWCS 2010)**

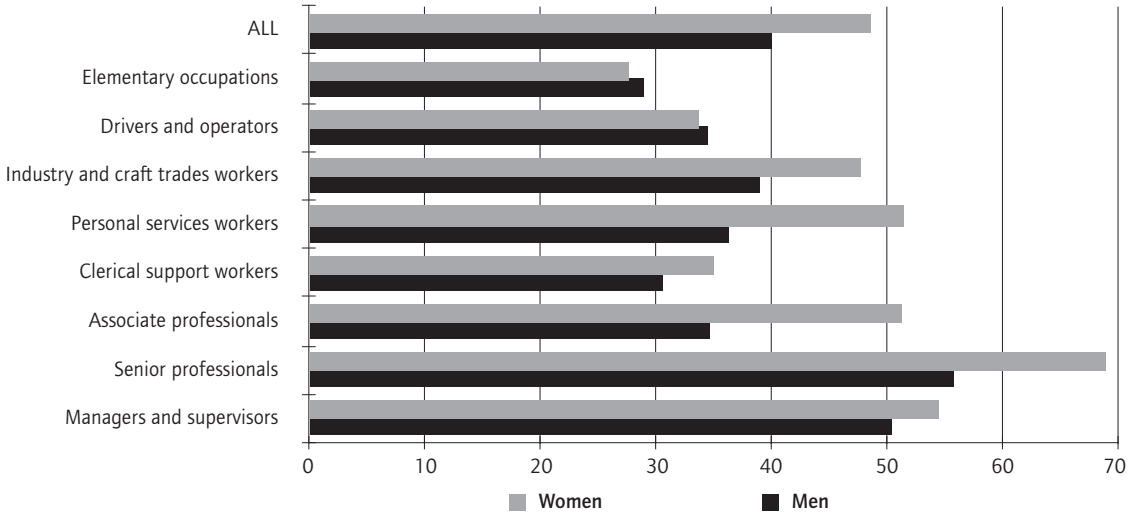


Source: EWCS 2010

Along with stress, high emotional demands can also make work arduous. This "emotional work" characterizes person-facing activities (patients, students, users, etc.) or specific situations that engage the employee's emotions (dealing with angry customers, putting on a polite face, etc.). Such "emotional work" is more common in female jobs (Figure 27). Moreover, Vandenbrande *et al.'s* (2011) analysis of the Belgian data from EWCS 2010 shows a link between emotional pressure and the feeling of probably being unable to do the same job at 60. In this Working Paper, "emotional pressure" refers to the pace of work depending on other people and to various other expressions of emotional demands stemming from the work setting: caring for/attending to people,

dealing with annoyed customers, etc. Among employees aged 50 and over: 46.4% of men and 58.6% of women report caring for/attending to people in their work (patients, customers, students, users) and 12.4% of men and 14.9% of women deal with angry customers.

Figure 27 **Exposure to emotional work, by occupational group and sex (% of employees aged 50 and over, EU27, EWCS 2010)**



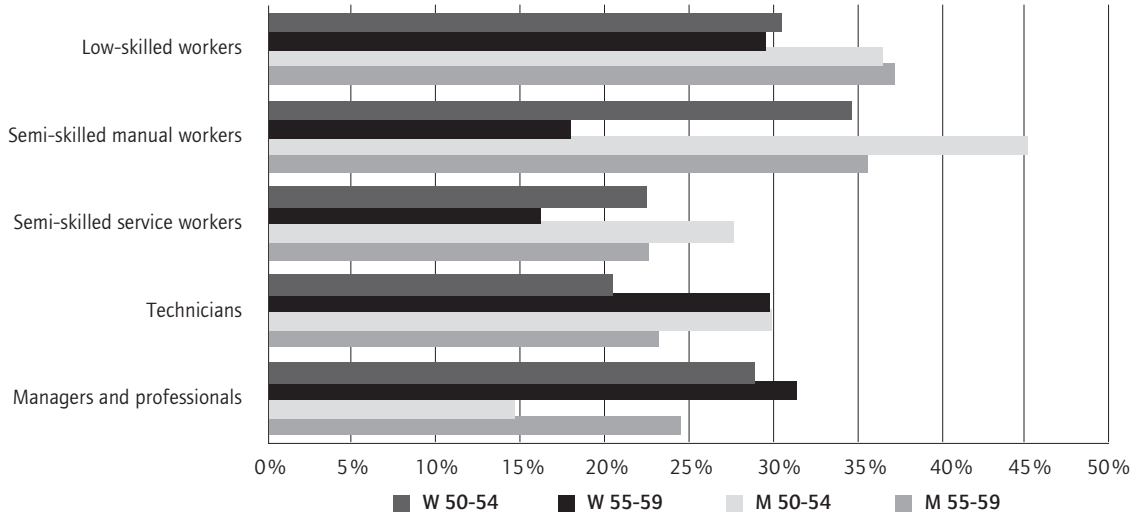
Source: EWCS 2010

Health effects are obviously correlated with occupational categories (Figure 28). Most gender-differentiation occurs in the semi-skilled workers group, where the proportion of employees in work situations that are "bad" for health decreases significantly after age 54. This reflects a need to choose jobs with fewer health impacts. Things are less clear-cut in other occupations, such as the technician category, where gender situations may be reversed.

The explanatory factors of a perceived negative work-health relationship are related to certain work situations of variable frequency according to occupational group. Table 9 also shows the foreseeable influence of occupation for men: medium- and unskilled workers are worst off. This is not the case for women, where the highest odds ratio is that of managers and professionals (1 for the benchmark category of managers and professionals). Women managers and professionals more frequently report that their health is at risk because of their work than other occupational categories.

Among the characteristics of work situations, the perception of health being at risk because of work seems mostly to come from painful positions with an odds ratio of 2.6 for men and 3.6 for women. Physical hazards aside, the next most important factor seems to be shift work or night work with odds ratios of 1.7 for men and 1.8 for women. Where women are concerned, working to tight deadlines also has a significant impact.

Figure 28 **Think their work negatively affects their health, by sex, occupation and age group (% of employees, EU27, EWCS 2010)**



Source: Eurofound 2012b

Similar results are seen when the same variables are considered in relation to another slightly different question: "Does your work affect your health negatively?". This question concerns the perceived relationship of work to self-rated current health, whereas the previous question related to possible medium and long-term adverse effects. Table 10 shows that the effects of age, occupational category, and working conditions differ little from those in Table 9.

Table 9 **Determinants of the feeling that work is a risk factor for health, employees aged 50 to 59 (EU27, EWCS 2010)**

	Men OR	Women OR
55-59 (vs. 50-54)	0.63	0.96
Technicians (vs. managers and professionals)	1.51	0.69
Semi-skilled service workers (vs. managers and professionals)	1.18	0.30
Semi-skilled manual workers (vs. managers and professionals)	2.54	0.43
Low-skilled workers (vs. managers and professionals)	1.83	0.35
Shift work or night work (> = 5 nights per month) - yes (vs. no)	1.67	1.80
Working hours do not fit with non-working life (vs. compatible)	1.79	1.48
Painful or tiring positions at least half the time - yes (vs. no)	2.61	3.61
Work to tight deadlines at least half the time - yes (vs. no)	1.26	1.98
Low support (vs. not low support)	1.38	1.63
Low level of autonomy (vs. not low level of autonomy)	1.24	1.34
Job insecurity - yes (vs. no)	1.35	0.97
No career prospects - no (vs. yes)	1.41	1.20

Source: Eurofound 2012b
Note: OR = odds ratio

Table 10 **Determinants of replies "yes, work negatively affects my health", employees aged 50 to 59 (EU27, EWCS 2010)**

	Men OR	Women OR
55-59 (vs. 50-54)	1.01	0.98
Technicians (vs. managers and professionals)	1.37	0.59
Semi-skilled service workers (vs. managers and professionals)	0.93	0.37
Semi-skilled manual workers (vs. managers and professionals)	1.48	0.41
Low-skilled workers (vs. managers and professionals)	0.98	0.44
Shift work or night work (> = 5 nights per month) - yes (vs. no)	1.44	1.60
Working hours do not fit with non-working life (vs. compatible)	2.26	1.84
Painful or tiring positions at least half the time - yes (vs. no)	2.58	3.63
Work to tight deadlines at least half the time - yes (vs. no)	1.39	1.49
Low support (vs. not low support)	1.43	1.54
Low level of autonomy (vs. not low level of autonomy)	1.50	1.25
Job insecurity - yes (vs. no)	1.13	1.17
No career prospects - no (vs. yes)	1.37	1.30

Source: Eurofound 2012b
Note: OR = odds ratio

In a special issue of the journal *Travail, genre et sociétés,* Teiger and Vouillot (2013) collate a number of papers showing both the progress but also the theoretical and methodological issues raised by a gendered approach to work activity and health. What these papers show is that men and women are never exposed to the same working conditions even when in identically-named occupations. In France, women in the same occupation as men suffer three times the rate of MSDs (Teiger and Vouillot 2013, p. 24).

Men more often experience certain more readily identifiable, measurable and "recognized" (through bonuses or early retirement opportunities, for example) working conditions - vibration, noise, heat, cold, exposure to toxins, radiation, heavy loads, night work - whereas women are most often concerned by repetitive gestures, inability to break off work, dependence on other people's work, lack of job discretion (Caroly *et al.* 2013, p. 29).

3.3 Arduous work and the end of gainful life

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

An initial finding is that the career paths of employees aged over 50 - between men and women and also between women themselves - show a mixed pattern due to the impact of family responsibilities reflected in child-raising career breaks and in part-time working, often in combination. There is a higher frequency of long career breaks among older workers.

Protracted exposure to physical work demands (physical strain, heavy loads, painful positions, alternating day and night shifts) are more common among manual workers. The proportion of women still in manual work after age 50 claiming never to have had a physically demanding job in their working life appeared relatively high. However, the author emphasizes the difficulty of characterizing the physical demands of women's work in the same terms as that of men. For example, standing positions differ with gender. In women's work, they are often constrained and motionless, making them more invisible (in the scientific literature, epidemiology and to the labour market parties). Furthermore, the similarity of some types of arduous work to domestic work makes it harder for older women workers to describe their paid work as "physically demanding".

While protracted exposures to physical work demands are more uncommon in women's than men' working lives, they nevertheless seem longer-term (men having a higher frequency of labour market exits). The survey thus reveals that women who have done physically demanding jobs or shift work for over 20 years are more often than men still exposed to these forms of arduous work at the end of gainful life.

Perceived arduousness refers to work constraints experienced as difficult or harsh. It goes to the ability of production systems to accommodate ageing employees in conditions conducive to their health and efficiency.

The activity of work is the ongoing engineering of compromises between production goals, available resources and concern to safeguard one's health. Men and women develop safeguarding strategies (avoidance and compensation) against the causes of arduousness and the hardships of achieving or accomplishing specific tasks despite specific failings. Not everyone deploys the same strategies. They are bound up with the available discretion (see in particular Caroly *et al.* 2013). The SVP survey data analysed by Molinié (2012) show that women emphasize that pride in a job well done helps to minimise perceived arduousness even in a physically demanding job. In short: where quality of work is lacking, it becomes harder to work in less than full health.

Working longer also means working with the health problems that appear with age and can be a hindrance to work. If women's fragmented careers means they have to keep working longer, they will be the most affected.

3.4 Career paths, health and labour market exits

Another French survey on health and career paths – *Santé et itinéraire professionnel* (SIP below) - offers some considerations on labour market exits before age 60 from an analysis of career paths, including links between these career paths and health (Collet *et al.* 2013). The survey coverage is the 60 and over population, comparing two groups: employees who left the workforce before age 60 (referred to as SDE in the study), and those who are still employed or left the workforce after age 60 (referred to as *others* in the study). The survey shows that those who left the workforce before age 60 have unbroken career paths but greater exposure to physically gruelling work.

Where women are concerned, the direction of career paths (up, down or stationary) differs little between "SDEs" and "others", whereas among men, the share of low-skilled stationary career paths is higher among "SDEs" than "others".

The proportion of individuals in the 60-64 age group reporting impaired health in 2010 is higher among the "SDEs" than among the "others", in similar proportions for men and women, 41% and 28% for men and 41% and 29% for women, respectively.

The health gap between male "SDEs" and "others" appears at the age of 40. For women, the health gap onsets 10 years earlier at around 30 years of age.

As to the means of labour market exit, the survey found the incidence of exits through dismissal/redundancy or non-renewal of contracts was higher among the "SDEs" (20%, against 3% among the "others"). The "SDEs" also claimed many more other reasons: mainly health for men; while women likewise stated health but also a number of other family-related reasons (death or illness of spouse or close relative, moving, husband's retirement), illustrating that the decision to stop working is seldom self-instigated (Chiappori 1992). Another French survey in 2010 on the reasons for retiring (Aubert and Barthelemy 2012) also shows them to be closely linked to the conditions of career wind-down and pay levels, with little gender difference apart from occasional family reasons. Women are five times more likely than men to stop working to follow their spouse or for family obligations.

Also based on the SIP survey, the authors propose a typology of career paths between ages 15 and 49 linking arduous work to early workforce exit. They identify four career paths common to men and women, and two career paths specific to each sex.

The two specifically male career paths are one of physically arduous work but in mid-career, the typical profile being an individual with little formal education, building workers, usually foreign nationals. The other basically male career path has no exposure to arduous work, is more on the higher rungs of the job ladder and has stationary paths for those with formal qualifications. Public sector and service sector employees are strongly represented.

The two specifically female career paths are related to the "female family model" (Barnay 2005) characterized by alternating, more or less protracted discontinuous periods in and out of employment. Older women are characterized by lesser time spent in education and lower qualifications than their male counterparts. When working, they often hold clerical positions in low-skilled career paths. Distinctive within this subgroup are women with "discontinuous, probably childbearing-related career paths", often with several children, who stop working at quite a young age and whose career paths are marked by a return to long-term employment at around age 35. They often hold relatively non-arduous jobs. The other specifically female path is characterized by "women in long-term non-work status": they remain in employment slightly longer at the start of working life, but return to employment later and less frequently around the age of 40.

Workforce exit behaviours will vary considerably with the career path. For gender-neutral career paths, exposure to arduous work will play the same key role. For gender-specific career paths, more highly-educated men are seen to seldom retire before age 60 while women who have spent long periods out of the workforce in early or mid-career more frequently exit the labour market before age 60.

Under the proposed typology, labour market exits seem to reflect forced exits from the workforce for persons exposed to arduous work or with less stable career paths (Collet *et al.* 2013).

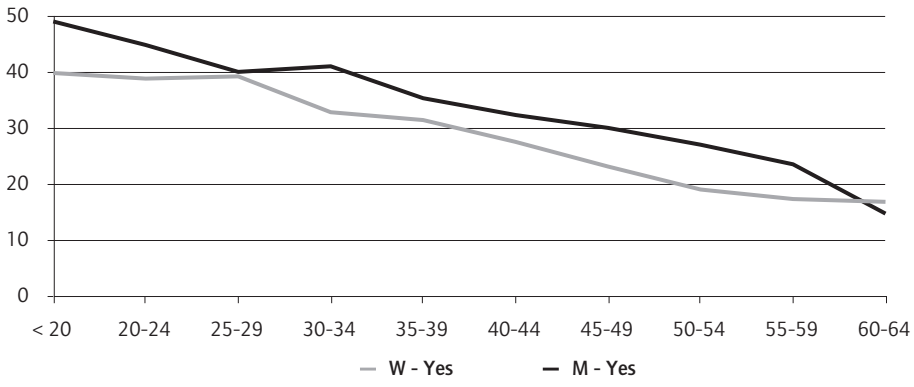
4. Self-fulfilment in work in career wind-down

While difficult working conditions provide a reason for early labour market exit, the lack of meaningfulness in work (career opportunities, learning opportunities, recognition, etc.) significantly strengthens early withdrawal intentions. A large body of sociological, psychological and ergonomics research has pointed to a strong link between the desire for an early exit and lack of self-fulfilment (e.g., Volkoff and Bardot 2004; Eurofound 2012b; Bertrand *et al.* 2010). While there are financial reasons for continuing to work at the end of gainful life, practical aspects are not the be-all and end-all, and many sociological studies in particular have shown that work is also a means of personal fulfilment, social recognition and social contacts (Meda and Vendramin 2013; Doherty 2009). This section seeks to determine whether this correlation between meaningful work and a desire for relatively earlier retirement is gender-differentiated.

4.1 Career prospects

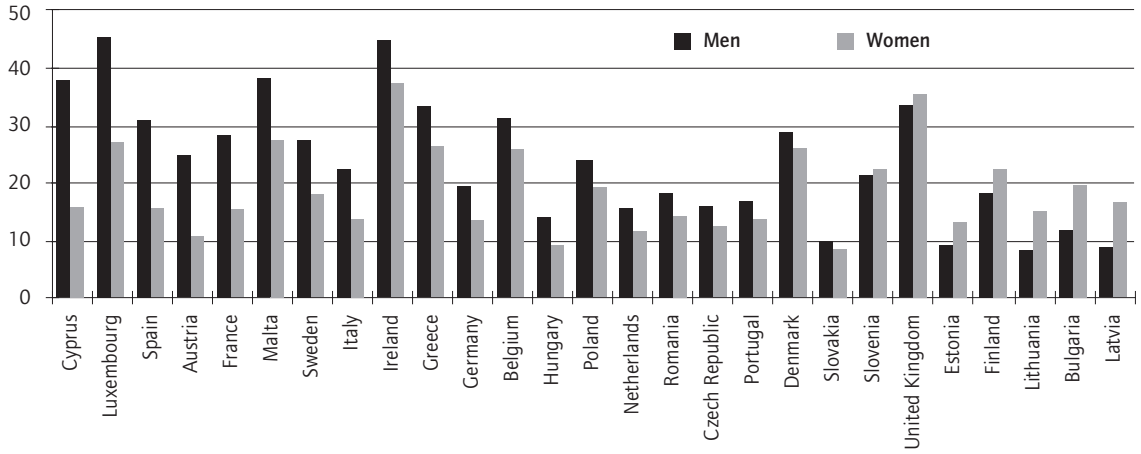
One indicator of interest in connection with self-fulfilment in work is the ability to project a career development or conversely the feeling of going nowhere. The EWCS 2010 survey shows that career prospects decline steadily with rising age (Figure 29). The trend is more congruent for men and women, although slightly more favourable for men between ages 25 and 60. The picture is, however, a very mixed one depending on the countries considered (Figure 30).

Figure 29 **Career prospects, by age and sex (% of employees, EU27)**



Source: EWCS 2010

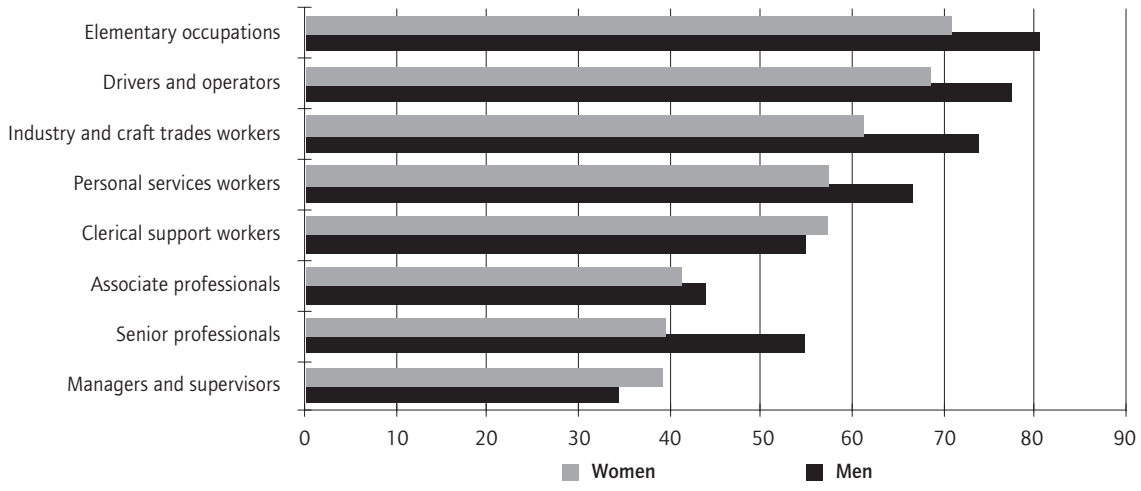
Figure 30 **Percentage of employees aged 50 and over who report having career prospects, by sex and country (ranked by gender gap)**



Source: EWCS 2010

Working conditions vary widely between occupations in many ways (see Vendramin and Valenduc 2012); likewise scope for self-fulfilment. On the *lack* of career prospects for employees aged 50 and over, a comparison of occupations (where numbers are sufficient, Figure 31) identifies significantly different realities for men and women. The most pronounced differences are in the professions (54.8% of women versus 39.5% of men have no career prospects), personal services occupations (66.6% women versus 57.4% of men without career prospects), elementary occupations (no career prospects for 80.5% of women or 70.9% of men).

Figure 31 **Lack of career prospects for employees aged 50 and over, by sex and occupation (% of employees, EU27, EWCS 2010)**



Source: EWCS 2010

Table 11 considers for older workers the link between dissatisfaction with working conditions and selected characteristics of work, including career prospects. The major impact of this aspect for both sexes is clear to see – its odds ratio is highest of all those for men. It is also high for women, but less so than poor work/life balance.

Table 11 **Factors of dissatisfaction with working conditions among employees aged 50-59, by sex (EU27, EWCS 2010)**

	Men OR	Women OR
55-59 (vs. 50-54)	0.72	n/s
Technicians (vs. managers and professionals)	n/s	n/s
Semi-skilled service workers (vs. managers and professionals)	n/s	0.67
Semi-skilled manual workers (vs. managers and professionals)	n/s	n/s
Low-skilled workers (vs. managers and professionals)	n/s	n/s
Shift work or night work (> = 5 nights per month) - yes (vs. no)	1.36	n/s
Working hours do not fit with non-working life (vs. compatible)	2.48	4.15
Painful or tiring positions at least half the time - yes (vs. no)	1.98	1.77
Work to tight deadlines at least half the time - yes (vs. no)	1.69	1.67
Low support (vs. not low support)	2.60	2.47
Low level of autonomy (vs. not low level of autonomy)	1.34	1.51
Job insecurity - yes (vs. no)	2.12	2.03
No career prospects - no (vs. yes)	3.04	2.41

Source: Eurofound 2012b
Note: OR = odds ratio
n/s = not significant

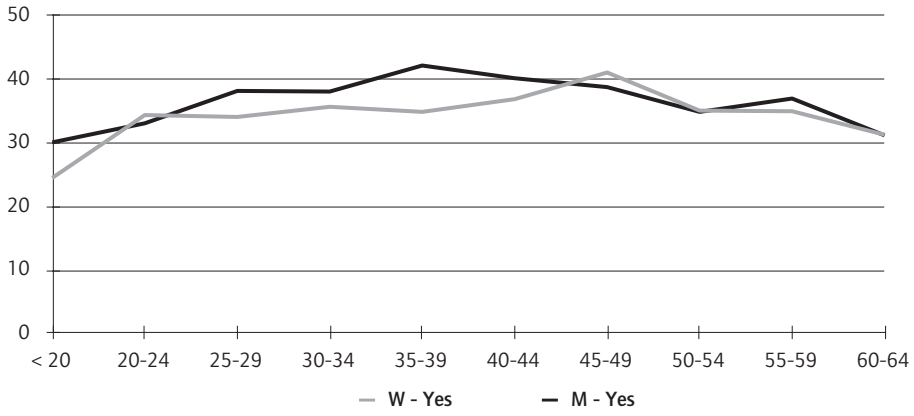
4.2 Other indicators of self-fulfilment in work

Opportunities for continuing training to learn new things are also a factor of self-fulfilment in work. The finding here is that 30 to 40% of employees aged 20-64 report having been given in-service training in the twelve months up to the survey (Figure 32), with a significantly declining trend from age 45 for both men and women (from 38 to 31% on average between ages 45 and 64).

A set of complementary indicators available in the 2010 EWCS - the sense of a job well done, the ability to apply one's own ideas at work, the feeling of doing useful work, knowing what is expected of one, work and personal values not in conflict, the ability to participate in decisions that affect one's own work or changes in the organization or processes, a motivating organization and the feeling of being fairly paid - offer a more nuanced perspective on the sense of fulfilment in work (Figure 33).

On average, four of these indicators - what is expected of you, no conflict of values, a sense of usefulness and a job well done - elicit positive responses in 80% of cases, with little gender difference.

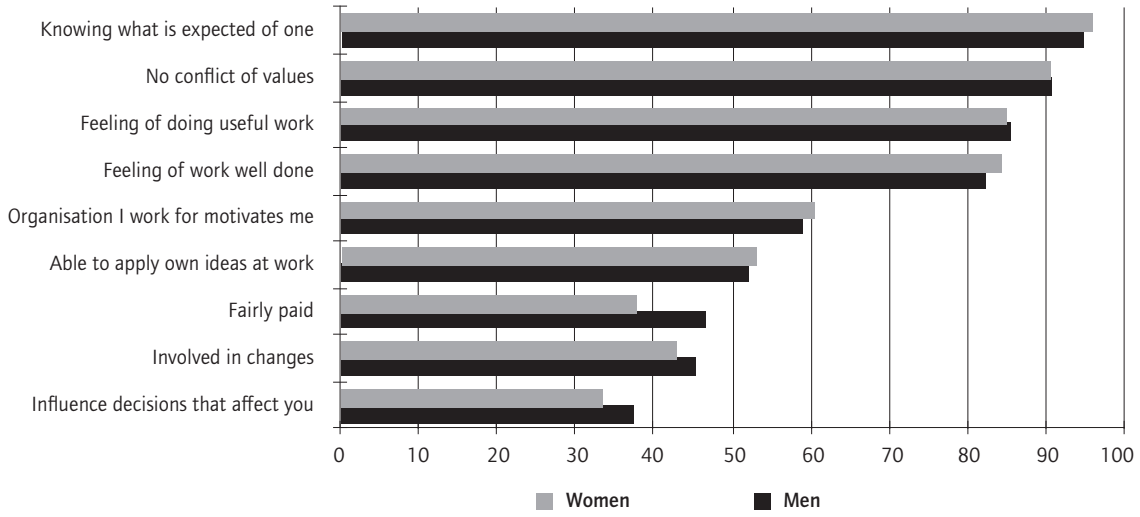
Figure 32 **Training paid for or given by the employer, by age and sex (% of employees, EU27)**



Source: EWCS 2010

Other indicators - the ability to influence decisions that affect you, involvement in change, the ability to apply one's ideas, the feeling of being fairly paid – yield more mixed results. On average, the indicators that score worst show little gender difference except on the question of fair pay. Here, gender differences in the 50-and-over age group are most marked in two occupational groups: professionals, where 58.6% of men think they are fairly paid versus 44.7% of women, and associate professionals, where 55.7% see their pay as fair compared to 41.4% of women.

Figure 33 **Indicators of self-fulfilment in work, by sex (positive response, % of employees aged 50 and over, EU27)**



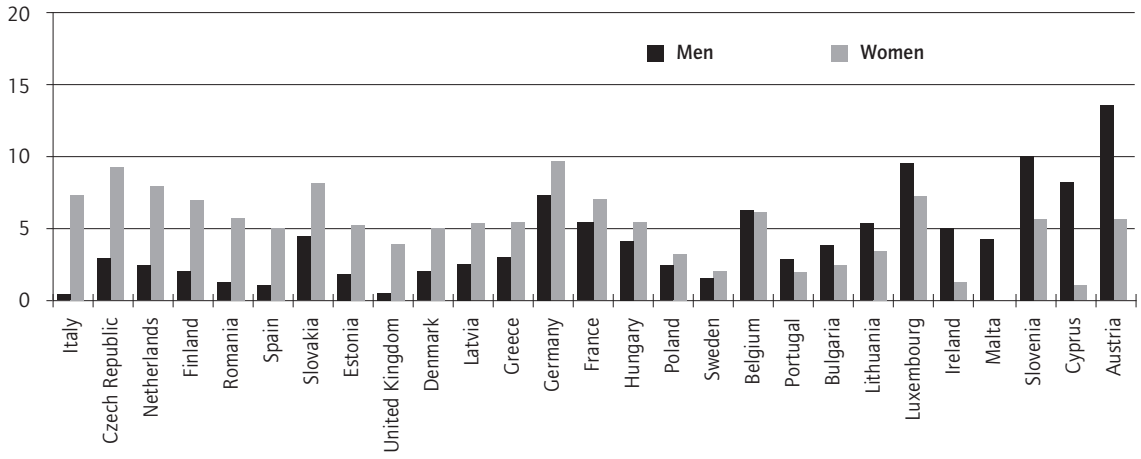
Source: EWCS 2010

4.3 Age discrimination and stereotyping

Exposure to age discrimination or negative stereotyping influences early labour market exit decisions. If possible, people would rather see themselves and be seen as "a young pensioner rather than an old worker". Many studies around ageing at work, particularly the psychological aspects, have shown how age stereotyping plays into early labour market exits (Desmette and Gaillard 2008). Few studies, however, have taken a gender perspective.

The EWCS 2010 found the highest incidences of work-related age discrimination among the under-30s and the over-50s. For the latter, 3.7% of men and 6.3% of women report having suffered age discrimination in the twelve months leading up to the survey.

Figure 34 **Percentage of employees aged 50 and over who experienced age discrimination in the year preceding the survey, by sex and country (ranked by gender gap)**



Source: EWCS 2010

In all barring a few countries, women are slightly more likely than men to face age discrimination (Figure 34). This is borne out by much research. In their study on the financial sector in the United Kingdom, Duncan and Loretto (2004) make the same finding, as do Granleese and Sayer (2006) in a study of the academic community. The same conclusion is also reached by Jyrkinien and McKie (2012) in a comparative study of the experience of women managers in Finland and Scotland, which also highlights the impact of appearance-related discrimination on older women in service activities and supervisory positions.

In a discourse analysis of older job-seekers, Ainsworth (2002) shows how the invisibility of female "older worker" identity is constructed as the outcome of promoting recognition of older male workers as a disadvantaged group in the labour market. The invisibility of female "older worker" identity is defined as a form of cultural non-recognition where a group is rendered invisible at the same time that it is marked out and stereotyped.

Using data from the 2006 wave of the *European Social Survey* (ESS) Radl (2012) analyzes attitudes towards the timing of retirement in 14 Western European societies, especially how gendered norms affect retirement timings. Age-related norms are yardsticks for individuals' self-assessment and comparison to others but also benchmarks for life course transition times. Where retirement is concerned, age-related norms are internalized in conjunction with institutions that shape and standardize transition models throughout the life cycle. Age-related retirement norms consider a younger age to be more appropriate for women than for men. These norms act as both external constraints and internalized references.

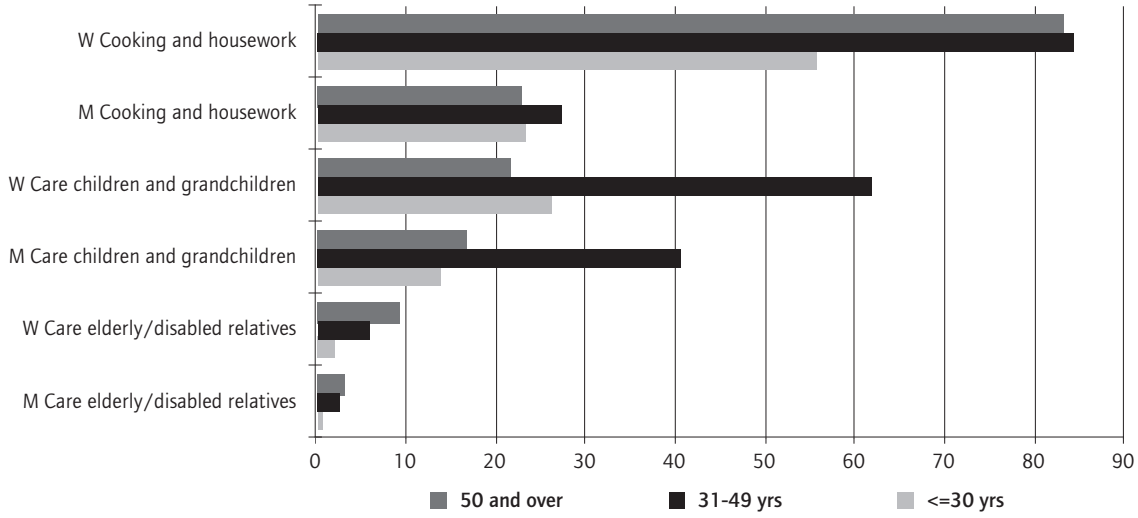
5 The impact of unpaid work on ageing workers

The combined burden of paid and unpaid work impacts differently on men's and women's life courses and health. The prospect of extending working lives cannot be contemplated without factoring in the short and long term effects of this double workload. The assumed benefits of a change in the post-50 life stage – smaller household size, radical change in the family network and responsibilities - must be put into perspective. Many authors have shown that this stage is not free of family responsibilities, and also curtails second career prospects for women.

5.1 Caring responsibilities and domestic duties

Cooking and housework remain largely the lot of women at any age. Figure 35 shows the responses of employees aged 50 and over who report spending "at least an hour a day" on these domestic duties. From age 30 and still after the age of 50, this is the case of more than 80% of women versus just over one in five men. Providing daily care for children or grandchildren is highest among the middle age group for both sexes, but with a significant gender difference. From age 50, this burden decreases but still concerns 21.6% of women and

Figure 35 **Employees reporting spending more than an hour every day on domestic or caring duties, by sex and age group (% of employees, EU27)**

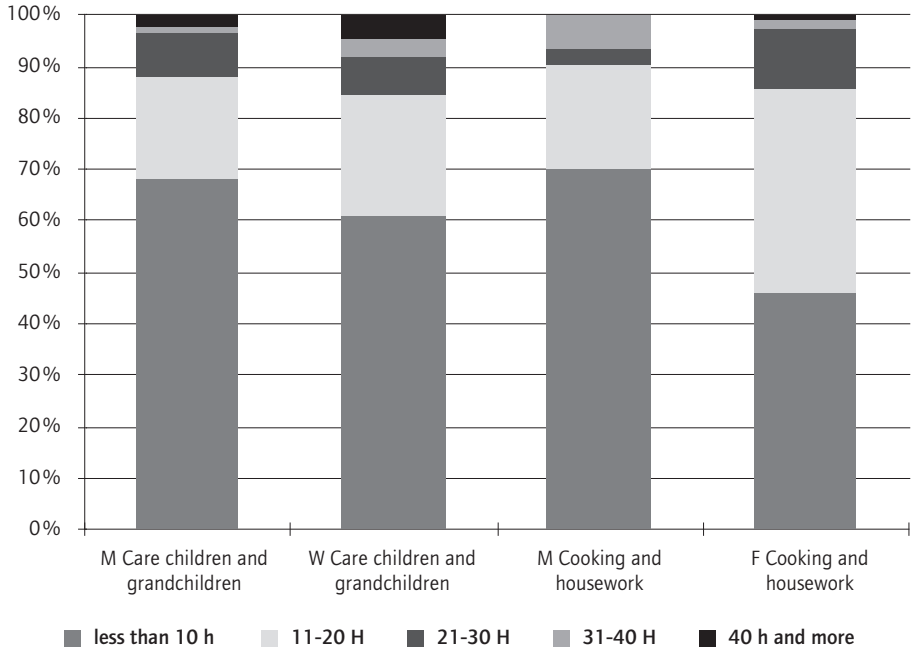


Source: EWCS 2010

16.8% of men. Caring for elderly parents and/or disabled relatives falls to a proportion of employees that rises with age, and more significantly among older women, concerning 9.3% of them versus 3.2% of men in the same age bracket.

The Eurofound European Quality of Life Survey (EQLS) provides additional indicators to assess age-related changes in the burden of unpaid work. The 2011 wave shows that the weekly time spent by women employees on unpaid work remains higher than that of men, with cooking and housework being the least fairly-distributed tasks (Figure 36).

Figure 36 **Number of hours per week spent by employees aged 50 and over doing unpaid work, by sex (% of employees, EU27)**



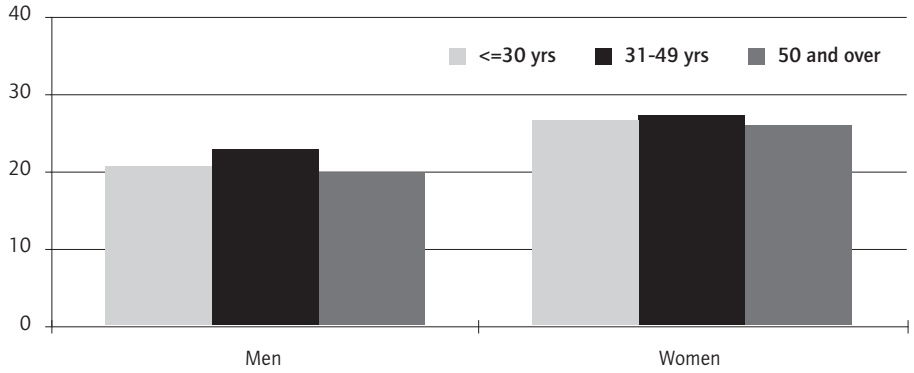
Source: EQLS 2011

Also according to the 2011 wave of the EQLS survey, 26% of women and 19.8% of men in the 50-and-over age group reported that work-related fatigue stops them doing household chores. These figures change little with age (Figure 37).

5.2 The long term sustainability of paid work

The combined and reciprocal effects of work and working conditions and the stresses of juggling work and private life undermine women's health and, notwithstanding their still greater longevity, reduce their healthy life expectancy in the long term (Teiger and Vouillot 2013).

Figure 37 **Employees reporting coming home from work too tired to do household chores, several times a week, by sex and age group (% of employees, EU27)**

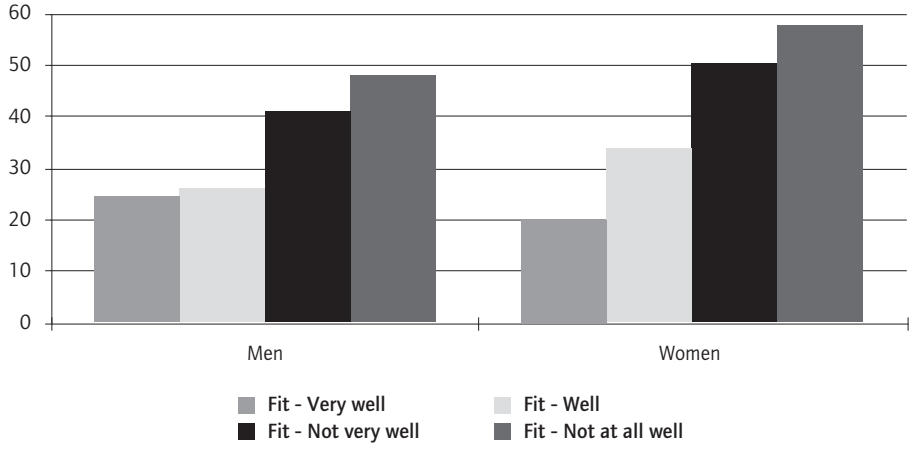


Source: EQLS 2011

The link between work, family responsibilities and gender inequalities in health has been highlighted by research. Studies by Artazcoz *et al.* (2001) in Spain have brought evidence of the adverse effect of family demands on both married and cohabiting employed women's but not men's health. The finding mainly concerns low-skilled workers. The authors argue that both paid and unpaid work should be taken into account in gender approaches in health, as well as linkages between gender and social class.

Work/life balance is one of various factors that will influence the decision to stay working or retire. The EWCS 2010 found a high correlation between the proportion of employees aged 50 and older who do not think they will be able

Figure 38 **Employees aged 50 and older who do not think they will be able to do the same job when they are 60, by how well working time fits with non-work time, by sex (EU27)**



Source: EWCS 2010

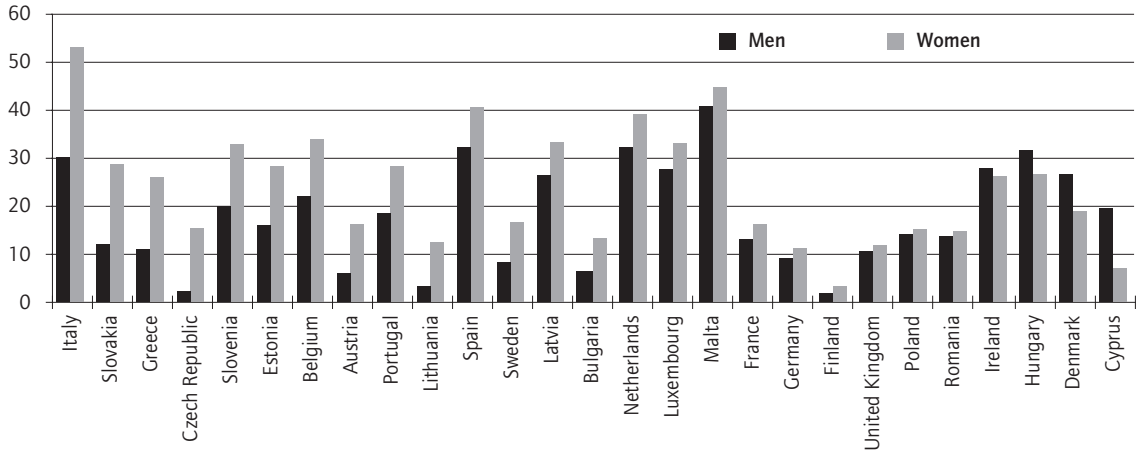
to still do their current job when they reach 60 and how well their working time "fits" with their non-work commitments. Where there is the least fit, 57.8% of women and 48.1% of men report wanting to retire before the age of 60 (Figure 38).

5.3 The effect of institutional contexts and gender roles

Gender differential engagement with unpaid work is the product of many factors including institutional differences in social policies and entrenched gender role stereotyping. Figures 39, 40 and 41 show both similarities between men's and women's situations and also wide between-country variations.

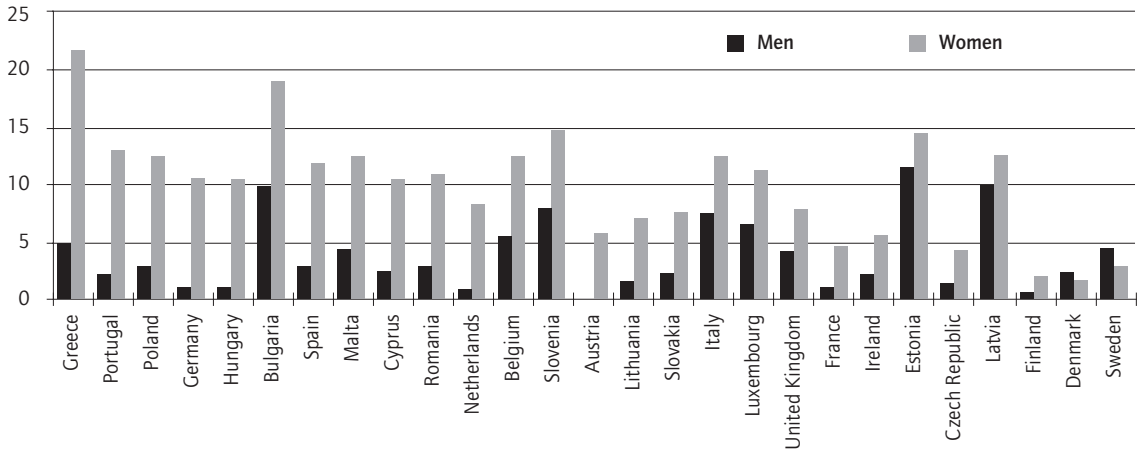
In a comparative study of the United Kingdom, Norway and the Czech Republic, Crompton *et al.* (2005) showed that while *attitudes* – i.e., views and ideas on the gendered division of domestic labour – seemed to evolve towards greater sharing, *behaviours* – i.e., the facts – by contrast were not changing apace. This discrepancy can be explained, the authors argue, by various constraints, including work intensification slowing down the increase in men's involvement in household tasks.

Figure 39 **Percentage of employees aged 50 and over who spend at least an hour every day caring for children or grandchildren, by sex and country (ranked by gender gap)**



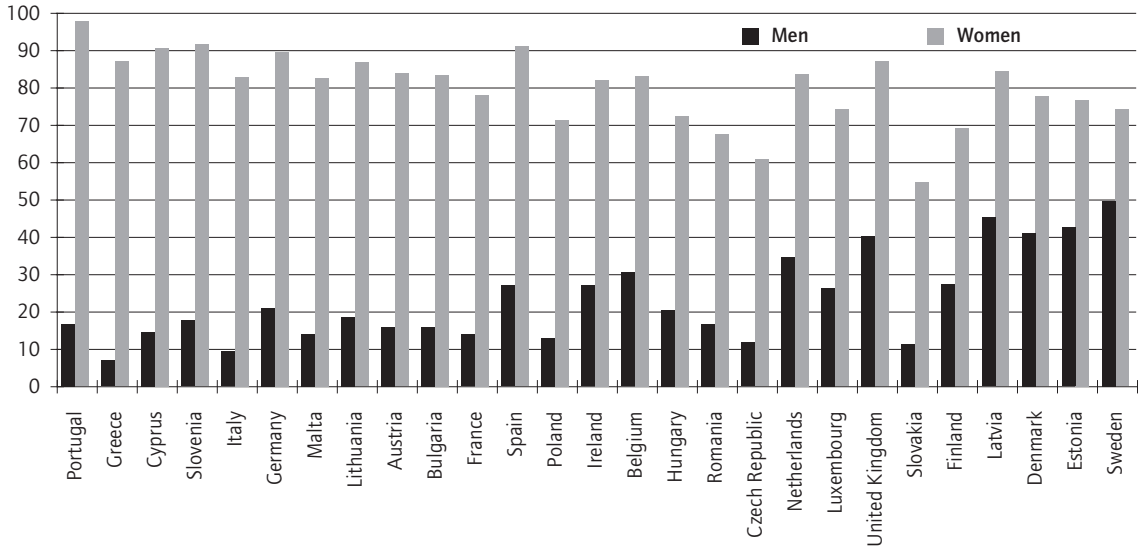
Source: EWCS 2010

Figure 40 **Percentage of employees aged 50 and over who spend at least one hour every day caring for elderly or disabled relatives, by sex and country (ranked by gender gap)**



Source: EWCS 2010

Figure 41 **Percentage of employees aged 50 and over who spend at least one hour every day doing cooking and/or housework, by sex and country (ranked by gender gap)**



Source: EWCS 2010

6 Conclusions

A gender perspective on older workers' jobs and working conditions yields a contrasting picture of ageing at work.

The employment of women and men aged 50 and over is characterized by occupational segregation, i.e., a gendered division by sectors of activity or occupational categories, somewhat more pronounced than among the younger age groups. Over the past decade, there has been a trend increase in "semi-retirement" – dramatically so among men, although still more widespread among women. However, there are wide between-country variations. Only in half of EU countries has part-time work become a means of time management at career wind-down.

The issue of gender employment rate differentials is a complex one. The employment rate of 55-64 year olds - the key indicator of the European strategy laid down in 2001 (Stockholm targets) – rose significantly from 2001 to 2012, albeit very differentially between countries and more so for women (48%) than men (19%). The average duration of working life has lengthened over the past decade by 2.9 years for women and 1.3 years for men. However, the employment rate for men aged 55-64 remains higher than that for women, but much of the gap is due to self-employment rather than wage employment. A more detailed examination of employment rate trends by age group shows a more significant two-stage decrease for women than men: a gradual decline in the 45-49 age group up to 55-59, followed by a sharper decline after age 60. Between-country comparisons show that this decrease is not directly retirement age-related but depends on whether or not institutional set-ups encourage older worker employment and diverse forms of labour market exit: unemployment, incapacity, early retirement. However, different typologies found in the literature do not fully account for either between-country variations or gender differences.

The fear of losing their job within the short term affects one in six women or men over the age of 50. However, there are other factors of socioeconomic insecurity related to income. With age, more women become the household's main breadwinner and more often than men have a retired spouse or live alone, when they more often than unattached men have problems "making ends meet". Women and men's longer working lives therefore reflect different pressures. Nor are career paths at the end of gainful life free of instability. The standard "job for life" career model seems to be increasingly infrequent among all employees, and slightly less among women than men. So, in the 55-59 age group, 33% of men and 40% of women have held their current job for ten years

or less. Among those in their fifties, 36% of women and 29% of men had been unemployed, in training or on temporary contracts before their current job. Workers in their fifties are therefore faced with forced or voluntary mobility in a context adverse to older worker employment. Various national studies support the postulate of a financial constraint effect in increasing female employment among older workers. There is a wide gender gap between those (often women) who have to work well into old age to compensate for a fragmented or late-starting career and those (often men) who can enjoy relatively favourable early retirement conditions.

Arduous working conditions during career wind-down or for much of the career, and health, differentially affect men and women's job retention choices.

Perceived health is more frequently poor in manual or low-skilled occupations. Other aspects of work situations - working hours that do not "fit" with non-work life, painful positions, a lack of career opportunities - influence both women and men's self-perceived health. The incidence of some health problems increases with age. Backache, in particular, affects more than one in two employees (both sexes) from the age of 50. Upper body musculoskeletal disorders (MSDs) affect more than one in two women from the age of 50 up to retirement, and lower body MSDs 36%. The situation is congruent for men in their early fifties, but the proportion decreases thereafter. In the run-up to retirement, men slightly more often than women, are seemingly able to avoid this form of arduous work, either through a change of job or exiting the workforce. Feelings of overall fatigue are increasingly borne in with age, peaking at 45% for women aged 45-49 and 42% for men aged 50-54. Women's double workload is an explanatory factor in this overall fatigue. Exposure to stress rises with age, concerning 28% of women and 25% of men over the age of 50, but the proportions may be very gender-differentiated by occupational group. So, more women than men in management and supervisory posts, professionals and associate professionals are likely to be exposed to stress. This is compounded by emotional demands, which are more common in female-dominated occupations.

The analysis of explanatory factors for a perceived negative relationship between work and health highlights many gender differences by occupational group. The highest incidence of perceived negative impact by men is found in manual and low-skilled jobs, but among women among professionals. Painful positions (more for women than men), shift work (for all) and tight deadlines (especially women) are other factors that reinforce the perception of a negative impact of work on health.

At the end of gainful life, arduousness may assume different aspects. Protracted exposures to physical work demands are more frequent among men than women, but longer-term among women where early exits from the workforce are uncommon. Women and men develop gendered preservation strategies in work activity against the causes of arduousness or age-related difficulties in performing certain tasks. Because their fragmented careers mean women have to stay working longer, they are more confronted with the onset of work-impeding disorders or disabilities.

A lack of meaningfulness in work (career prospects, opportunities for learning, recognition) increases the propensity to retire early. Work is not just a means of earning a living, but also a means of self-realization, recognition and social contacts. Career opportunities dwindle with age, but less acutely so for men than for women. Type of occupation is a decisive factor here: women are at a marked disadvantage to men in the professions, personal services work and low-skilled jobs. The lack of career prospects is also a major cause of dissatisfaction with working conditions in general. Various indicators of self-fulfilment in work reveal few gender differences apart from the feeling of being well-paid for the work done. Women professionals and associate professionals are particularly disadvantaged on this front.

Exposure to age-related discrimination mainly concerns employees over 50 and under 30 years of age. An inter-country comparison shows that women are more likely than men to face such discrimination. Some research has revealed a process whereby the invisibility of female 'older worker' identity is constructed, while a male older worker identity is developing as a disadvantaged group on the labour market.

The combined burden of paid and unpaid work has gender-differential impacts on career paths and health. The prospect of an extended working life cannot be envisaged without taking into account the short- and long-term effects of this double workload. The unequal division of household tasks is also evident among employees aged 50 and over, with an additional singularity: while 22% of women and 17% of men spend at least an hour a day caring for children or grandchildren, 9% of women and 3% of men also have caring responsibilities for elderly or disabled parents or relatives. Among older workers, more women than men say that work-related fatigue prevents them from carrying out household tasks. Work-life balance is a significant factor affecting the ability to stay in employment. Where work-life balance is poor, 58% of women and 48% of men aged 50 and over say they will not be able to do their current job at the age of 60. Gender differences in engagement with unpaid work are the outcome of various factors, including institutional differences in social policies and gender roles.

At the end of this detailed - but sometimes confusing when it comes to between-country comparisons – overview of the gender dimension of the working and employment conditions of older workers, two important findings emerge. First, gender must be seen as a central issue in the analysis of working conditions and policy-making to improve working conditions. Then, the issue of working conditions cannot be divorced from the institutional conditions for organized career wind-downs, which are often specific to national contexts that are strongly influenced by European guidelines. There is a need to take account of gender-differential career and non-career paths and to redress the inequalities and injustices in this area.

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Acronyms

EQLS – European quality of life survey
EWCS – European working conditions survey
ISCED – International standard classification of education
ISCO – International standard classification of occupations
LFS – Labour force survey
MISSOC – Mutual Information System on Social Protection
SHARE – Survey of health, ageing and retirement in Europe

List of figures and tables