

Working conditions and sustainable work

# **Keeping older workers in the labour force**





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# Executive summary

## Introduction

The European population is living longer, with natural decline cushioned only by net migration. The proportion of people over 50 is increasing, and demographic ageing – the working-age population shrinks while the number of older individuals grows – is expected to continue as the baby boom generation retires. To address related labour shortages, European policymakers are promoting longer workforce participation among older people. Most EU Member States have raised statutory retirement ages and limited early pension access. However, extending working life requires more than just legal measures. This report analyses employment developments, job quality differences across age groups and differences among older workers. It explores the factors influencing the transition to retirement across Europe and examines Member States' policies and practices to keep older workers in the workforce. The report's main aim is to explore effective approaches to engaging older people in the labour market, identifying ways to enable and motivate them to stay and determining who should be involved to ensure an age-appropriate working environment.

## Policy context

Europe has seen a steady increase in the number of workers aged 55 or above who are active in the labour market, but this age group's participation can be boosted further. However, this is a complex endeavour; attitudes, workplace practices and job quality are key factors.

The EU has been addressing demographic change and its implications for the labour market for more than two decades – in line with the EU treaties and the Charter of Fundamental Rights of the European Union – through several policy approaches and related instruments.

The European Pillar of Social Rights provides a framework to help Member States adapt to new challenges while promoting fairness and solidarity between generations. It emphasises the right to a working environment adapted to workers' needs, thus enabling them to stay longer in the labour market.

In 2023, the European Commission launched a demography toolbox for Member States, outlining policy options on intergenerational justice, non-discrimination and gender equality. The Council of the European Union welcomed the toolbox, highlighting its analysis of demographic challenges across EU Member States and the call for a comprehensive approach to managing demographic change.

## Key findings

- **There were almost 40 million older workers by 2023.** The employment rate among those aged 55 or older increased by almost 20 percentage points during 2010–2023, owing to factors including raised retirement ages, increased life expectancy and better health.
- **The risk of long-term unemployment is greater for older workers.** The long-term unemployment rate among older workers in the EU is 13.5 percentage points higher than among mid-career workers.
- **Retention of older workers in the labour force has increased.** The retention rate increased from 44 % in 2010 to 57 % in 2022, reflecting pension system reforms and tight labour markets. Gender differences in retention rates are particularly large in certain eastern European countries and Austria.
- **Job quality is better for older employees.** This may be partly driven by the healthy worker effect: employees tend to retire earlier from worse-quality jobs. Overall, older women have worse job quality than older men.
- **Job quality profiles help in understanding inequalities among older workers.** Profiles highlight that one third of older employees work in 'empowered jobs' with good job quality, while one fifth are in 'high-risk' jobs, associated with low mental well-being, financial insecurity and a poorer work–life balance.
- **Poor health is a significant risk factor for early labour market exit.** Workers suffering from ill health are more likely to leave early through disability pension, unemployment or early retirement.
- **Gender inequalities in the workforce result in unfavourable conditions.** They cause mental health challenges, wage gaps and job insecurity. The detrimental effects can compound and intensify throughout women's careers, with consequences for older women's employment.
- **Motivation to remain employed differs from motivation at work.** Older workers who are highly motivated at work may not be motivated to continue working until or beyond the pension age. This may be influenced by factors such as self-determination, positive attitudes towards early retirement and cultural preferences.

- **Ageism and discrimination persist in workplaces.** Despite legislation prohibiting age-based discrimination, many older workers face harassment and unfair treatment in recruitment, promotion and dismissal processes.
- **Care facilities and social support are crucial for older workers.** Many workers exit the labour market prematurely to care for family members, particularly in countries with insufficient care facilities and social support systems.
- **Member States are incentivising extended working lives.** Many Member States, with varying degrees of success, encourage delayed retirement by providing additional pension benefits for those who work beyond statutory retirement age.
- **Flexible options for retirement have been introduced.** Recent changes in some Member States allow older employees to retire gradually. This helps retain workers who might otherwise leave work entirely.
- **Sustainable workplace practices are important.** Insights from Member States show that the retention of older employees requires work in multiple areas: digital skills, hybrid and telework, human resources practices, healthy workplaces and occupational safety and health practices.
- **Collective agreements focus on retention schemes and provisions targeting older employees,** such as reduced working time, part-time work and phased retirement schemes. However, addressing the effects of demographic change is not yet a primary concern in collective bargaining overall.

## Policy pointers

- **Reward work and later retirement** through public incentive systems that motivate people to remain engaged at work.
- **Discourage early retirement options** while considering the needs of workers who have arduous working conditions and those with long employment records.
- **Rigorously implement policies that have been proved to work and highlight best practices in Member States.** Targeted support for older employees can have positive effects in sectors with high early retirement rates.
- **Focus on older workers to prevent long-term unemployment,** as data indicate they take longer to find new employment once unemployed. Emphasise redeployment within an organisation.
- **Increase access to and the quality of (health)care services,** as a significant number of older workers retire early primarily to provide care. This is often exacerbated by limited access to care facilities, especially in eastern European Member States.
- **Manage ageism in the workplace.** Organisations need to retain older workers and encourage retirees to return by addressing age discrimination and implementing age management policies.
- **Consider introducing flexible retirement models,** as has already been done in some Member States.
- **Ensure that the concerns and needs of older workers are considered more systematically in collective bargaining and social dialogue,** for example through joint action on demographic funds, flexible retirement options and age-appropriate training.



# Introduction

In Europe, people are living longer. The continent has experienced natural population decline over the last decade, cushioned only by positive net migration. Demographic ageing is expected to continue as the baby boom generation retires, meaning that the working-age population will shrink while the number of older individuals grows. This presents a series of challenges for policymakers in relation to employment, working conditions and welfare sustainability. Concerns include the viability of pension systems and labour supply.

Longer life expectancy presents challenges, particularly in ensuring sufficient retirement income and balancing the ratio of taxpayers to those reliant on welfare. As of 2023, the old-age dependency ratio stood at 33.4 %, projected to increase to 52 % in 2050. To address these issues, European policymakers are seeking to promote longer workforce participation among older individuals. Most EU Member States have raised statutory retirement ages and limited early pension access. However, effectively extending working life requires more than just legal measures; it necessitates addressing the factors leading to early retirement and improving working conditions over the life course. Employers must be encouraged to retain older workers, and working conditions must be enhanced to successfully enable older workers to stay employed.

Many workers do not remain employed until the official retirement age due to a variety of factors, including work culture, health issues and pension system incentives. Identifying factors supporting sustainable work has been a key research focus for Eurofound since 2013.

Despite substantial growth in the employment rates of older people over the past two decades in many Member States, the European Commission's *Joint Employment Report 2023* highlights the potential and need to increase these rates further. In the fourth quarter of 2023, the employment rate for older people aged 55–64 in the EU-27 stood at 64.5 %, compared with 70.6 % for those aged 15–64. The increase between 2012 and 2023 was largest among older women (+ 17.7 percentage points, compared with + 15.1 percentage points among men). In 2023, 4.6 % of 55- to 64-year-olds were unemployed (compared with 6.1 % of 15- to 64-year-olds) and 33 % were economically inactive.

As highlighted in the *2024 Ageing Report* (European Commission, 2024), the overall labour supply is projected to decline by 12 % by 2070, as increased labour force participation can only partially counterbalance the anticipated decline in the working-age population.

The employment rate in the EU is expected to rise from 75 % to 79 % by 2070. Consequently, the total number of hours worked will decrease by an average of 9 %, and economic dependency ratios are expected to rise significantly.

## Objectives and structure of the report

Across Europe, the older workforce is actively driving much of the economy, from production and services to education. Every year, millions of fit and healthy European baby boomers retire, despite a majority reporting that their work has significant meaning to them. This indicates a heterogeneous older workforce, ranging from vulnerable workers trapped working longer for economic reasons to a robust and engaged demographic group choosing to transition out of employment earlier due to personal preferences. The core question for our economies is how to keep this group in employment, while also ensuring appropriate and decent working conditions for others.

This report addresses the critical issue of retaining and engaging older workers in the labour market, acknowledging the complexity of the transition from work to retirement. This transition is influenced by multiple factors, including individual circumstances, health, finances, workplace policies and socioeconomic conditions. By highlighting this complexity, the report informs policymakers and stakeholders about the multifaceted nature of exiting the labour market, enabling them to develop more effective strategies and support systems for older workers. The specific problems it explores include the following.

- **Retention and transition of older workers.** The report seeks to understand the factors that support older workers to remain in the workforce and transition smoothly between jobs, addressing challenges such as age discrimination, skills gaps, motivation and inadequate working conditions that may hinder their continued employment.
- **Job quality differences.** By examining job quality across various age groups and within the group of older workers, the report identifies disparities that may influence employment outcomes. It aims to highlight how these differences affect the willingness and ability of older workers to stay employed.

- **Push and pull factors influencing employment trends.** The report delves into the external factors (push factors, like poor health, outdated skills and workplace inflexibility) and incentives (pull factors, like flexible work arrangements, suitable job conditions and supportive policies) that affect older workers' employment decisions.
- **Role of policies and practices.** The report explores the effectiveness of Member States' policies and practices to retain older workers, providing insights into what measures are successful and what gaps remain.
- **Role of social partners.** The report investigates the influence of social partners in shaping employment conditions and policies that support older workers.
- **Guidance for policymakers.** By offering policy pointers, the report guides decision-makers in creating an age-appropriate working environment that enables and motivates older workers to remain in the labour market.

Overall, the report aims to provide a comprehensive understanding of how to engage, enable and support older workers in the labour market, ensuring their continued participation and addressing the factors that push them out of or keep them in employment.

#### The report is structured as follows.

Chapter 1 provides a descriptive analysis of the labour market participation of older workers, examining the EU workforce's age profile between 2010 and 2023.

Chapter 2 compares the job quality of older employees (55+) and younger age groups, grouping them into distinct classes to demonstrate differences within the older age group.

Chapter 3 reviews literature and contributions from the Network of Eurofound Correspondents, including interviews with national experts, to identify factors that push older workers out of the labour market early or incentivise them to remain in the labour force.

Chapter 4 focuses on policies and initiatives to retain older workers or facilitate their re-entry into the labour market after unemployment or long-term sickness.

Chapter 5 explores the role of social dialogue and collective bargaining in enhancing older workers' rights, including protection from dismissal and additional benefits.

The final chapter summarises the findings and their policy implications.

## EU policy context

The EU has been addressing demographic change and the implications for EU labour markets for more than two decades – in line with the EU treaties and the Charter of Fundamental Rights of the European Union – through several policy approaches and related instruments, as reflected, for instance, in Directive 2000/78/EC establishing a general framework for equal treatment in employment and occupation. However, in the green paper on ageing, the European Commission (2021, p. 8) acknowledges that many older workers encounter challenges in recruitment, access to training opportunities, job transitions and age-adapted tasks.

The European Pillar of Social Rights (EPSR) provides a framework for helping Member States to adapt to new challenges while promoting fairness and solidarity between generations. While older workers are not mentioned explicitly in the document, it emphasises the right to a working environment adapted to a worker's professional needs, health and work-life balance to enable them to prolong their participation in the labour market. Focusing on the ageing workforce, it offers Member States a guide on adapting their labour markets to new developments, such as digitalisation and workplace innovation. The European skills agenda, part of the EPSR, pursues a general target of a 32 % increase in learning activities for adults aged 25–64, which should also have an impact on the older working population. Greece and Italy, to give just two examples, are actively working towards achieving this objective by facilitating training opportunities for older workers.

In October 2023, the European Commission launched a demography toolbox for Member States <sup>(1)</sup>, outlining policy options related to intergenerational justice, non-discrimination and gender equality. The toolbox also promotes the use of financial tools, such as the Recovery and Resilience Facility and the European Social Fund (ESF), by Member States to manage demographic change. In its conclusions on managing demographic change in Europe, the Council of the European Union explicitly welcomes the toolbox, 'including its analysis of the demographic challenges in the Member States and the call for a comprehensive approach to managing demographic change' (Council of the European Union, 2023, p. 2), while underlining the need for continuous efforts to reflect the impact of demographic change on competitiveness, human capital and equality.

<sup>(1)</sup> For more information, see the Commission press release on the toolbox ([https://ec.europa.eu/commission/presscorner/detail/en/ip\\_23\\_4807](https://ec.europa.eu/commission/presscorner/detail/en/ip_23_4807)).

Europe has seen a steady increase in the numbers of older workers aged 55+ active in the labour market, but this age group's participation can be boosted further. Keeping this demographic group engaged in the workforce is a multifaceted and multidimensional endeavour; company culture, attitudes, workplace practices and job quality are key factors. Member States have developed initiatives at the national, regional and local levels that aim to help older workers meet changing workplace demands. Although issues such as ageism and skills upgrading still pose challenges for older workers, the EPSR and the demography toolbox aim to mobilise mechanisms to address these areas.

Moreover, the 2017 European social partners' autonomous framework agreement on active ageing and an inter-generational approach commits to making it easier for older people to actively participate and stay in the labour market for longer.

EU initiatives are supported by the work of AGE Platform Europe, which is lobbying for making older people more visible in all areas of society. The 2023 AGE Barometer focuses on recommendations on empowering older people in the labour market to ensure sustainable and high-quality working lives (AGE Platform Europe, 2023).

As identified in Eurofound's work programme, demography is one of the megadrivers of structural change in Europe – presenting both a challenge and an opportunity that will remain high on the EU agenda in the years to come.

## Data sources and methodology

This report is based on a variety of sources and materials gathered over two years. Formats and methods included a thorough literature review screening publications from 2005 onwards, a questionnaire sent to the Network of Eurofound Correspondents, an expert and stakeholder workshop held at Eurofound and advanced statistical data analyses based on the European Union Labour Force Survey (EU-LFS), the European Union Statistics on Income and Living Conditions (EU-SILC) and the 2021 European Working Conditions Telephone Survey (EWCTS).

### Network of Eurofound Correspondents

Against the background of and embedded in a review of recent academic and institutional research, the Network of Eurofound Correspondents provided input at the Member State level, which has been analysed for this report. A more in-depth overview of the results was published in the Eurofound report on weathering the

crisis (2024a). The Network of Eurofound Correspondents provided its input in response to a structured in-depth questionnaire drafted and designed by Eurofound. National correspondents carried out desk research and consulted publicly available sources in preparing these reports. They covered policy initiatives at the local, regional or national level, as well as sectoral and company practices, that address, contribute to or support retaining older workers or reintegrating them into the labour market.

### Expert and stakeholder workshop

The workshop took place at the Eurofound premises in Dublin and online on 17 and 18 October 2023. Participants (see the Annex) included experts from academia, the Organisation for Economic Co-operation and Development (OECD), the European Commission, Age Platform Europe and social partner organisations. The workshop aimed to gather insights on the project's focus of retaining older workers. Various sources, including academic literature, institutional literature, national surveys and data analysis, were utilised. Discussions centred on sectors facing challenges in retaining older workers, examining societal developments like technology and digitalisation, and mapping policies at the country level. The workshop was structured around topical sessions with short input presentations and encouraged experts to share knowledge during three main sessions: (1) retention of older workers, (2) employability and skills and (3) social dialogue.

### Country expert interviews

In 2024, Eurofound, together with its contractor Ecorys Europe, conducted expert interviews with government officials, social partner organisations and academic experts in all 27 Member States. These interviews fed into the production of country reports highlighting the employment situation of the older population and exploring policies and initiatives that help keep older workers engaged and motivated. The country reports are published on the Eurofound website.

### Data analysis

The data analysed in this report stem from the EU-LFS, EU-SILC and the 2021 EWCTS.

Both the EU-LFS and EU-SILC are used at the aggregate level to highlight developments in the employment and social conditions of older workers, while a more nuanced microanalysis is performed to analyse labour market transitions and retention rates of older workers using the EU-LFS.

Based on data from the EWCTS, the job quality of older employees is analysed and compared with that of employees in younger age groups. To disentangle any potential differences in job quality among older workers due to age, older workers are categorised into three distinct age groups: 55–59 years, 60–64 years and 65+.

The association between job quality and employee age is tested by applying multivariate analyses controlling for relevant characteristics, such as gender and education, and other factors. Finally, older workers are assigned profiles based on their job quality, applying latent class analysis. This classification provides an insight into how job quality dimensions intersect, creating distinct job quality profiles.

# 1 Mapping the EU older workforce

Population ageing is not a novel phenomenon. It is one of the megatrends that affects European economies and beyond, generating significant imbalances in labour market flows and contributing to labour shortages. The share of older people in the total population is projected to increase in the upcoming decades, leading to an inverted population pyramid. Population estimates provided by Eurostat show that, by 2100, those aged 65 years and over will account for more than a third of the total population, an increase of more than 10 percentage points compared with 2023 (Eurostat, 2024).

The analysis that follows focuses on the labour market participation of older workers (aged 55+), examining how the age profile of the EU workforce changed between 2010 and 2023. It compares how older workers fare relative to other age groups in terms of participation rates, employment, unemployment, types of contracts and transitions between labour market statuses. It also describes how ageing affects different sectors and countries. Furthermore, the chapter

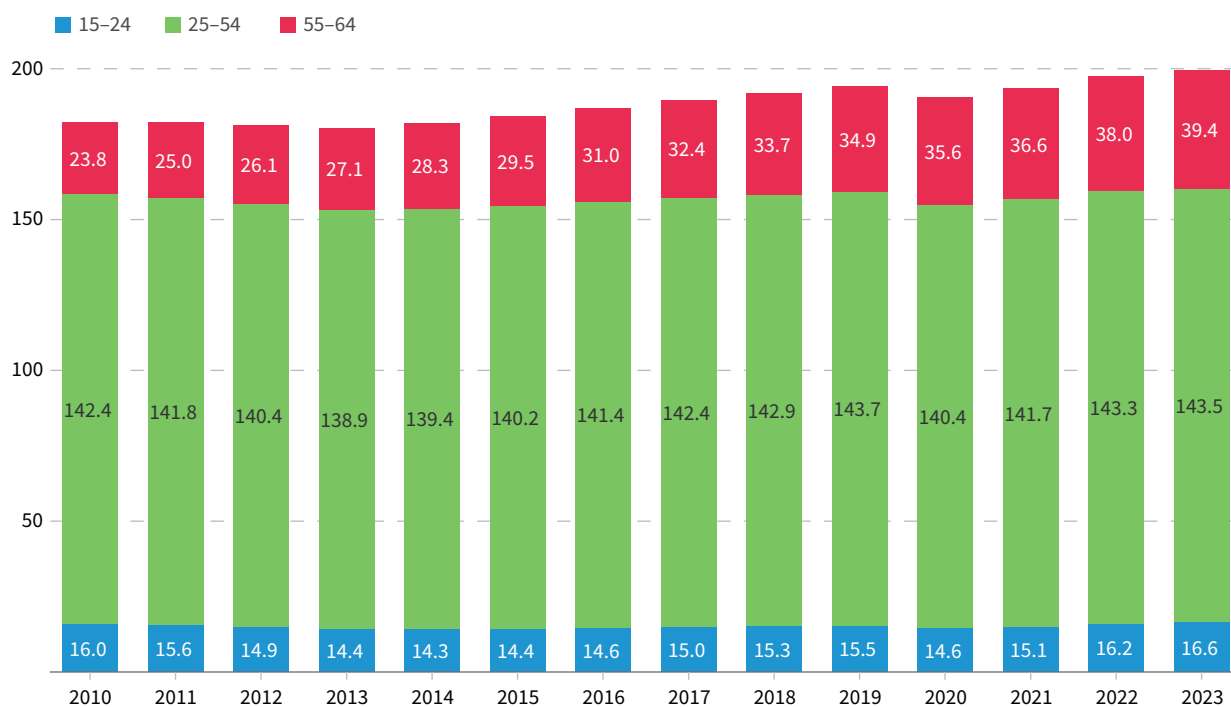
examines retention rates and explores how the retention of older workers in the labour market has changed since 2010. The final section focuses on the social conditions and health of the older population, comparing those engaged in the labour market with other groups.

## Labour market developments and trends

### Profile of the workforce

In 2023, there were almost 200 million employees aged 15 or over in the EU (Figure 1). Against the background of a swift recovery from the global financial crisis, the European labour market gained 17.3 million employees between 2010 and 2023. However, employment has become increasingly skewed towards older employees: while the number of employees aged 54 or younger remained relatively stable since 2010, the number of employees aged 55 or older increased from 23.8 million in 2010 to almost 40 million in 2023.

Figure 1: Employment by age group, EU-27, 2010–2023 (millions)



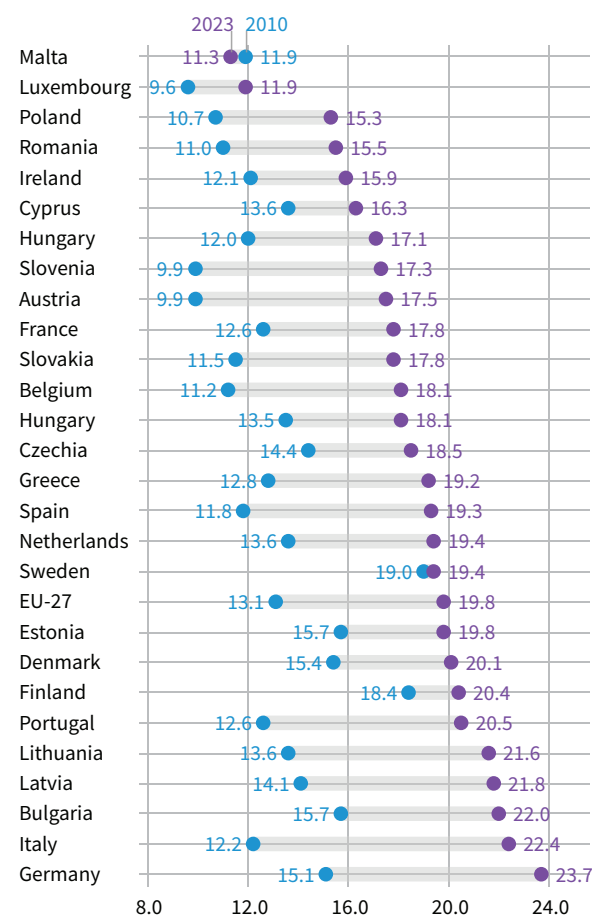
Source: Eurostat and EU-LFS

## Employment trends

The expansion of the older workforce is evident in all Member States except for Malta, where the share of older workers in total employment declined slightly between 2010 and 2023 (Figure 2). In eight Member States (Bulgaria, Denmark, Germany, Italy, Latvia, Lithuania, Portugal and Finland), older workers accounted for more than a fifth of total employment as of 2023. The figure also shows that in all but two Member States (Luxembourg and Malta) older workers account for more than 15 % of employment. Importantly, Italy and Germany, two of the largest economies in the EU, have seen the most significant increases in the share of older workers in their labour markets. In Italy, the rapid increase in the share of older workers since 2010 is explained by a combination of factors, including net migration and low fertility rates, which contributed to the shrinking of the younger cohorts, and particularly low levels of labour market participation among younger cohorts.

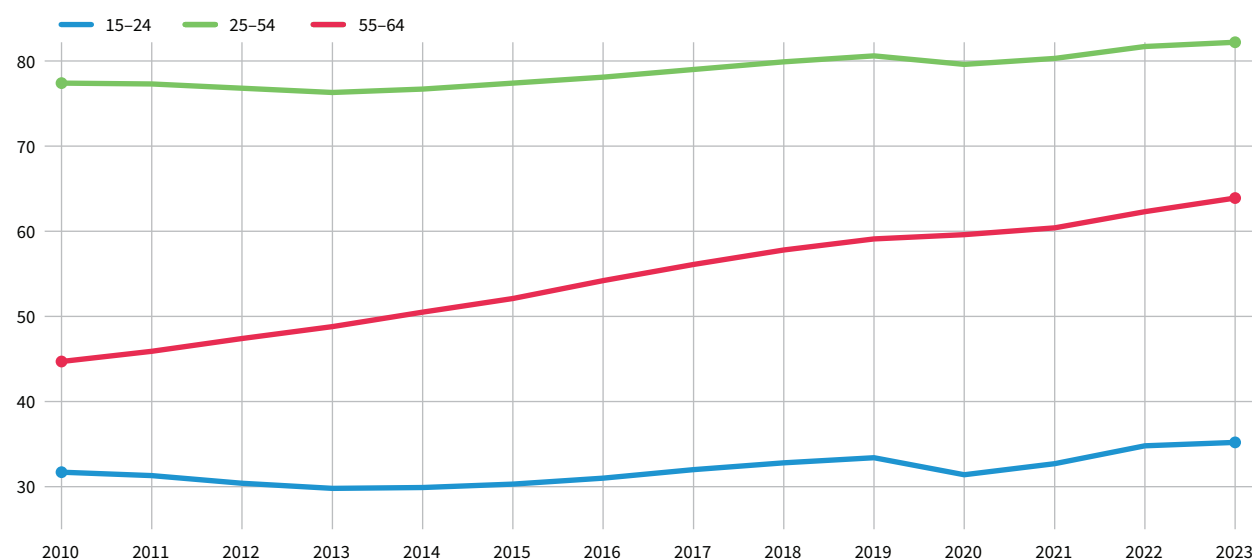
One of the most important developments in the past decade has been the steady increase in the employment rate of older workers (Figure 3). Changes in the employment rates for other age groups have been more muted, but the employment rate for workers aged 55–64 increased by almost 20 percentage points between 2010 and 2023. The large increase in the labour market participation rate for older workers is explained by a mix of institutional and individual factors. Pension system reforms that began in the early 2000s sought to incentivise longer working lives by raising statutory retirement ages and reducing the generosity of early retirement benefits. Additionally, in the context of increased life expectancy, workers also seek to delay retirement to accumulate pension rights and safeguard their financial security in old age.

**Figure 2: Proportion of workers aged 55–64, EU Member States, 2010 and 2023 (% of total employment)**



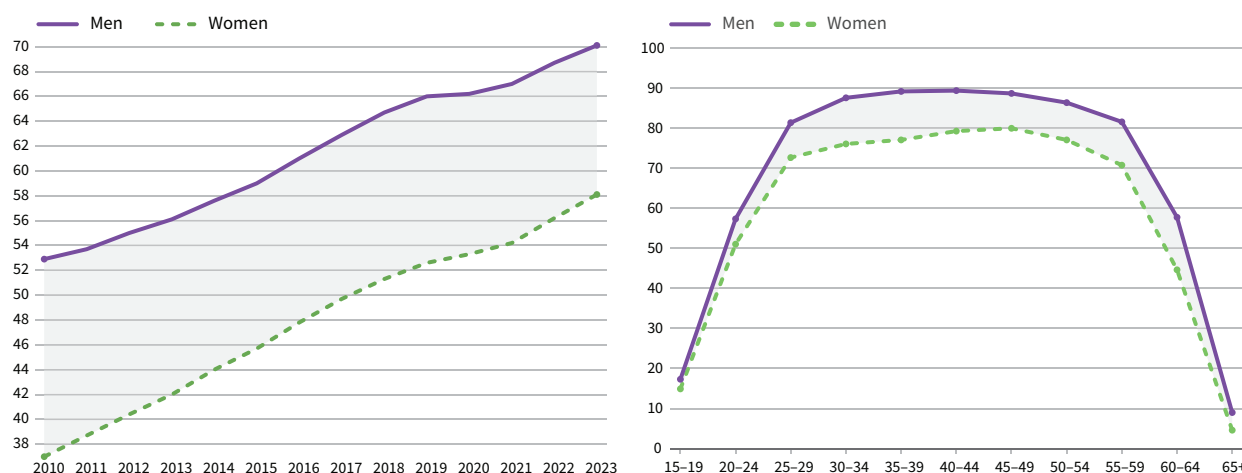
Source: Own calculations based on Eurostat and EU-LFS

**Figure 3: Employment rate by age group, EU-27, 2010–2023 (%)**



Source: Eurostat and EU-LFS

**Figure 4: Employment rates for men and women, for those aged 55–64, 2010–2023 (left panel), and by age group, 2023 (right panel), EU-27 (%)**



Source: Eurostat and EU-LFS

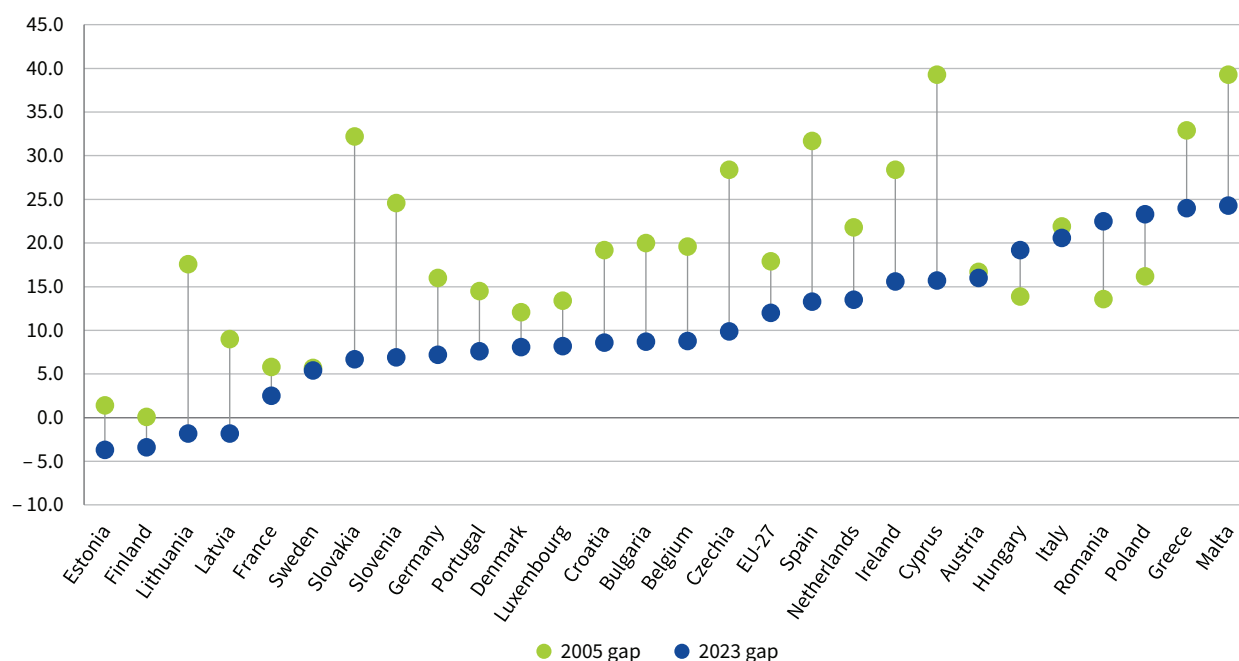
### Gender employment gap among older workers

Nevertheless, as Figure 4 shows, large differences remain in the employment rates between older men and women. Although the participation rate of older women has increased faster than for men since 2010, as of 2023, a gender employment gap of 12 percentage points persisted. The faster increase in the labour market participation of older women is rooted in structural changes over the past few decades, which saw a general rise in women's labour force participation combined with policy changes aimed at equalising retirement ages between the sexes. Furthermore, the figure shows that gender differentials in employment

rates persist throughout the life course. Employment rates for men and women begin to diverge around the ages of 25–29, with the gap widening by the age of 39. The gender gap in employment in the early career stage is linked to childcare responsibilities, which are typically taken on by women. The gap is partially reduced in the 45–49 age group, as women's employment rates increase in older age, but the opposite trend occurs for men.

Gender gaps in labour market participation rates vary substantially by country. As Figure 5 demonstrates, they tend to be larger in some eastern and southern European countries, such as Greece, Italy, Malta, Poland and Romania. In these countries, the gender

**Figure 5: Gender employment gap in 2005 and 2023 among those aged 55–64 by EU Member State (percentage points)**



Source: Eurostat and EU-LFS



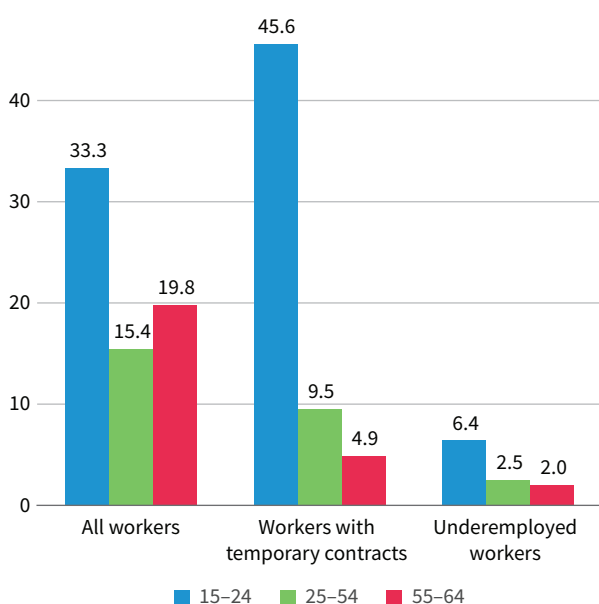
gap in employment rates for older workers is more than 20 percentage points. In contrast, in continental countries, such as France, the gap is less than 3 percentage points. Furthermore, in the Baltic states and Finland, participation rates for both genders tend to be high, with older women having a higher employment rate than older men. Since 2005, the gap has shrunk significantly in most Member States, especially in Slovakia (– 25.5 percentage points), Cyprus (– 23.6 percentage points) and Lithuania (– 19.4 percentage points). However, in Romania (+ 8.9 percentage points), Poland (+ 7.1 percentage points) and Hungary (+ 5.3 percentage points) the gap has widened.

Country differences in labour market participation rates along gender lines are largely explained by national institutional settings. In general, more favourable, family-friendly policies and flexicurity approaches to labour market regulation, such as those in Denmark (lower barriers to entry into employment combined with higher levels of social protection), are associated with higher employment rates for women (Cipollone et al., 2014).

### Part-time employment

Older workers tend to have a strong preference for part-time employment <sup>(2)</sup> rather than working full-time or transitioning into full retirement (Albinowski, 2024). As Figure 6 shows, part-time work is more prevalent among older workers than mid-career employees.

**Figure 6: Part-time employment by type of contract and age group, EU-27, 2023 (% of total employment)**

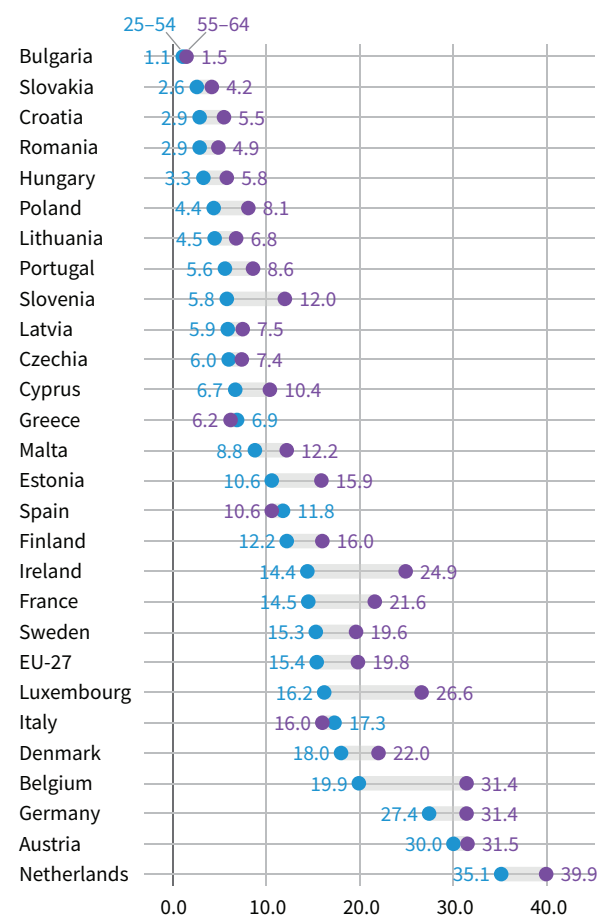


Source: Eurostat and EU-LFS 2023

Almost one in five older workers in Europe worked part-time as of 2023. Furthermore, part-time work is segregated along gender and age lines, with 33 % of women aged 55–64 working part-time, compared with 8.5 % of men in the same age group. In contrast, only a small minority of older workers in this age group have temporary contracts. Furthermore, Figure 6 shows that a very small share of older workers working part-time would like to work additional hours ('underemployed workers'). Taken together, this suggests that the potential additional labour supply from older employees is relatively limited.

Except in Greece, Italy and Spain, part-time employment is more prevalent among older workers than among mid-career employees (Figure 7). The prevalence of part-time employment among older workers correlates with the availability of part-time jobs in the labour market. Generally, in countries where part-time employment is widespread, the share of older

**Figure 7: Part-time employment by age group and EU Member State, 2023 (% of total employment)**



Source: Eurostat and EU-LFS 2023

<sup>(2)</sup> Eurostat defines 'part-time workers' as employed people not working full-time. The distinction between full-time and part-time work is generally based on a spontaneous response by the respondent. The main exceptions are the Netherlands, where a 35-hour threshold is applied, and Sweden, where a threshold is applied for self-employed workers.

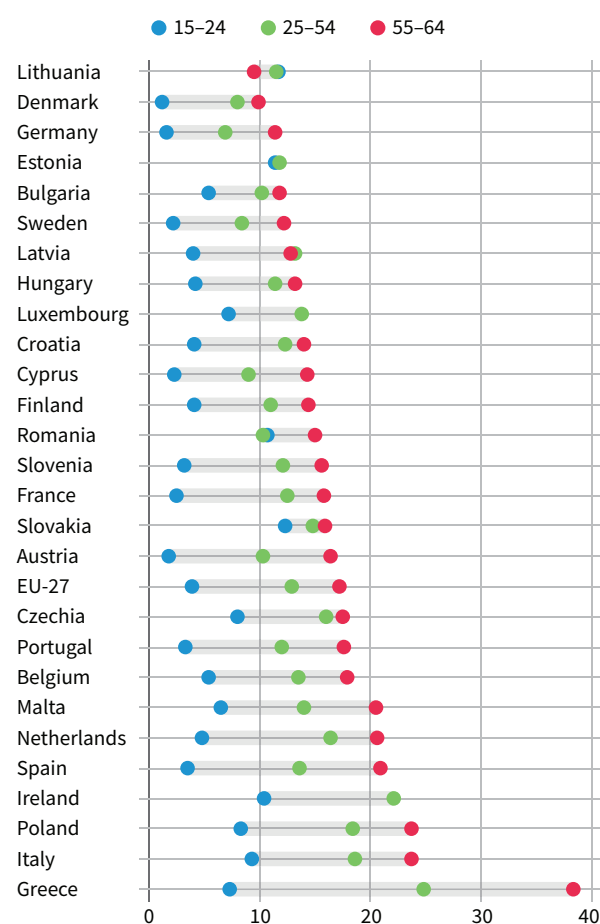


workers employed in such contracts is higher. This is the case in the Netherlands, Austria, Germany and Belgium, where more than a third of older workers are employed on a part-time basis. In contrast, part-time employment tends to be a marginal phenomenon in many eastern European labour markets.

### Self-employment

Older workers are more likely than other age groups to be self-employed (Figure 8). Although mid-career workers constitute the largest group of self-employed workers, in relative terms, self-employment tends to be more prevalent among older workers, who tend to benefit from higher levels of human capital, better access to finance and higher capital reserves, which are necessary to start a business (Hatfield, 2015).

**Figure 8: Self-employment by age group and EU Member State, 2023 (% of total employment)**



**Note:** Data are not available from Estonia, Ireland and Luxembourg for the 55–64 age group.

**Source:** Eurostat and EU-LFS 2023

Older workers are also more likely to be self-employed in countries where the incidence of self-employment is higher due to the structural characteristics of the economy, such as a lower concentration of manufacturing employment and relatively large tourism and agriculture sectors. At the same time, the higher rate of self-employment among older workers could also be the result of a combination of multiple factors, such as financial necessity, the flexibility of work, personal fulfilment and a lack of imposed retirement deadlines.

There are large cross-national differences in the prevalence of self-employment among older workers. In Greece, Italy, Malta, the Netherlands, Poland and Spain, more than one in five older workers are self-employed. In contrast, the rate of self-employment among older workers in Germany, Denmark and Lithuania is around 10 %.

### Long-term unemployment

Unemployment among people aged 55–64 in the EU stood at 4.6 % in 2023, down from 7.1 % in 2010. Throughout the entire period under analysis, the unemployment rate for older workers was below that of mid-career workers.

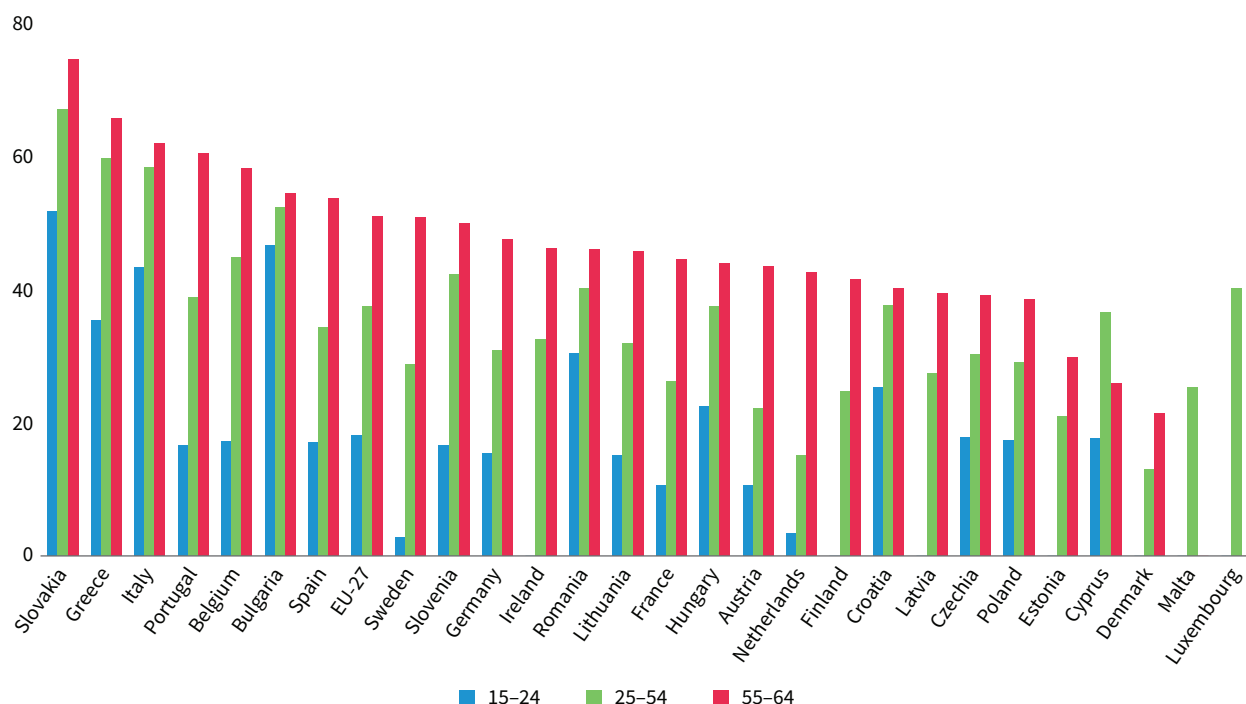
However, once displaced from the labour market, older workers face a higher risk of long-term unemployment<sup>(3)</sup> (Figure 9). In 2023, the prevalence of long-term unemployment among older workers in the EU was 13.5 percentage points higher than that of mid-career workers and almost three times that of younger workers.

Aside from in Cyprus, in all Member States older workers face a higher risk of long-term unemployment than younger age groups. Older workers face the largest risks of long-term unemployment in Greece, Italy, Portugal and Slovakia, with more than 60 % of those unemployed in this age group being long-term unemployed. Long-term unemployment brings a series of adverse consequences for individuals, including a higher risk of poverty and social exclusion, earnings losses even upon re-employment and lower social mobility (Miyamoto and Suphaphiphat, 2021; OECD, 2024).

The poorer labour market prospects of unemployed, older jobseekers are also reflected in their lower propensity to ever re-enter employment once unemployed. In most Member States, less than one in five unemployed people in the 55–74 age category transitioned back into employment in 2023. In general, older workers in Austria, Denmark, Latvia and the Netherlands have a higher likelihood of re-entering the labour market once unemployed. In contrast, in several

<sup>(3)</sup> Eurostat defines 'long-term unemployment' as the number of people who are out of work and have been actively seeking employment for at least a year.

**Figure 9: Prevalence of long-term unemployment by age group and EU Member State, 2023 (% of total unemployment)**



**Notes:** Data are not available from Denmark, Estonia, Ireland, Latvia, Luxembourg, Malta and Finland for the 15–24 age group. Data are also not available from Luxembourg and Malta for the 55–64 age group.

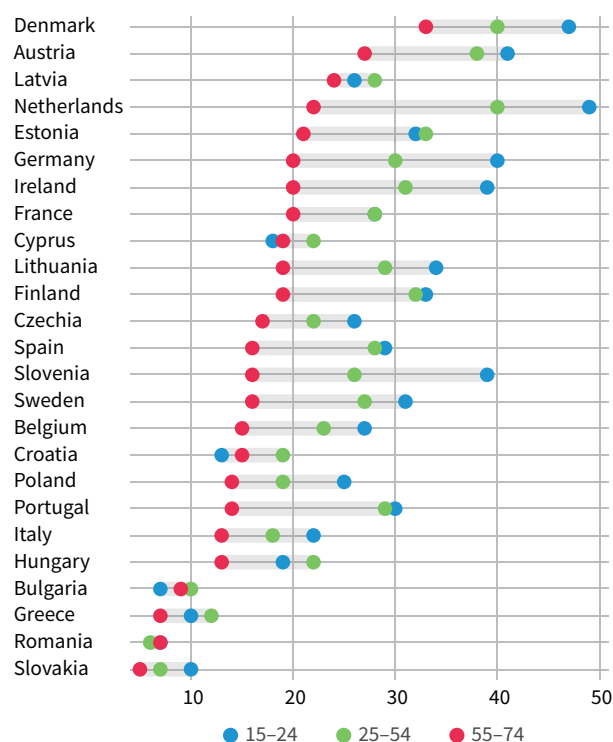
**Source:** Eurostat and EU-LFS 2023

southern and eastern European countries – including Bulgaria, Greece, Romania and Slovakia – the propensity of older workers to re-enter the labour market is very low. However, this effect is driven by the lack of labour market prospects for unemployed people in general rather than by their age. As Figure 10 shows, in these countries, the differences in transition propensities between age groups are very small.

### Education and training

One of the key variables influencing employment opportunities for older workers is access to training. Inequalities in access to training reduce the employability of older workers by making their skills obsolete. They also contribute to lower job prospects and have a negative impact on job performance (OECD, 2024). Across the EU, participation in formal and non-formal training is much lower for older adults than younger age groups (Figure 11). There is considerable variation in the training participation rate of older adults across Member States. More than half of older adults in Germany, Hungary, the Netherlands and Sweden participated in training in 2022, while participation rates were below 15 % in Bulgaria, Greece, Poland and Romania. Except for in Sweden, in all Member States, the training participation rate for older adults was below the 60 % annual participation target for all adults set in the 2022 EPSR action plan.

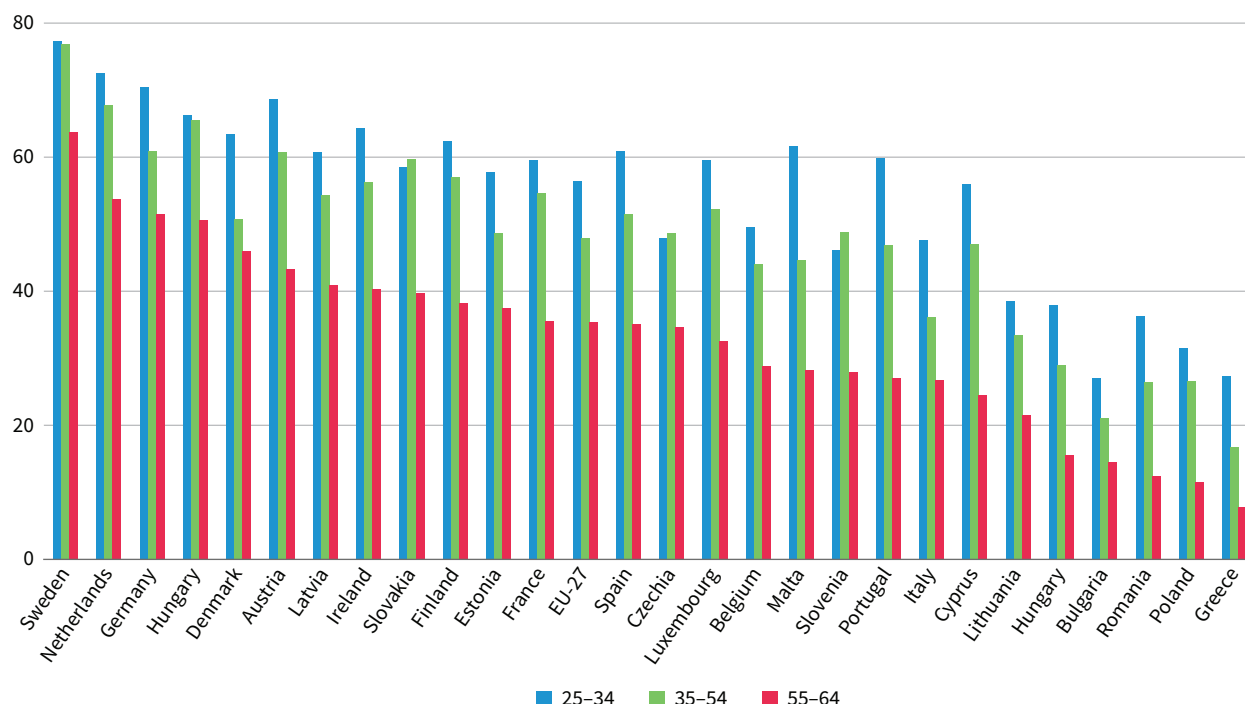
**Figure 10: Transitions from unemployment to employment by age group and EU Member State, 2023 (% of unemployment)**



**Note:** Data from Luxembourg, Malta and the EU-27 are not available.

**Source:** Eurostat and EU-LFS 2023

**Figure 11: Participation in formal and non-formal education and training by age group and EU Member State, 2022 (%)**



Source: Eurostat and EU-LFS 2022

### Retaining older workers in the labour force

Population ageing is contributing to the increasing number of older workers in the labour market, while reducing the overall size of the working-age population. Bringing unemployed or inactive older people back into the labour market is challenging and costly. This raises the question of whether potential policy alternatives are available to ensure a labour supply that meets labour demand and responds to labour shortages. As of 2024, the EU is facing an unprecedented level of labour shortages, with a high vacancy rate persisting despite the slowdown in economic activity caused by the inflationary crisis (Eurofound, 2024a). Employers are increasingly seeking to recruit already employed workers to fill existing vacancies, seeking job-ready candidates (Cheremukhin and Restrepo-Echavarria, 2022). Retaining workers in the labour market is both a policy goal with positive consequences for public pension systems and a strategy to address labour shortages.

However, retaining older workers in the labour market can be difficult. Employers tend to stereotype older workers, particularly when it comes to their ability to adapt to technological and organisational change or to

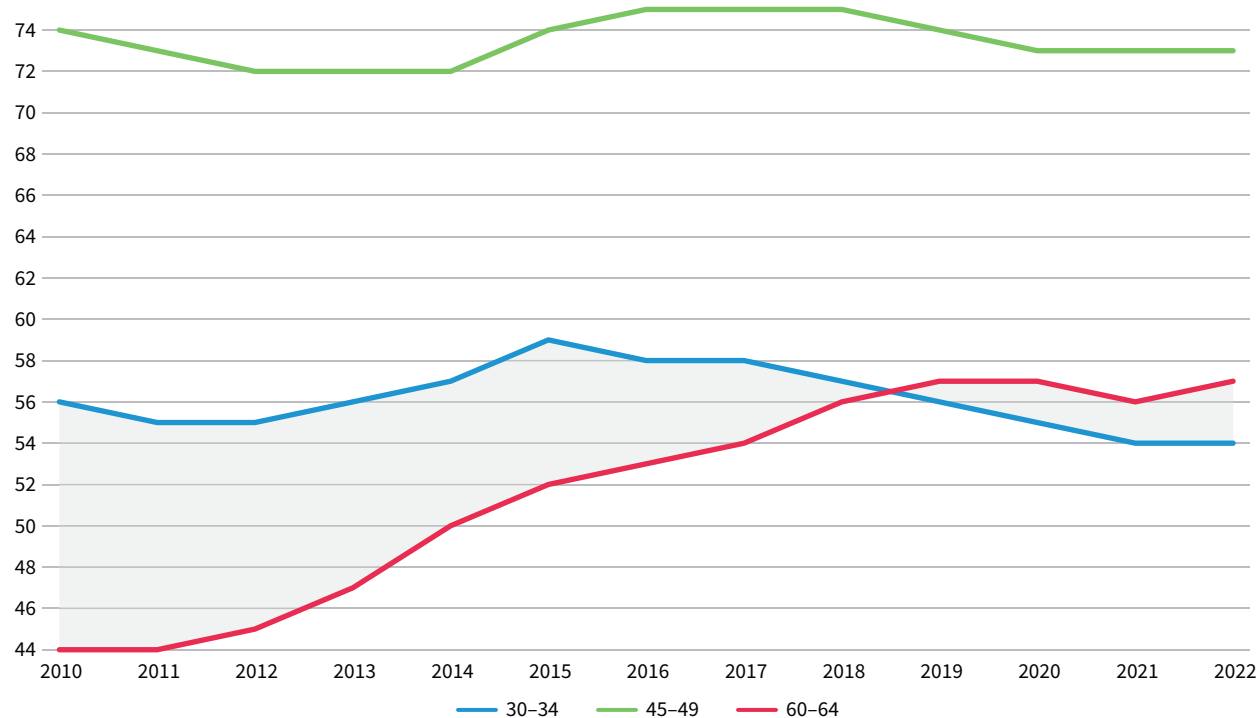
their productivity (see Chapter 3). This has negative effects on the hiring of older workers, with studies demonstrating that recruitment processes are often age-biased (Batinovic et al., 2023).

Retaining older employees can have several benefits for firms and workers. In addition to addressing potential labour shortages, retention can contribute to lowering recruitment and replacement costs, maintaining existing skills and know-how within companies and increasing incentives to invest in skills and training (OECD, 2024).

From 2010 to 2022, the retention rate (see Box 1 for a definition) of older employees registered the steepest increase relative to those of other age groups (Figure 12): it increased from 44 % in 2010 to 57 % in 2022. The largest increase was observed between 2012 and 2019 – the years that marked the economic recovery in the aftermath of the global financial crisis. During and in the aftermath of the COVID-19 pandemic, the retention rates for older and mid-career workers plateaued, while those for younger workers declined. As Figure 12 shows, after 2015 the retention rate of younger workers dropped by 5 percentage points.

### Box 1: Operationalising retention rates

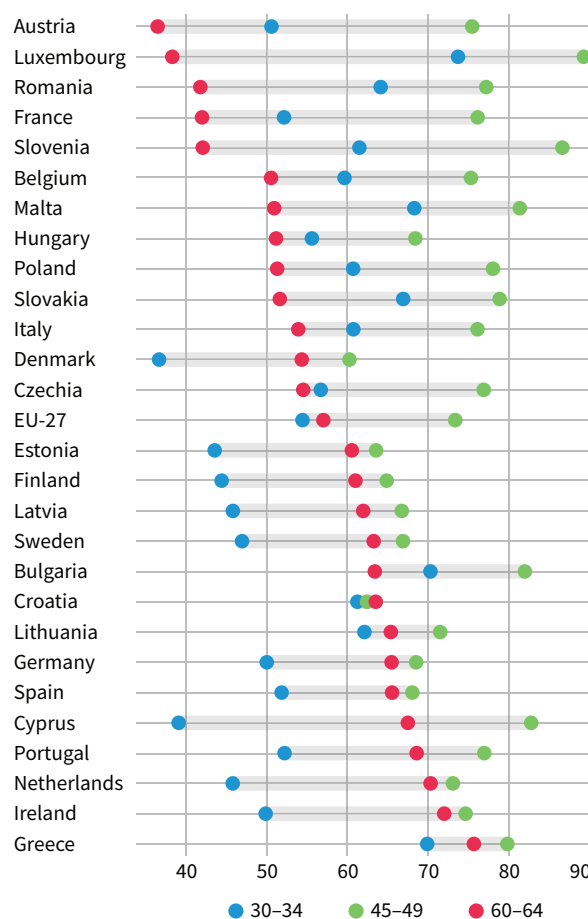
For the purpose of this analysis, the retention rate is defined as the proportion of employees in an age group who were with the same employer after five years (OECD, 2024). For example, the retention rate for the 60–64 age group is calculated as the total number of employees in this age category with a tenure of five years or more as a share of the total number of employees aged 55–59 five years previously.

**Figure 12: Retention rate by age group, EU-27, 2010–2022 (%)**

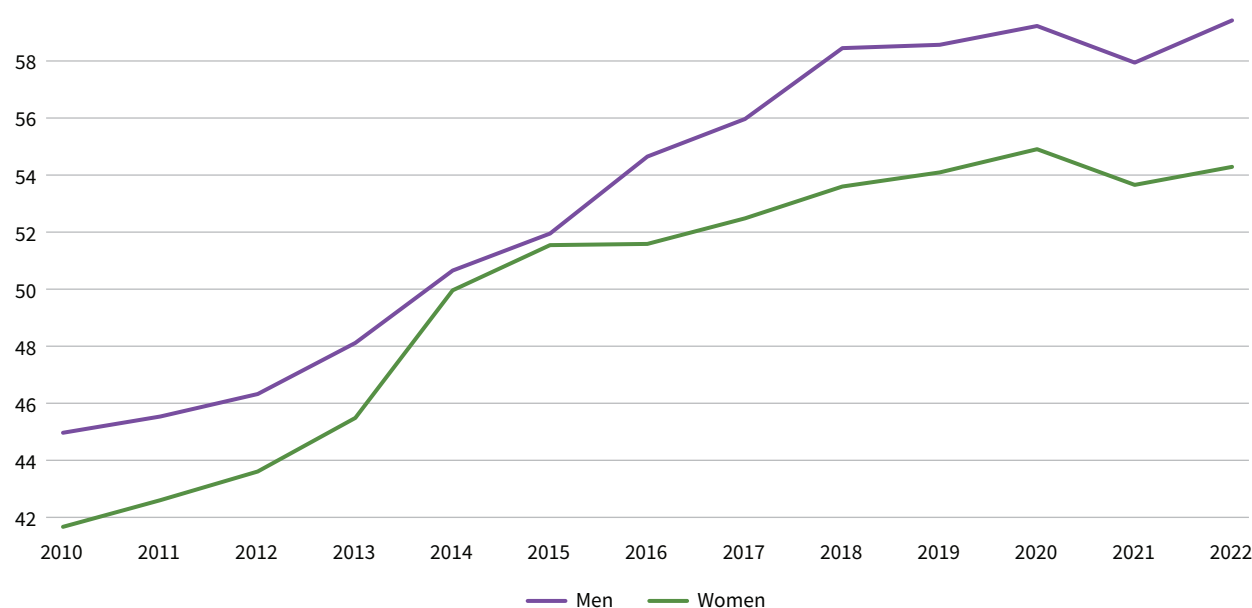
Source: Own calculations based on EU-LFS 2022

### Retention rates across Member States

Figure 13 shows the differences across Member States. Over two thirds of employees aged 55–59 in 2017 in Ireland, Greece, the Netherlands and Portugal retained their job until at least 2022 (over five years). In contrast, this was the case for less than half of the employees in the same age category in Austria, France, Luxembourg, Romania and Slovenia. Differences in retention rates are largely explained by institutional factors, such as retirement ages for men and women, early retirement pathways and the size of the public sector, and idiosyncratic factors, such as the labour demand for older workers or age discrimination in national labour markets. The group of countries with retention rates below 50 % for older workers is characterised by very large differences in retention rates between core-age and older workers. As Figure 13 shows, retention rate differentials between the two age groups are often larger than 30 percentage points, reaching as high as 51 percentage points in Luxembourg. This suggests that, in these countries, while working lives tend to be relatively stable, workers are severing ties with their employers prior to reaching retirement ages. This is an effect driven by institutional rules governing retirement systems, which allow for early labour market exits through early retirement pathways.

**Figure 13: Retention rate by age group and EU Member State, 2022 (%)**

Source: Own calculations based on EU-LFS 2022

**Figure 14: Retention rate among those aged 60–64 by sex, EU-27, 2010–2022 (%)**

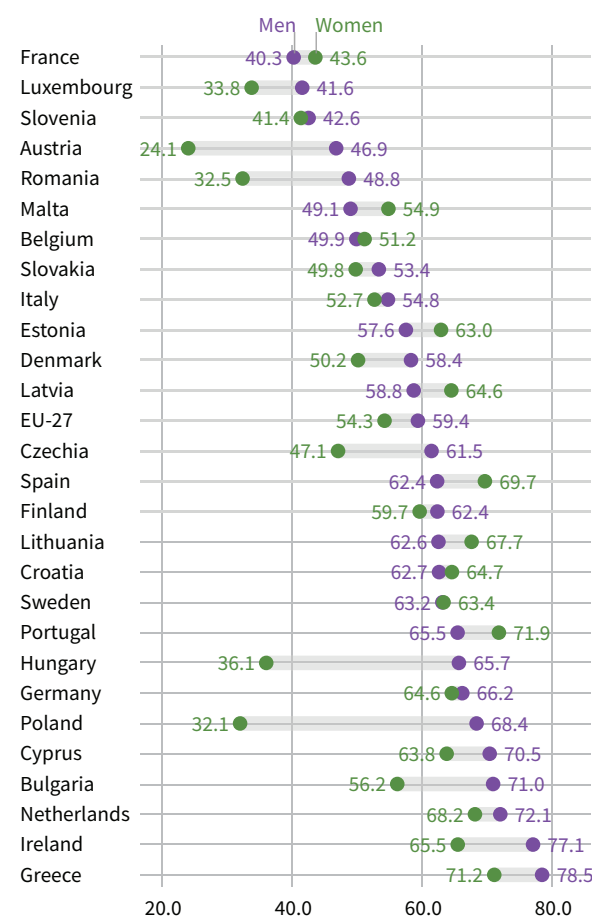
Source: Own calculations based on EU-LFS

### Retention rates by gender

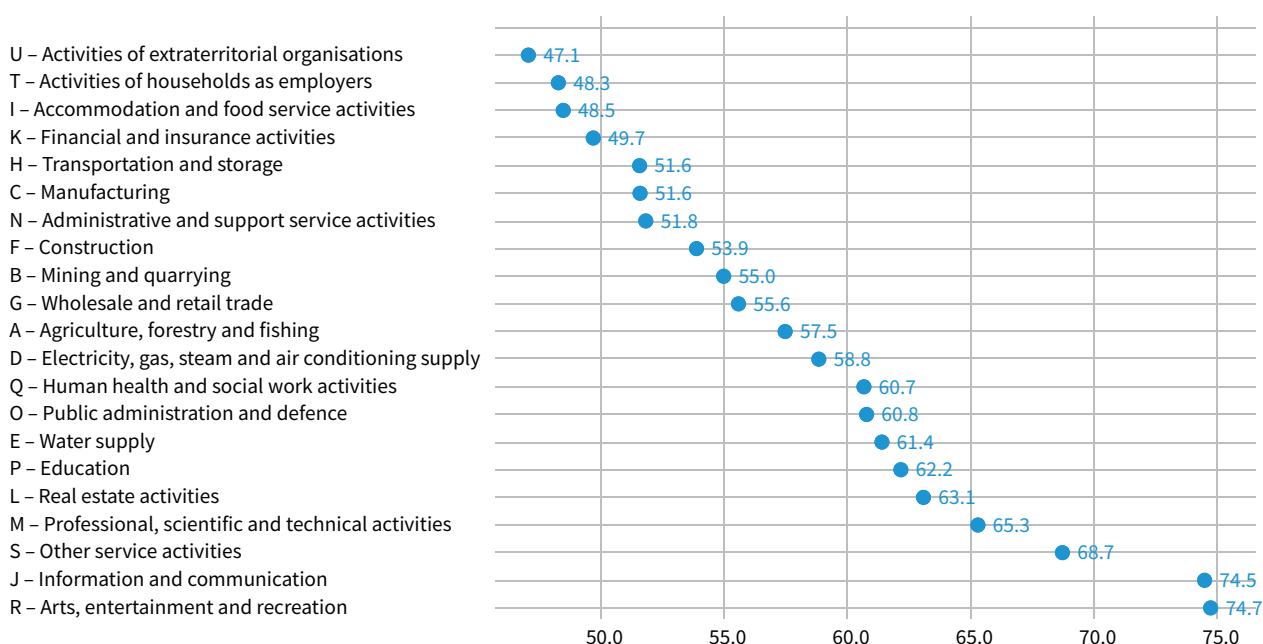
Retention rates also vary substantially by gender. Figure 14 shows the change in retention rates for older workers between 2010 and 2022. Retention rates for both genders have increased since 2010, albeit with a growing gap between men and women. Figure 14 also shows that in the aftermath of the global financial crisis retention rates almost equalised between men and women. However, the return to growth after 2015 saw more job stability among men and pronounced early retirement rates among women. This highlights women's tendency to exit the labour market early, even amid efforts to equalise retirement ages and close early retirement pathways.

The comparison of retention rates by country and gender shows that in most Member States the retention rate is higher among men than women (Figure 15). Gender differences are minor in countries like Belgium, Slovenia and Sweden. However, in other countries, the retention rate for women is much lower than that for men; this is particularly the case in Poland, Hungary, Austria, Romania, Bulgaria and Czechia.

The large differences in retention rates along gender lines are explained by differences in statutory retirement ages and labour market positions of men and women. For instance, in Hungary – the country with the largest gender differences in retention rates of older workers – women who accumulate at least 40 years of pension contributions before reaching the statutory retirement age are allowed to retire early with full pension benefits. In 2022, half of those who used this route retired before the age of 60 (OECD, 2024).

**Figure 15: Retention rate among those aged 60–64 by gender and EU Member State, 2022 (%)**

Source: Own calculations based on EU-LFS 2022

**Figure 16: Retention rate among those aged 60–64 by sector of activity, EU-27, 2022 (%)**

Source: Own calculations based on EU-LFS 2022

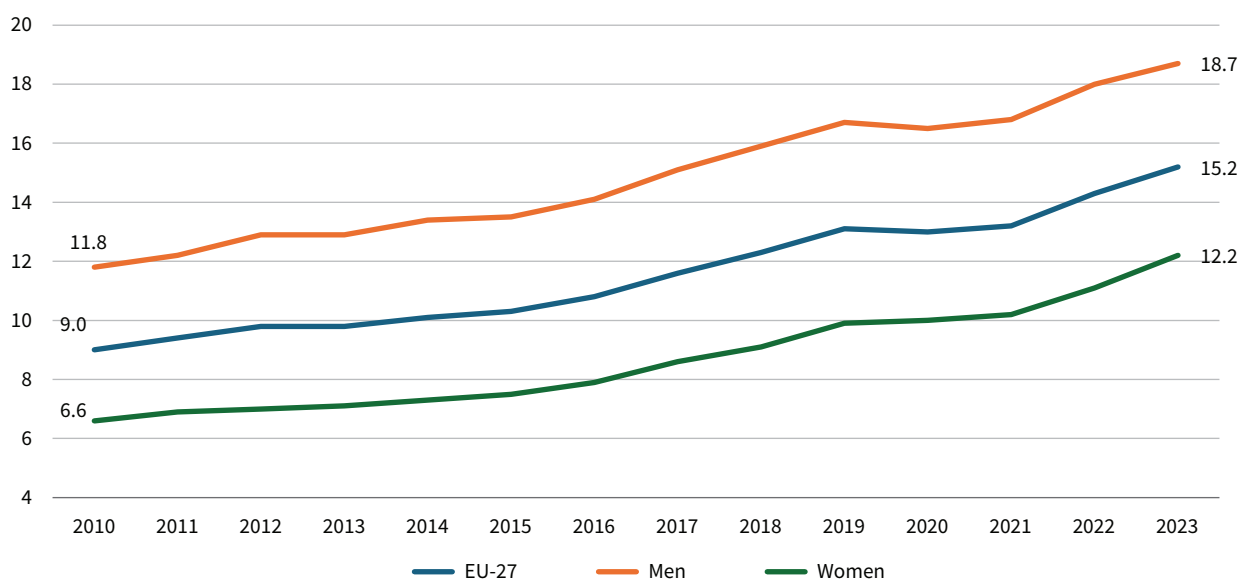
### Retention rate by sector

Retention rates vary by sector of activity (Figure 16). In general, retention rates tend to be higher in cultural industries and high-skilled services sectors, such as information and communication or professional, scientific and technical activities. Conversely, retention rates for older workers are low in accommodation and food service activities, financial and insurance activities, transportation and storage, and manufacturing. While some of these sectors – such as accommodation and food service activities – are characterised by high

turnover, others – like transportation and storage, or manufacturing – have a higher number of demanding and straining jobs that qualify workers for early retirement through occupational pension schemes.

### Working beyond average retirement age

In the past two decades, the employment rate has significantly increased among individuals of average retirement age, especially those aged 65–69 (Figure 17). Across the EU, 15.2 % of this cohort was employed in 2023 (18.7 % of men and 12.2 % of women). This marks

**Figure 17: Employment rate among those aged 65–69 years by gender, EU-27, 2010–2023 (%)**

Source: Eurostat and EU-LFS 2022

an increase of 69 % since 2010. Although still relatively low, female employment in this age group nearly doubled between 2010 and 2023.

When examining individual Member States, it is evident that the reasons for continued employment after retirement age differ significantly. In the Baltic states, which boast the highest employment rates among 65- to 69-year-olds, welfare-state-related and economic considerations are key, including financial benefits, access to healthcare and balancing work and family responsibilities (Aidukaite and Blaziene, 2022). In the Nordic countries, higher employment rates are explained by flexible retirement options, the ability to combine wages with pension income, good working conditions, cultural attitudes towards work and low employment gaps (Kvam, 2012; Halvorsen, 2021).

## Social conditions and health in older age

Work ability and work motivation are linked to social conditions and health factors that are interrelated. Research has shown that chronic health problems are particularly associated with decreased work ability and lower productivity (see, for example, Leijten et al., 2014). Older workers facing social and/or health-related problems are therefore more likely to leave the labour market early. On the other hand, research has shown that many baby boomers retire early, despite good health, due to personal preferences and a desire for more free time (see, for example, Hasselhorn and

Ebener, 2023). This section explores developments in overall healthy life expectancy and examines the social and material conditions of older workers in comparison with their reference groups.

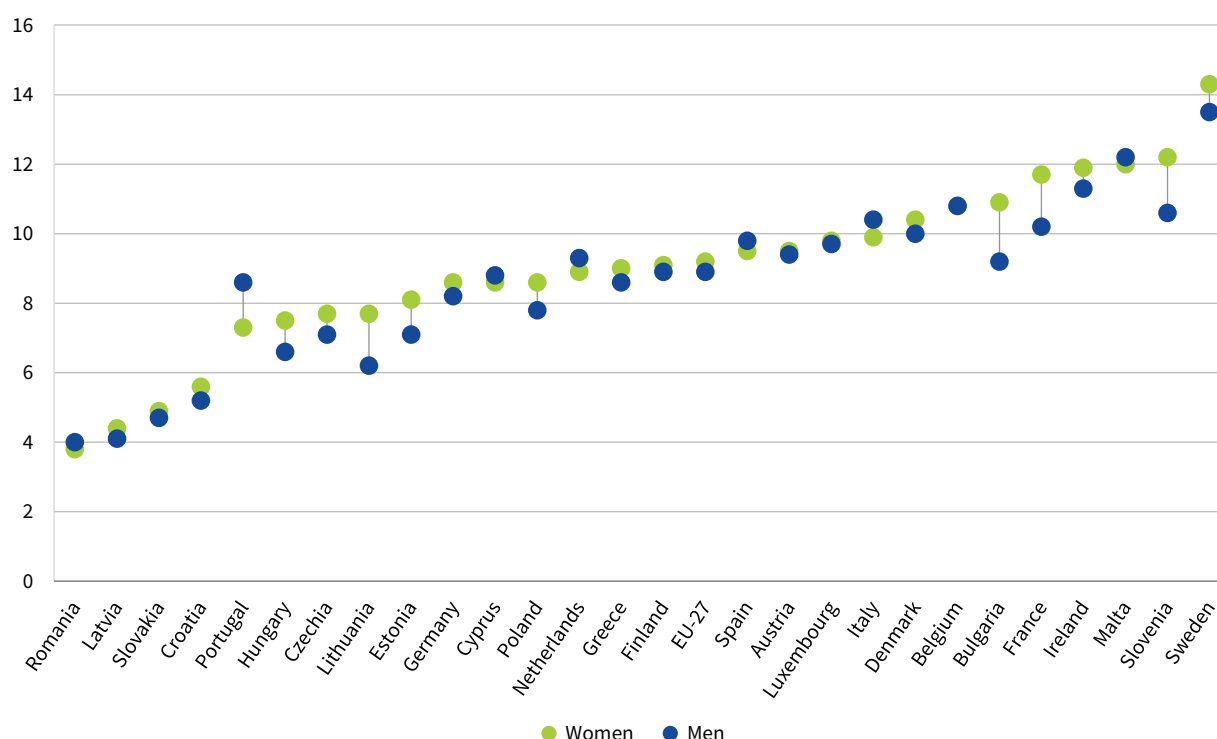
### Healthy life years at 65

As longevity increases, the crucial question arises of whether the extra life years gained are spent in good or bad health. Life expectancy at birth cannot fully answer this question. Therefore, indicators of health expectancies have been developed that focus on the quality of life – that is, whether life is spent in a healthy state.

Healthy life years at 65 are a key indicator for the assessment of health at an age when most people have exited the labour market. While this indicator mainly reflects health behaviour and patterns in a Member State, focusing on the entire population, it can also be interpreted – to a limited extent – as a proxy for the sustainability of work and work systems.

Between 2010 and 2022, healthy life years at 65 increased overall in the EU, but dropped from 10.3 years to 9.1 years after 2019. Figure 18 illustrates the values by gender for 2022. Healthy life years ranged from a low of 3.9 years for men and 3.8 years for women in Romania (followed by Latvia and Slovakia) to a high of 13.9 years for men and 14.3 years for women in Sweden (followed by Malta and Ireland). Curiously, Romania had one of the lowest employment rates among people aged 55–64, while Sweden had the highest, emphasising some relationship between the two indicators. The Health Foundation (2019) has shown that higher healthy life expectancy is

Figure 18: Healthy life years at the age of 65 by gender and EU Member State, 2022 (years)



Source: Eurostat



strongly correlated with higher employment rates, especially for men in England. However, this relationship is not identified in all countries.

A joint analysis of employment rates among older cohorts, the average effective age of labour market exit and healthy life expectancy at 65 provides insights into how employment in older age relates to health outcomes.

## Self-perceived health

As is well established, health is a major determinant of work ability and willingness to keep working in older age. Poor health is often listed as a reason for leaving the labour market early. However, the older population, including older workers, has become healthier on average over the years. In 2022, 60 % of those aged 55–64 reported that their health was very good or good, compared with 53 % in 2010.

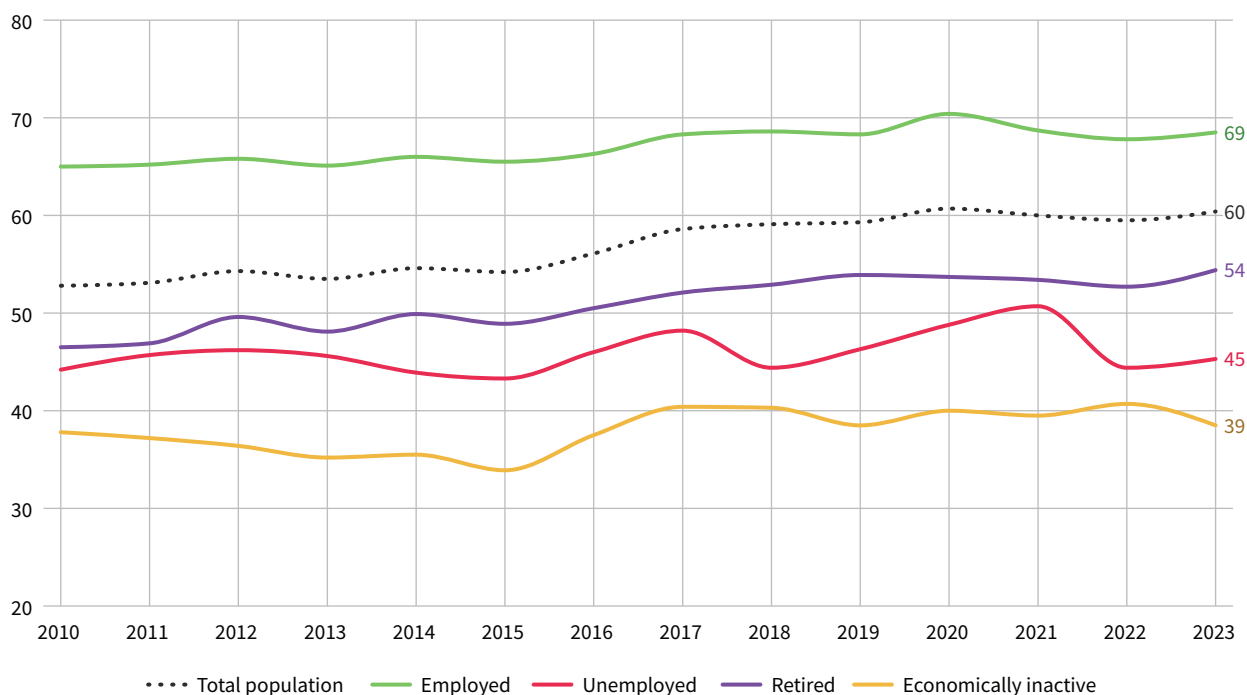
Nevertheless, significant variations exist across Member States. The lowest values were reported in Lithuania (27.4 %), Portugal (33.9 %) and Latvia (35.3 %), while the highest were in Italy (71.0 %), Ireland (74.6 %) and

Greece (80.3 %). Hasselhorn et al. (2022) highlighted that focusing solely on the link between poor health and labour market exit may risk overlooking distinct and divergent mechanisms within subgroups.

EU-SILC data show that the proportion of people aged 55–64 reporting very good or good health has increased over time. Figure 19 shows that those in employment consistently reported higher proportions of very good or good health between 2010 and 2023 than those with other labour statuses. In 2023, 69 % of those employed reported very good or good health, compared to only 39 % of economically inactive and 45 % of unemployed people in the same age group. The proportion of retirees reporting very good or good health (54 %) is also well below the average for employed people in that age group.

The findings emphasise the improvement in health among older workers over the years, although exiting the labour market early has become more difficult and labour market policies are keeping more and more people employed at older ages. It is nonetheless equally important to note that many workers aged 55–64 report

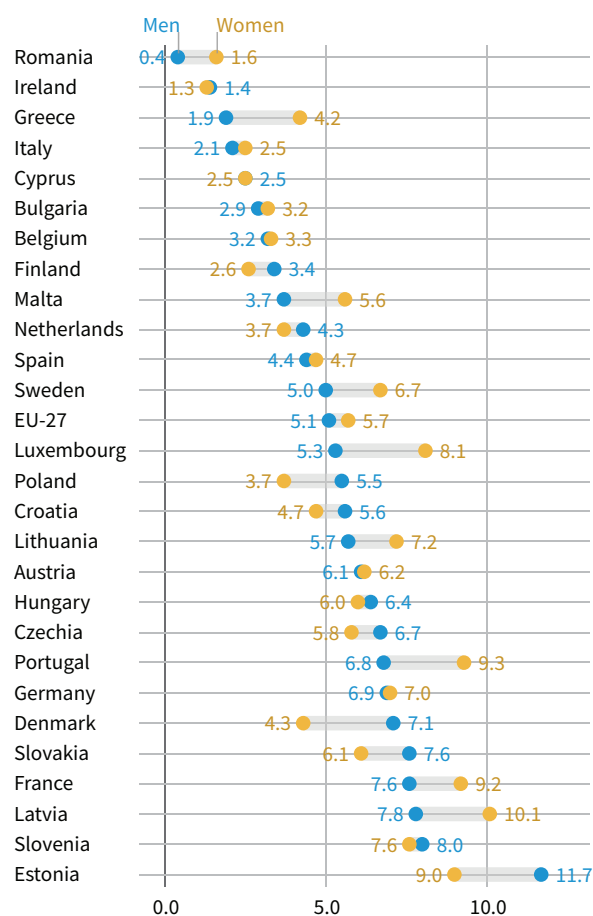
**Figure 19: Self-perceived health (very good or good) by labour status for those aged 55–64, EU-27, 2010–2023 (%)**



Source: Eurostat and EU-SILC



**Figure 20: Workers aged 55–64 years reporting bad or very bad health by gender and EU Member State (%)**



Source: Eurostat and EU-SILC 2023

bad or very bad health and report continuing to work despite poor health, as shown in Figure 20. The proportions of workers in this age group range from 1.3 % in Ireland to 10.1 % in Latvia for women and from 0.4 % in Romania to 11.7 % in Estonia for men. High average rates of workers (men and women) with poor health are also observed in Portugal (8.1 %) and France (8.4 %).

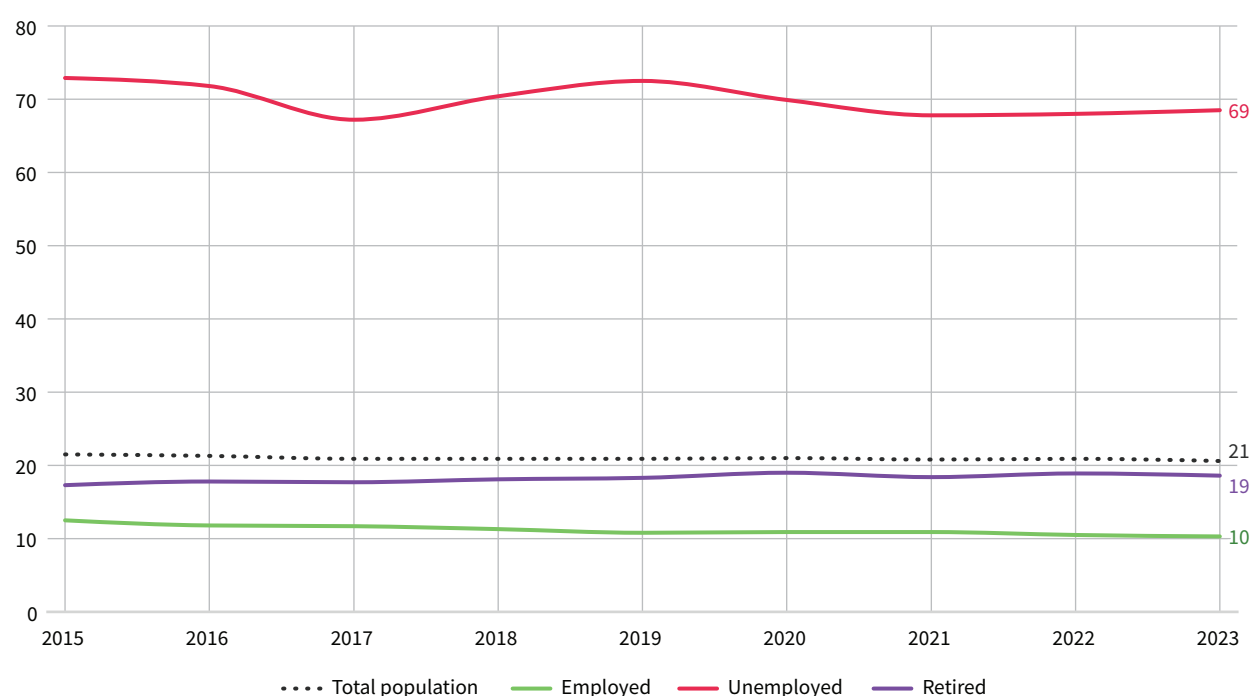
### Poverty and social exclusion

In 2022, 95.3 million people in the EU (22 % of the population) were at risk of poverty or social exclusion. That is, they lived in households experiencing at least one of three poverty and social exclusion risks: risk of poverty (nominal equivalised disposable income below the national at-risk-of-poverty threshold – namely, 60 % of the median), severe material and social deprivation, and/or living in a household with very low labour market affiliation (European Commission, 2023).

Employment is clearly the best protection against poverty and social exclusion in older age, as shown in Figure 21. While 69 % of unemployed and 19 % of retired people aged 55 or older lived in households at risk of poverty or social exclusion in 2023, this applied to only 10 % of those employed.

The highest proportions of older workers living in households at risk of poverty or social exclusion are observed in Romania (25 %), Greece and Bulgaria (both 16 %), while the lowest are in Finland, Denmark, Czechia

**Figure 21: Poverty and social exclusion among those aged 55+, EU-27, 2015–2023 (%)**



Source: Eurostat and EU-SILC (ilc\_peps02n)

and Croatia (< 5.5 %). The poverty gap between employed people and the total population aged 55+ is largest in the Baltic states (Estonia, 32.8 percentage points; Lithuania, 29.4 percentage points; Latvia, 28.2 percentage points) and Croatia (28.6 percentage points). Conversely, the gap is smallest in Slovakia, Luxembourg, France and Sweden (where the gap is below 10 percentage points in each). The gap can also be interpreted as the cushioning effect of employment against poverty and social exclusion. However, in-work poverty remains an issue and is generally driven by low

pay, low work intensity across household members, household characteristics, employment type, gender and individual characteristics.

Among the older workforce, the phenomenon of in-work poverty indicates that a significant proportion of this group continues working because they are financially compelled to do so. Many of these workers feel trapped in their jobs. They not only face financial risks but also accumulate additional challenges, such as poor working conditions, poor health and further personal risks.

## Summary and key takeaways

The EU labour market has undergone significant changes over the past decade, with an increase in the number of older workers and a skewing of the workforce towards older age groups. This shift has resulted in a more complex labour market landscape, bringing both opportunities and challenges. The number of employees aged 55 or older increased from 23.8 million in 2010 to almost 40 million in 2023, while the number of employees aged 54 or younger remained relatively stable.

Notably, significant gender gaps in employment persist among older workers. Additionally, the trend of increasing retention rates among older workers suggests that they are more likely to remain in their jobs, and underscores the need for policies to support their continued employment and well-being. The social conditions among older workers in the EU are complex, with improved health and economic outcomes paired with challenges and risks. The significant variation in employment rates, health and poverty and social exclusion risks across Member States highlights the need for tailored policy interventions to support older workers and promote their inclusion in the labour market.

The key takeaways include the following.

- **Increase in older workers.** The number of employees aged 55 or older in the EU increased from 23.8 million in 2010 to almost 40 million in 2023. In most Member States, older workers account for more than 15 % of employment.
- **Higher employment rates for older workers.** The employment rate for workers aged 55–64 increased by almost 20 percentage points between 2010 and 2023. The large increase is explained by a mix of institutional and individual factors, including raised retirement ages, the closure of early retirement pathways and increased life expectancy.
- **Large differences in employment rates between men and women.** Despite the labour market participation rate of older women increasing faster than that of men, a gender employment gap of 12 percentage points persisted as of 2023.
- **Preference for part-time employment among older workers.** Older workers tend to have a strong preference towards part-time employment. As of 2023, almost one in five older workers in Europe were working part-time.
- **Long-term unemployment risks for older workers.** Older workers face a higher risk of long-term unemployment. The prevalence of long-term unemployment among older workers in the EU is 13.5 percentage points higher than that of mid-career workers.
- **Increased retention of older workers in the labour force.** Amid the recovery from the global financial crisis, the retention rate of older workers increased from 44 % in 2010 to 57 % in 2022. This development reflects pension system reforms and tight labour markets conditions.
- **Significant increase in employment rates among individuals beyond retirement age.** Across the EU, employment rates for individuals aged 65–69 have increased by 69 % since 2010. Factors driving this trend include welfare-state-related considerations in the Baltic states and flexible retirement options in the Nordic countries.
- **Employment associated with better health among older people.** The proportion of people aged 55–64 reporting very good or good health has increased over time, with a higher proportion of employed individuals consistently reporting being in very good or good health than those with other labour statuses. However, around 5 % of older workers report bad or very bad health.
- **Employment protecting older people from poverty and social exclusion.** Employment proved to be the strongest protection against poverty and social exclusion in older age. In 2023, 10 % of employed people aged 55+ were at risk of poverty or social exclusion, compared to 69 % of unemployed people and 19 % of retirees.

## 2 Job quality and sustainable work

As Europe continues to address the challenge of demographic change and works to attract labour, job quality and related working conditions are becoming increasingly important. Research conducted by Eurofound has consistently shown that good job quality is crucial for making work sustainable and keeping people in work for longer (Eurofound, 2017, 2022a). This is particularly significant for older employees, who are essential to the EU's workforce.

The relationship between job quality and working-life outcomes, such as mental well-being, work-life balance, work engagement and the ability to make ends meet, is well established (Niedhammer et al., 2021). Furthermore, job strain has been linked to physical and emotional exhaustion, whereas job resources positively affect the quality of working life. This chapter explores the job quality and work sustainability of older employees in the EU, using EWCTS data collected in 2021 <sup>(4)</sup>. The results provide a snapshot of working life during the COVID-19 pandemic.

This chapter compares the job quality of older employees (aged 55 or over) to that of employees in their prime working age (30–54 years) and young employees (16–29 years). To better understand the potential differences in job quality among older workers, they are further categorised into three age groups: 55–59 years, 60–64 years, and 65 years and over. The last group, employees aged 65+, is highly selective. In many countries, it comprises employees with higher qualifications, better income and good health, who choose to remain in the workforce.

The association between job quality and employees' age is also tested, while controlling for key characteristics, such as gender and education. Additionally, older workers are classified into four groups based on their job quality profiles and the differences between these groups are explored.

Finally, this chapter focuses on the sustainable work outcomes of older employees, highlighting the importance of job quality in ensuring their continued participation in the workforce.

### Job quality and age

Job quality is an important determinant of the employability of older workers (Stiller et al., 2023). A large scoping review of literature published between 1995 and 2016 has systematically shown that factors such as work demands, learning and development opportunities, job autonomy, recognition and respect, mentoring opportunities, supportive organisational climates, and social support significantly influence older workers' decisions to remain in or leave the labour market (Chen and Gardiner, 2019). The drop in employment is especially pronounced for older manual workers in poor-quality jobs. Workers engaged in hard physical work tend to exit the labour market earlier than those whose jobs involve fewer physical strains (Blekesaune and Solem, 2005).

Compelling evidence of a positive link between physical demands and retirement timing is provided by Pohrt and Hasselhorn (2015), who investigated a broad body of studies. In contrast, Scharn et al. (2018), who examined only two studies in their literature review, did not find an association between retirement timing and having a physically demanding job. However, they explain that the healthy worker effect may be at play: workers unable to perform their jobs due to the physical demands or time pressure may change jobs or leave the workforce earlier. The resulting self-selection process influences the characteristics and average job quality of older workers.

In addition, Converso et al. (2018) found that job resources – such as decision authority and meaningful work – moderate the relationship between age and work ability. A well-resourced work environment fosters work engagement, which in turn increases the likelihood of job satisfaction and an employee's intention to stay longer in the job. This highlights the need to invest in work resources to support work ability (Guglielmi et al., 2016).

This section focuses on the job quality of older employees and compares it with that of mid-career employees. Job quality is examined through six dimensions (see Box 2), as defined in previous Eurofound research (see, for example, Eurofound, 2022a). This section explores how older employees score in each dimension of the job quality index.

<sup>(4)</sup> Survey respondents who reported that they are self-employed are not covered in this chapter. For more information on the job quality of self-employed people, see Eurofound (2024b).

## Box 2: Measuring job quality

Job quality is measured in the 2021 EWCTS through six dimensions: the physical and social environment, job tasks, organisational characteristics, working time arrangements, job prospects and intrinsic job features. Each dimension is examined using several indicators that measure a specific aspect of job quality.

It is the combination of negative and positive attributes that determines overall job quality. For instance, if a worker experiences very intense work, having the autonomy to decide how to do it reduces the adverse impact they experience. By capturing job quality at the individual level, these compensating and interacting effects are captured most effectively.

Based on the six dimensions, a composite index of job quality was built using a methodology developed by the OECD (2017). The index measures the quality of the working environment by comparing individuals' exposure to demands and resources. When job demands exceed job resources, workers experience job strain. Workers in strained jobs are most at risk from a health and well-being perspective and would benefit most from improvements to job quality.

Source: Eurofound, 2022a

## Physical and social environments

A safe and healthy work environment protects workers' health by preventing injuries and illnesses. It is important for reducing absenteeism, ensuring efficiency and supporting productivity and output quality (Eurofound, 2022a). Physical demands, such as posture-related risks, lifting heavy loads and work pace, are associated with an increased risk of early exit from work (d'Errico et al., 2021). Conversely, a good social environment can either create favourable conditions for older workers or – in its absence – push them out of the job earlier.

### Physical environment

The EWCTS captures the working environment by measuring physical risks, physical demands, adverse social behaviour and social support that workers experience. It is noteworthy that, during the COVID-19 pandemic, the physical organisation of workplaces and the level of social support available to workers were affected by the implementation of measures to reduce COVID-19 transmission risks.

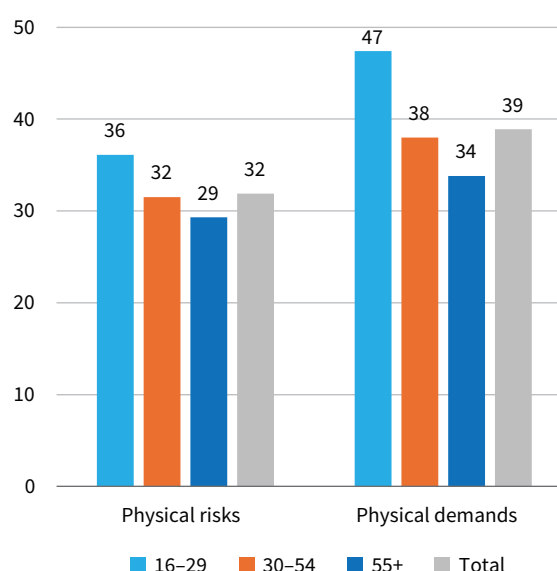
Physical demands can affect a worker's posture and have been found to be related to musculoskeletal complaints. Physical risks refer to exposure to noise, chemicals or infectious materials.

Both physical risks and demands decrease with age (Figure 22). Older employees aged 55+ have on average lower proportions of both risks and demands than younger groups of workers. The differences are especially pronounced for physical demands (including carrying heavy loads or lifting and moving people); 34 % of older employees report exposure compared to 47 % of younger and 38 % of mid-career employees.

However, differences regarding physical risks are only significant for male employees, as older female employees are not statistically different from younger

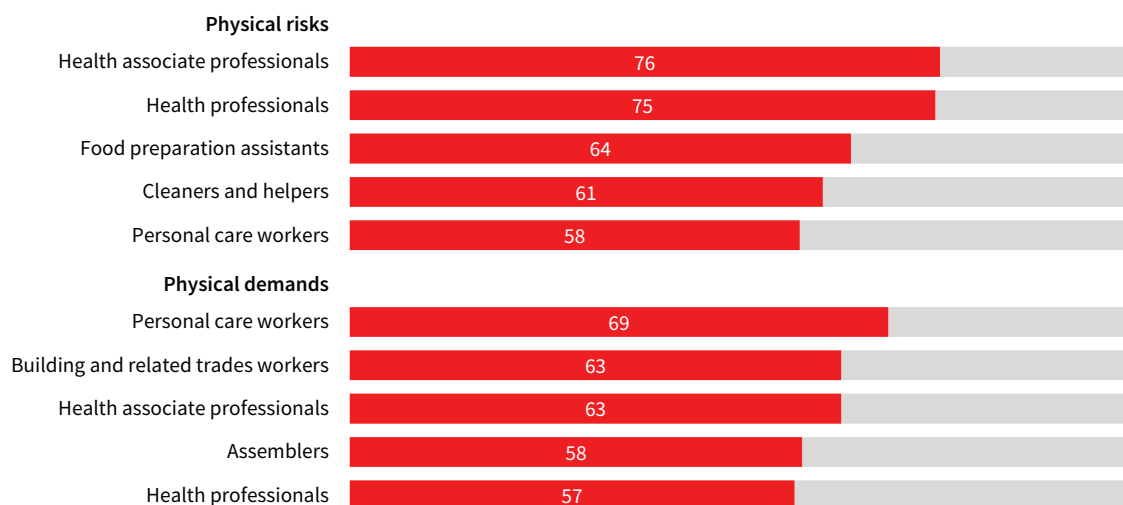
groups (explained by the higher exposure to such risks of younger male workers). Within the group of older workers, physical risks and demands further decrease with age for male employees, whereas they remain unchanged for female employees as they age (except for female employees aged 65+) (Table 1).

Figure 22: Physical environment by age group, EU-27, 2021 (%)



Source: EWCTS 2021

While older workers are less exposed to physical risks and demands, a significant proportion of older workers still face high exposure levels. Figure 23 shows the top five occupations per category among the 55+ age group. Over 70 % of health associate professionals and health professionals in this age group experience high levels of physical risk, and so do over 60 % of food preparation

**Figure 23: Physical demands and risks by occupations among those aged 55+, EU-27, 2021 (%)**

Source: EWCTS 2021

assistants, cleaners and helpers. Physical demands are reported by over 60 % of health associate professionals, building workers and personal care workers.

### Social environment

To provide insights into the social environment of EU workplaces, the EWCTS gathered data on workers' experiences of adverse social behaviour (intimidation or discrimination) and social support (provided by colleagues or managers). The prevalence of adverse social behaviour – a major risk factor for adverse working life outcomes (such as depression, anxiety and absenteeism) – is lower among older employees than among mid-career workers. In most age groups, women are generally more affected by these behaviours than men. For example, women are on average four times more likely than men to be subjected to unwanted sexual harassment and this difference increases among older employees. Social support is reported less

frequently by older employees compared to younger workers. However, social support also varies within the older worker group; older women report receiving less support than their male peers.

### Job tasks

While jobs define the specific tasks that people undertake, the conditions under which they are performed in different companies with different modes of work organisation vary considerably. Job tasks are assessed by measures of work intensity and the degree of discretion and autonomy available to workers.

Work intensity refers to the sustained effort required by workers. It is measured by the frequency of working at high speed, to tight deadlines or in situations that are emotionally disturbing. Older employees report lower work intensity overall than mid-career workers. The proportion of older workers being exposed to high-speed

**Table 1: Overview of physical and social environments by age group and gender, EU-27, 2021 (%)**

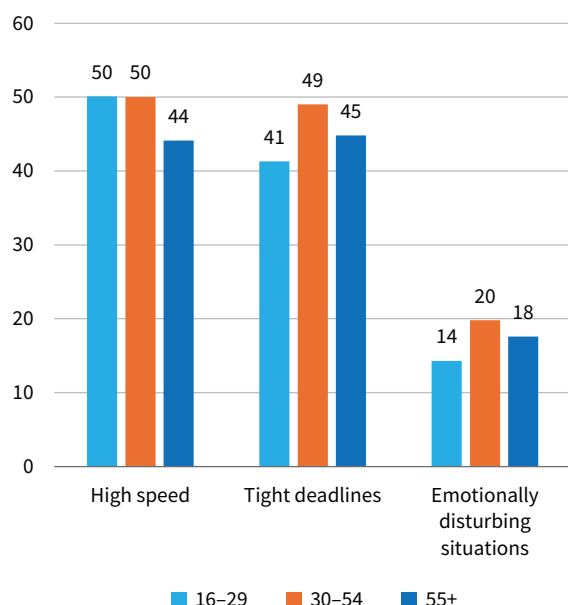
Age group	Physical environment				Social environment			
	Physical risks		Physical demands		Adverse social behaviour		Social support	
	Men	Women	Men	Women	Men	Women	Men	Women
16–29	36	36	53	41	12	18	84	85
30–54	32	31	42	34	12	15	78	77
55–59	30	31	36	35	8	14	74	71
60–64	24	33	31	36	8	12	73	69
65+	23	31	24	26	4	8	68	69
Total	32	32	42	35	11	15	78	77

**Notes:** The table displays proportions of core resources and demands of the job quality dimension that were collected from the whole sample. The construction of the indicators is described in the Eurofound report on working conditions (2022a, p. 138). In each column, the most favourable value is displayed in green and the least favourable value in red.

Source: EWCTS 2021

work, tight deadlines or emotionally disturbing situations is below average, but higher than younger workers' exposure to tight deadlines and emotionally disturbing situations (Figure 24). The patterns are similar for men and women, but older female employees are more likely to be exposed to work at high speed and are almost twice as likely as their male peers to face emotionally disturbing situations. Overall, work intensity decreases significantly with age and is similar for men and women in the 60+ age groups (Table 2).

**Figure 24: Items of work intensity by age group, EU-27, 2021 (%)**



Source: EWCTS 2021

Task discretion and autonomy refer to the degree of control workers have to decide how they carry out their activities and their work methods and pace. It is

**Table 2: Overview of job tasks by age group and gender, EU-27 (%)**

Age group	Work intensity		Autonomy and discretion	
	Men	Women	Men	Women
16-29	62	66	47	42
30-54	65	69	48	47
55-59	62	68	50	47
60-64	58	60	55	46
65+	58	56	49	56
Total	64	68	49	46

**Notes:** The table displays proportions of core resources and demands of the job quality dimension that were collected from the whole sample. The construction of the indicators is described in the Eurofound report on working conditions (2022a, p. 138). In each column, the most favourable value is displayed in green and the least favourable value in red.

Source: EWCTS 2021

measured by the ability to choose or change the method of work, order of tasks and speed or rate of work.

In most cases, the differences in task discretion and autonomy between employees aged 30-54 years and older employees, as displayed in Table 2, are not statistically significant; exceptions are women aged 65+ and men aged 60-64, compared with workers of the same gender of prime working age. Curiously, the highest proportions of task discretion and work autonomy are found among male employees aged 60-64 (55 %) and among female employees aged 65+ (56 %), while young employees tend to have the lowest proportions.

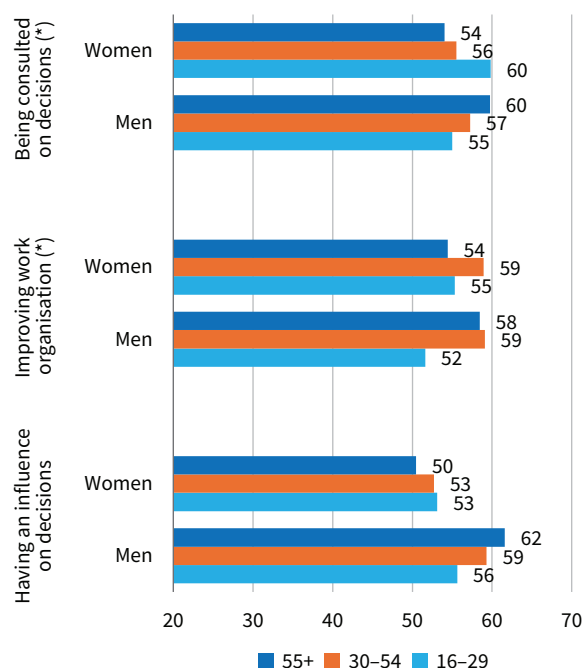
## Organisational characteristics

Organisational participation and employee involvement cover the extent to which employees can influence decisions in the workplace. Having workers' voices heard in their employers' decision-making processes is important for enhancing workers' motivation and work engagement.

Organisational participation and employee involvement are measured by workers' ability to influence decisions important to their work and their involvement in improving the work organisation or work processes of their department or organisation.

Older male employees disproportionately hold high levels of influence in decision-making, with 62 % of those aged 55+ having a say in organisational matters. In contrast, older women tend to be under-represented in decision-making, with only 50 % having a say in important decisions (Figure 25), compared with 52 % of

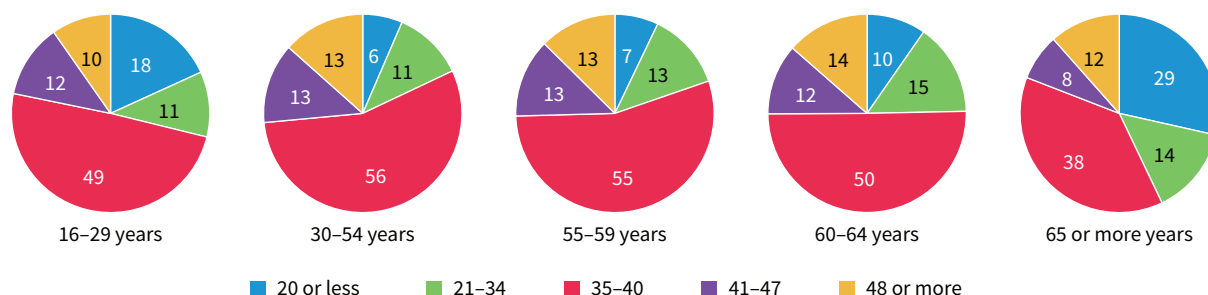
**Figure 25: Items of organisational participation (answers 'always' and 'often') by age group and gender, EU-27 (%)**



**Note:** (\*) Variables were collected in module 1 of the questionnaire, for which answers were collected from two thirds of respondents.

Source: EWCTS 2021



**Figure 26: Usual working hours per week by age group, EU-27, 2021 (%)**

**Notes:** Figure is based on answers to questions *usual\_hours\_week*. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

female employees overall. This disparity highlights the need for greater inclusion and representation of older women in organisational decision-making.

### Working time quality

Working time has a direct impact on employee health and well-being, with long hours posing a significant health risk and increasing exposure to workplace hazards. Maintaining a balance between working time and personal life is crucial for employees' motivation, ability and engagement, particularly as they age. To address these concerns, the EU has implemented regulations to protect workers from excessively long and atypical working hours, ensuring a safe and sustainable work-life balance.

The COVID-19 pandemic widely affected employees' working time arrangements across Member States. Hybrid and telework emerged as a new widespread form of work organisation. Working from home reduced commuting time. Social distancing in workplaces and the closure of schools and caring facilities affected the times many workers could work (Eurofound, 2022a).

### Weekly working hours

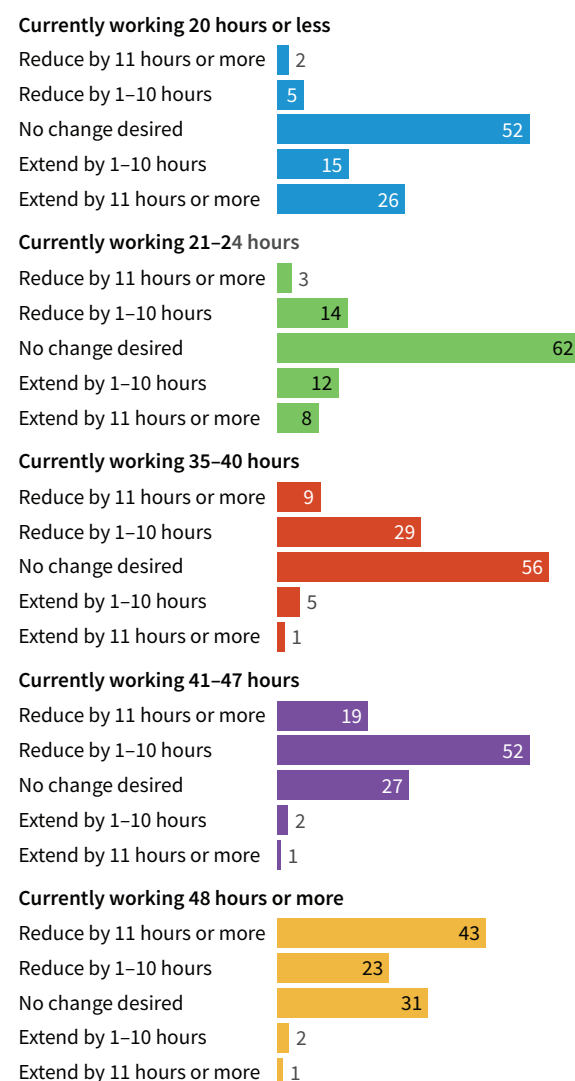
Figure 26 shows the distribution of weekly working hours by age group in 2021. Compared with mid-career workers, older employees were more likely to work short working hours (less than 35 hours a week). These differences are especially pronounced for employees aged 65+, who were also less likely to work long hours (more than 40 hours a week) than mid-career employees.

The possibility of working part-time appears to be an important factor in the labour market participation of older workers, as noted in the interviews with national experts in almost all Member States (see the country reports). Albinowski (2024) found that employees in sectors offering more part-time jobs are more likely to stay in employment and their total hours worked decrease slower than employees in sectors with rigid constraints on working hours.

### Preferences for working hours

Employees' preferences for working hours strongly relate to how many hours they currently work, as shown

in Figure 27. Most older employees working less than 40 hours a week reported that they would not change

**Figure 27: Preferences of employees aged 55+ regarding their weekly working hours by usual weekly working hours, EU-27, 2021 (%)**

**Notes:** Figure is based on answers to questions *usual\_hours\_week* and *pref\_hours*. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire. Due to rounding, the percentages presented in the figure may not add up to 100 %.

**Source:** EWCTS 2021

their current working hours. Those who worked less than 20 hours were more likely to report a preference for extended working hours than reduced hours. With increasing working hours, the proportion of employees who want to extend their working hours shrinks. Most older employees working more than 40 hours a week report that they would like to have their working hours reduced. This confirms previous research findings (see, for example, Ameriks et al., 2020; Eurofound, 2017) indicating that older workers often prefer part-time employment (see also the first section of Chapter 1).

While the patterns of working hour preferences are similar for older men and women, a disparity emerges when considering those working long hours. Specifically, 81 % of older female workers who work 40 hours or more per week would prefer to work less, compared with 67 % of their male counterparts. However, among those working shorter hours, both men and women express a desire to work more, suggesting that economic difficulties may be a driving factor. Research suggests that these preferences may not entirely reflect individual choices, but rather indicate inefficient allocation of labour.

### Unsocial work schedules and working time flexibility

Unsocial work schedules refer to working in one's free time to meet work demands, working at night or working long hours. Working time flexibility captures how easy it is, for instance, to take one or two hours off spontaneously if other commitments require it.

Overall, older age groups have more favourable working time arrangements, meaning lower prevalence of unsocial work schedules and higher flexibility of working hours, than mid-career workers (Table 3).

**Table 3: Overview of working time arrangements by age group and gender, EU-27, 2021 (%)**

Age group	Unsocial work schedules		Working time flexibility	
	Men	Women	Men	Women
16–29	46	42	34	28
30–54	50	43	36	27
55–59	46	38	35	24
60–64	47	38	42	31
65+	44	37	50	44
Total	49	42	36	28

**Notes:** The table displays proportions of core resources and demands of the job quality dimension that were collected from the whole sample. The construction of the indicators is described in the Eurofound report on working conditions (2022a, p. 138). In each column, the most favourable value is displayed in green and the least favourable value in red.

Source: EWCTS 2021

## Job prospects

Job prospects capture aspects of the job that contribute to a person's professional development and need for employment. They relate to opportunities to grow, to learn new skills at work, and to advance their career while covering job security or expected (but undesirable) changes in the work situation.

Training and learning provided by the employer has positive impacts on workers' satisfaction and work engagement. There are many benefits for organisations as well, such as improved job-specific skills, with positive direct effects on productivity.

Although studies show that training and skills development affect the job satisfaction and motivation of the older workforce (see, for example, Leppel et al., 2012), the training opportunities decrease with age. In times when the workforce is shrinking and older workers are needed, organisational investments in their skills are key. Recent research has established that the attainment of ICT skills and participation in job-related training can particularly help older workers stay productive, suggesting that a productivity decrease due to ageing can be mitigated by targeted training for the older workforce (Lee et al., 2022).

EWCTS data show that on-the-job training decreases for workers in the 55+ age group and older women are less likely to receive training than older men (Figure 28). However, employer-funded training remains stable in the 55+ group, with proportions for this age group being comparable to those of mid-career workers. Among older workers, training and learning opportunities

**Figure 28: Participation in each training type by age group and gender, EU-27, 2021 (%)**



Source: EWCTS 2021



remain stable across age groups for women, but men aged 60–64 report higher proportions of participation in training and learning than men aged 55–59 or 65+.

### Career prospects

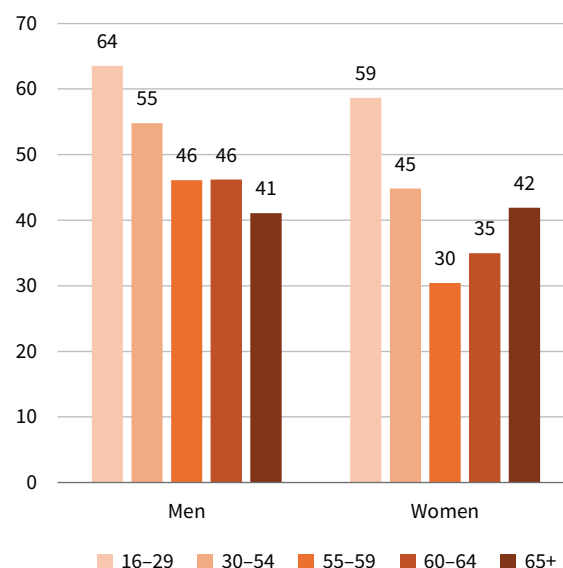
Career prospects are covered in a single module of the EWCTS and are therefore only available for a subsample of the survey. Respondents were asked if their job offers good prospects for career advancement. There is generally consensus among experts that developing and managing a worker's career should be a lifelong process (see, for example, Hunter-Johnson et al., 2020). However, such prospects decrease with age. Only 39 % of employees aged 55+ agree that they have good advancement prospects, compared with 50 % of mid-career workers and 61 % of young employees. There is a noticeable difference between genders – the career prospects of men tend to decrease with age, while a U-shaped relationship is found for women (Figure 29).

Figure 30 provides information on good career prospects by economic sector and age group. The poorest prospects for older workers are reported in the health and education sectors. Education is, however, the sector with the smallest gap between the prospects of mid-career and older employees, whereas the largest gap is observed in the construction and health sectors. The financial services sector reports the highest proportions of good career prospects across all age groups combined. However, in the 16–29 age group, prospects are even better in construction.

### Job insecurity

Job insecurity is the other side of the coin, increasing stress and negatively affecting the mental health of older workers (see, for example, Gutierrez and Michaud, 2019).

**Figure 29: Good career prospects by gender and age group, EU-27 (%)**



**Notes:** This item was collected in a module of the EWCTS and the question was asked of two thirds of the overall sample. Figure is based on answers to question prospects and gives the total of answers 'strongly agree' and 'tend to agree'. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

While job insecurity initially decreases with age, the insecurity levels among employees aged 65+ are comparable to those of young employees aged 16–29, as displayed in Table 4. This might be because the share of employees with indefinite contracts is lower among employees aged 65+ (71 %) than among those aged 55–59 years (89 %) and 60–64 years (90 %).

**Figure 30: Good career prospects by economic sector and age group, EU-27, 2021 (%)**

	16-29	30-54	55+
Financial services	73	59	51
Construction	75	56	40
Industry	66	53	41
Other services	65	51	40
Commerce and hospitality	53	50	39
Public administration	73	49	40
Transport	59	48	41
Health	59	48	32
Education	52	36	38

**Note:** This item was collected in a module of the EWCTS and the question was asked of two thirds of the overall sample.

**Source:** EWCTS 2021

**Table 4: Overview of job prospects by age group and gender, EU-27, 2021 (%)**

Age group	Training and learning opportunities		Perceptions of job insecurity	
	Men	Women	Men	Women
16–29	63	64	18	17
30–54	61	61	15	13
55–59	56	56	13	11
60–64	59	55	11	7
65+	56	57	17	15
<b>Total</b>	<b>60</b>	<b>61</b>	<b>15</b>	<b>13</b>

**Notes:** The table displays proportions of core resources and demands of the job quality dimension that were collected from the whole sample. The construction of the indicators is described in the Eurofound report on working conditions (2022a, p. 138). In each column, the most favourable value is displayed in green and the least favourable value in red.

**Source:** EWCTS 2021

## Intrinsic job features

People engaging in work have expectations not only for income, job security or personal relationships but also regarding rewards that are in themselves valuable, including opportunities for personal development, fulfilment and self-expression.

The EWCTS measures such job features through measuring intrinsic rewards, including receiving the recognition that one deserves for their work (asked of a subsample only), and the opportunity for self-realisation, meaning that respondents feel it is work well done, they are doing useful work and – considering all their efforts and achievements in their job – they are paid appropriately (the latter asked of a subsample only).

The intrinsic rewards are highest among the youngest and oldest employees, with mid-career workers reporting lower levels of reward. There are only small differences between men and women. However, there are substantial differences among older female age groups, with only 32 % of women aged 55–59 reporting intrinsic rewards, compared with 52 % of women aged 65 or older (Table 5).

Opportunities for self-realisation tend to increase with age for both women and men. For example, almost all employees aged 65+ report that they feel that their work is well done (96 %) and they do useful work (95 %).

**Table 5: Intrinsic job features by age group and gender, EU-27, 2021 (%)**

Age group	Intrinsic rewards		Opportunities for self-realisation	
	Men	Women	Men	Women
16–29	38	35	64	62
30–54	33	31	65	63
55–59	33	32	68	67
60–64	43	38	75	72
65+	43	52	84	90
<b>Total</b>	<b>35</b>	<b>33</b>	<b>66</b>	<b>64</b>

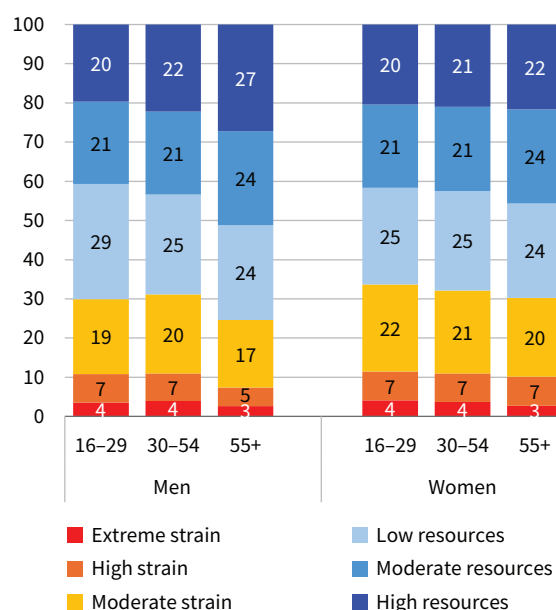
**Notes:** The table displays proportions of core resources and demands of the job quality dimension that were collected from the whole sample. The construction of the indicators is described in the Eurofound report on working conditions (2022a, p. 138). In each column, the most favourable value is displayed in green and the least favourable value in red.

**Source:** EWCTS 2021

## Overall job quality

In the previous section, the individual dimensions of job quality were explored. This section focuses on the job quality index, which summarises all dimensions and categorises workers into jobs with strain, where demands outweigh resources, and resourced jobs, where resources outweigh demands.

Figure 31 shows the distribution of these jobs across age groups. While differences in overall job quality between age groups are small for women, older men report significantly better overall job quality than their

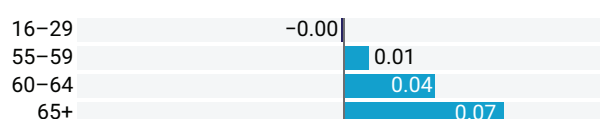
**Figure 31: Job resources and strain by age group and gender, EU-27, 2021 (%)**

**Source:** EWCTS 2021

younger peers. For instance, 27 % of men aged 55+ are in highly resourced jobs, which is the case for only 22 % of mid-career and 20 % of young employees. On the other hand, 25 % of men aged 55+ are in moderately to extremely strained jobs, compared with 31 % of mid-career men. Differences between men and women are more pronounced in the younger and older age groups, while there is almost no difference between male and female mid-career employees.

The association between overall job quality and age was also tested in a multivariate model using a logistic regression model. After controlling for employee and contextual characteristics, older workers had statistically significantly higher job quality than mid-career employees. The positive differential in job quality increases for higher age categories (Figure 32).

**Figure 32: Association between job quality and employee age, EU-27, 2021 (reference category: 30–54 years)**



**Notes:** The bars represent regression coefficients. Each row shows the relative association between the variable on the left and overall job quality, where job quality is measured on a scale from 0 to 1. Blue bars indicate a positive effect. For example, being aged 65+ has a strong positive association with job quality. Dark blue bars indicate variables that have no statistically significant effect on job quality at the 5 % significance level. The analysis controlled for age, gender, sector, occupation, working full-time or part-time, company size, job tenure and telework.

**Source:** EWCTS 2021

Running the regressions separated by gender revealed significant effects of age group on job quality, with a positive coefficient of increasing size for male employees aged 55–59, 60–64 and 65+ compared with mid-career employees (the reference group). For women, this effect is not statistically significant for the 55–59 age group.

One explanation of better job quality among older workers is self-selection, in which older workers may be able to continue working only in jobs or contexts with higher job quality. This is supported by Schnalzenberger et al. (2014), who found that employees – especially women – are more likely to postpone their retirement if they are in good-quality jobs. In addition, d’Errico et al. (2021) found that a quarter of early exits can be attributed to job demands, such as cumbersome body posture, lifting heavy loads and work pace. The analysis presented here confirms these findings, as it shows that women aged 60+ have significantly better job quality than all younger groups.

## Job quality profiles

The analysis of overall job quality in the previous section suggests that older employees have – on average – better job quality than their younger counterparts, even after controlling for other key influence factors, such as occupation or sector. While this analysis is useful to compare older workers and younger ones, it conceals significant variation in job quality among the older workforce. Understanding these variations is important, as policies addressing the employability of older workers need to target vulnerable groups.

As most Member States have tightened the eligibility conditions for early retirement, it is particularly crucial for policymakers and employers alike to focus on the job quality and working conditions of older workers, particularly those conditions that are detrimental to good health and work ability (see, for example, d’Errico et al., 2022).

For this reason, latent class analysis (see Box 3) was applied to identify distinct profiles of older employees based on their job quality in various dimensions. Each profile highlights a (latent) group with common job characteristics within the larger group of older workers. The rest of this section describes these job profiles and provides information on their prevalence across countries, sectors, occupations and socioeconomic groups.

### Box 3: Latent class analysis

The latent class analysis was used to categorise older employees based on their job quality. The model was based on the job demands (physical risks, physical demands, intimidation and discrimination, work intensity, unsocial work schedules and perceptions of job insecurity) and job resources (social support, task discretion and autonomy, organisational participation and workplace voice, flexibility of working hours, training and learning opportunities, intrinsic rewards and opportunities for self-realisation) that together make up the dimensions of the job quality index.

The model is based on data from an unweighted sample of 8 778 employees from the EU, who were aged 55 or older at the time of the survey. To compute the model, the package polCA (Linzer and Lewis, 2011) in R was used. A four-class solution was selected that performed well in terms of statistical criteria and was well justified from a conceptual point of view.

Based on the indicators that comprise the job quality index, four broad job profiles of older employees were identified. They are labelled empowered, static, unrewarding and high-risk, reflecting the defining characteristics of each class based on the distribution of the key variables. The following profile descriptions start with those of the highest job quality.

**Empowered: highly autonomous, inclusive.** Older employees in these jobs are characterised by the highest levels of autonomy, task discretion and workplace voice of all job profiles. The jobs provide high levels of training and learning opportunities that are coupled with high levels of intrinsic rewards and the highest opportunities for self-realisation. Employees in this profile are the most likely to perceive their pay as appropriate. They also enjoy a higher level of social support than employees in other job profiles. The profile is further characterised by very low physical risks and low physical demands, moderate flexibility of working hours and relatively high work intensity. Empowered older workers account for about one third (35 %) of older employees.

**Static: low intensity, low autonomy, low development.** The static profile is characterised by low physical risks and demands and – in comparison with other job profiles – significantly lower work intensity. It is also marked by a very relatively low prevalence of unsocial work schedules and moderate working hour flexibility. Together with empowered jobs, static jobs provide the highest levels of opportunities for self-realisation. However, they lack intrinsic rewards and have the worst training opportunities and the lowest levels of task

discretion, autonomy and workplace voice. Every fifth (20 %) older employee has a static job.

**Unrewarding: high intensity, low opportunity.** Together with high-risk jobs, jobs in this profile have the highest work intensity; they also have low flexibility of working hours and comparatively unsocial work schedules. These jobs provide low levels of opportunities for self-realisation and very low levels of intrinsic rewards. After high-risk jobs, workers in this group are most prone to experiencing adverse social behaviour (intimidation and discrimination). They have only moderate levels of workplace voice, task discretion and autonomy. Jobs in this profile are, however, marked by very low physical risks and demands. Almost one quarter (23 %) of older employees are in this category.

**High-risk: non-discretionary, physically demanding.** Older workers in this profile exhibit the highest prevalence of physical risks, physical demands and experiences of adverse social behaviour. They also have the highest work intensity of all profiles. They have the second lowest levels of task discretion, autonomy and workplace voice of all job profiles. Older workers in this profile are most likely to have unsocial work schedules and work at short notice and have very low working hour flexibility. Jobs in this profile provide only moderate training opportunities and very low levels of intrinsic rewards. Employees in this profile are the least likely to feel they are appropriately paid. Workers in high-risk jobs account for 22 % of older workers.

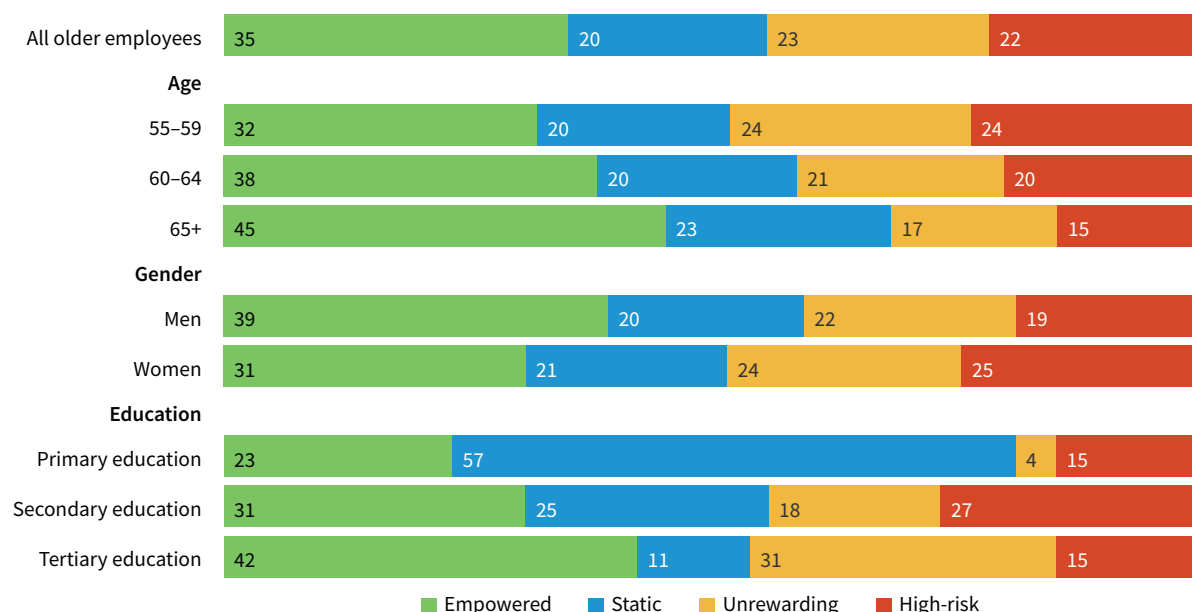
The characteristics of the job profiles are summarised in Table 6.

**Table 6: Job quality of older employees aged 55+ by job profile and indicators of the job quality index, EU-27, 2021**

Indicator	Empowered	Static	Unrewarding	High-risk
Physical risks	Very low	Low	Very low	High
Physical demands	Low	Low	Very low	High
Intimidation and discrimination	Very low	Very low	Very low	Low
Social support	High	High	High	High
Work intensity	High	Very low	High	High
Task discretion and autonomy	High	Low	Moderate	Low
Participation and workplace voice	High	Low	Moderate	Low
Unsocial work schedules	Moderate	Very low	Moderate	Moderate
Flexibility of working hours	Moderate	Moderate	Low	Very low
Perceptions of job insecurity	Very low	Very low	Very low	Very low
Training and learning opportunities	High	Very low	High	Moderate
Intrinsic rewards	High	Low	Very low	Very low
Opportunities for self-realisation	High	High	Low	High

**Notes:** The description in the table is based on the unweighted mean values of indicators for a given class: 'very low' indicates mean values from 0.0 to 0.2, 'low' values higher than 0.2 and equal to or lower than 0.4, 'moderate' values higher than 0.4 and equal to or lower than 0.6, 'high' values higher than 0.6 and equal to or lower than 0.8 and 'very high' values higher than 0.8 and equal to or lower than 1.0. The colours range from green (the most positive outcome) to red (the least positive outcome). The construction of the indicators is described in the Eurofound report on working conditions (2022a, p. 138).

**Source:** EWCTS 2021

**Figure 33: Job profiles by employee characteristic, EU-27, 2021 (%)**

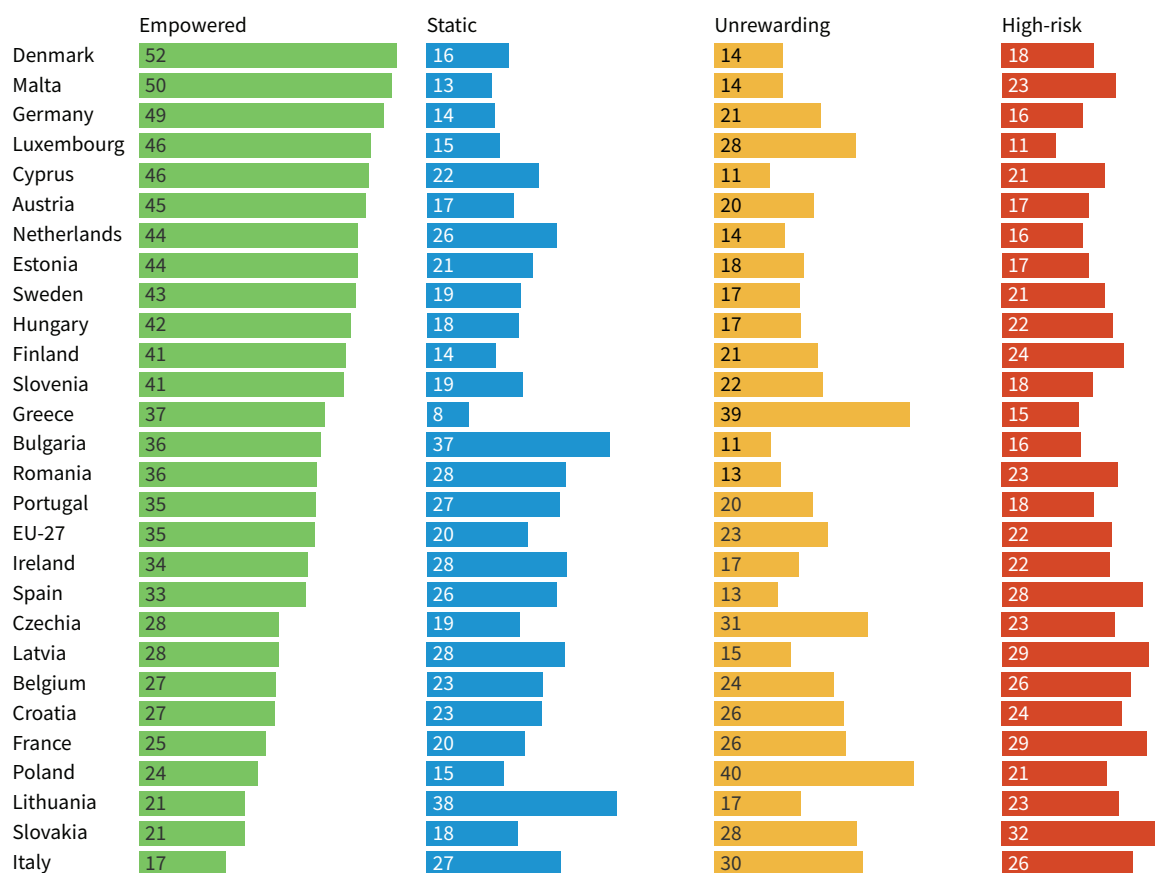
**Note:** Job profiles cover only employees aged 55+. Due to rounding, the percentages presented in the figure may not add up to 100%.  
**Source:** EWCTS 2021

### Job profiles among older workers

Figure 33 shows the distribution of job profiles among older workers. The proportion of empowered jobs increases with the age of employees, while those of high-risk and unrewarding jobs shrink. This might once again indicate self-selection (see the introduction), as workers who engage in physically demanding work retire earlier (Blekesaune and Solem, 2005). Compared with women, men are more likely to have empowered jobs but less likely to have high-risk jobs. Surprisingly, women are over-represented in job profiles with lower job quality (unrewarding and especially high-risk jobs), despite job quality being more relevant to transitions to retirement for women than men (Schnalzenberger et al., 2014). For employees with primary education, static jobs are most prevalent (57 %), while for employees with secondary education empowered (31 %) and high-risk (27 %) jobs are most prevalent. Among employees with tertiary education, empowered (42 %) and unrewarding (31 %) jobs are most common.

### Job profiles across EU Member States

Noticeable differences in the prevalence of job profiles are also observed across Member States, as shown in Figure 34. Older workers are most likely to be in empowered jobs in Denmark (52 %), Malta (50 %) and Germany (49 %). On the other hand, Slovakia (32 %), France and Latvia (both 29 %) have the highest proportions of high-risk jobs, which are those marked by the lowest job quality (Figure 34). Static jobs, where employees have basically plateaued in terms of progression, are most common in Lithuania (38 %) and Bulgaria (37 %). Finally, unrewarding jobs are mostly found among older workers in Poland (40 %), Greece (39 %), Czechia (31 %) and Italy (30 %).

**Figure 34: Job profiles of older employees aged 55+ by EU Member State, 2021 (%)**

**Notes:** Job profiles cover only employees aged 55+. Due to rounding, the percentages presented in the figure may not add up to 100 %.

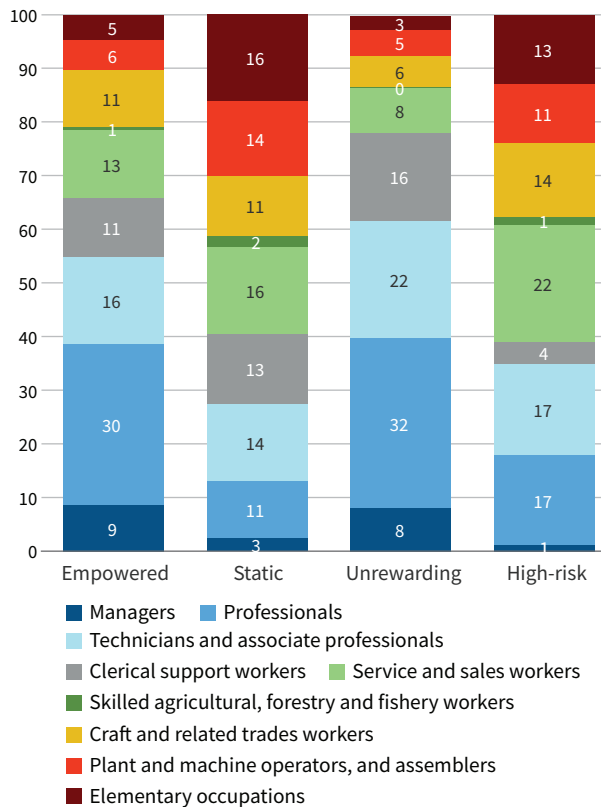
**Source:** EWCTS 2021

### Job profiles and occupations

The composition of occupations differs across job profiles. Most employees in unrewarding (62 %) and empowered jobs (55 %) work as high-skilled white-collar workers, such as managers, professionals, technicians and associate professionals. These proportions are considerably lower among high-risk (35 %) and static jobs (28 %). The share of low skilled white-collar workers – clerical support workers, and service and sales workers – is quite stable across the job

quality profiles, ranging from 24 % in empowered and unrewarding jobs to 29 % in static jobs. High-skilled blue-collar workers – skilled agricultural, forestry and fishery workers, and craft and related trades workers – and low-skilled blue-collar workers – plant and machine operators and assemblers, and elementary occupations – are concentrated in high-risk (15 % and 24 % respectively) and static jobs (13 % and 30 % respectively) rather than unrewarding (6 % and 8 % respectively) and empowered jobs (12 % and 11 % respectively; Figure 35).

**Figure 35: Occupational structure by job profile of older employees aged 55+, EU-27, 2021 (%)**



**Notes:** The value labels for the armed forces sector are not displayed in the graph due to low prevalence (less than 0.25 % for all job profiles). Due to this and rounding, the percentages presented in the figure may not add up to 100 %.  
**Source:** EWCTS 2021

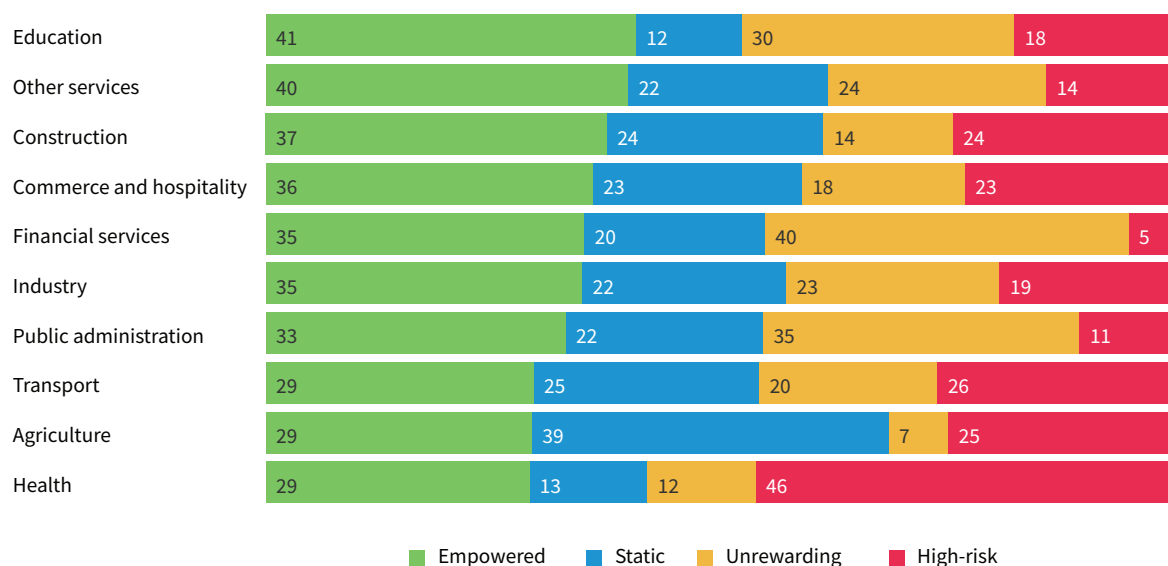
### Job profiles and sectors

Analysis of the distribution of job profiles across sectors reveals a noticeable pattern: the proportion of empowered jobs is relatively stable across sectors, ranging from 29 % (in health) to 41 % (in education). The prevalences of other job profiles, on the other hand, vary considerably across sectors. Static jobs are most common in agriculture (39 %) but least common in education (12 %). Unrewarding jobs are most prevalent in financial services (40 %) and least prevalent in agriculture (7 %). For high-risk jobs – the job profile with the lowest job quality – the health sector has the highest prevalence (46 %) while the financial services sector has the lowest (5 %) (Figure 36).

### Sustainable work outcomes

Eurofound defines sustainable work as a balance between working and living conditions that supports people to engage and remain in work throughout an extended life (Eurofound, 2015). Sustainability in the context of work implies achieving individual, social and economic goals in relation to work and meeting current needs without compromising future work ability. This requires a combination of sustainable conditions in a worker's current job, their ability and motivation to do their job, suitable institutional preconditions for labour market participation and a positive work-life balance.

**Figure 36: Job profiles of older employees aged 55+ by sector, EU-27, 2021 (%)**



**Note:** Due to rounding, the percentages presented in the figure may not add up to 100 %.  
**Source:** EWCTS 2021



The EWCTS results indicate that improving job quality is key to supporting sustainable work over the life course (Eurofound, 2022a). This section looks at four aspects of employees' working life experiences that have been identified as essential outcomes of a sustainable work environment: work–life balance, the financial sustainability of work, work engagement, and health and well-being.

## Work–life balance

The reconciliation of work and other spheres of life is crucial for sustainable work and labour market engagement. During the COVID-19 pandemic, millions of people worked from home, blurring the line between work and free time. This additional burden was particularly challenging for those with caring responsibilities, worsening their work–life balance and increasing conflicts (Eurofound, 2020).

How do these findings relate to the overall work–life balance of older workers across different job quality profiles? In the EWCTS, respondents rated how well their working hours fitted in with family or social commitments outside work on a four-point scale. Poor work–life balance was most common among workers in high-risk jobs (26 % reported 'not very well' or 'not at all well') but also affected 17 % of those in unrewarding and 7 % of those in empowered jobs. Interestingly, almost half of empowered workers (47 %) had a very good work–life balance, compared with 41 % of those in static jobs.

These results are reflected in the scores on items capturing work–life conflicts. Respondents reported worrying about work when not working, feeling tired after work and struggling to concentrate due to family responsibilities. Figure 37 reveals that high-risk and unrewarding jobs are particularly detrimental in this regard, with 40 % of those working high-risk jobs always or often feeling tired after work, and almost one third (30 %) of those in unrewarding jobs worrying about work at home.

## Financial sustainability

The financial sustainability of work refers to the ability of a worker, based on their income from work, to cover their household expenses and to fund other expenses and savings that allow their household to survive and grow materially (Gleißner et al., 2022).

The EWCTS measures the financial sustainability of work by looking at the ability of households to make ends meet based on income from work and other sources (including income from social benefits or from other household members), the ability of the employee to predict their earnings in the next three months and their perception of whether their pay is appropriate.

Figure 38 shows that older workers in high-risk jobs are the most likely to have difficulties in making ends meet (41 %) and to disagree with the statement that their pay is appropriate (51 %). Almost one in five older employees in static jobs are unable to predict their earnings in the next three months (17 %). This is likely to

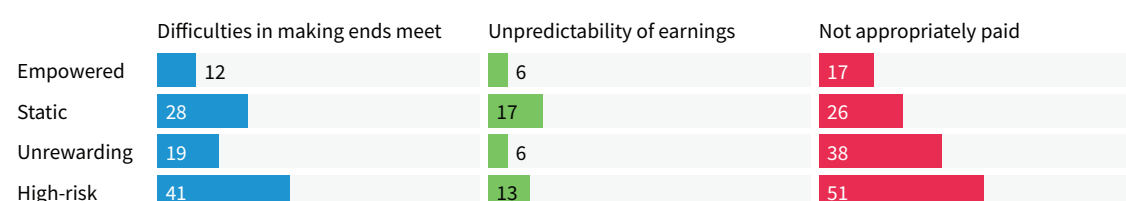
**Figure 37: Work–life conflict by job profile of older employees aged 55+, EU-27, 2021 (%)**



**Note:** Percentages correspond to those who responded 'always' or 'often' when asked how often they experienced each conflict in the 12 months prior to the survey.

**Source:** EWCTS 2021

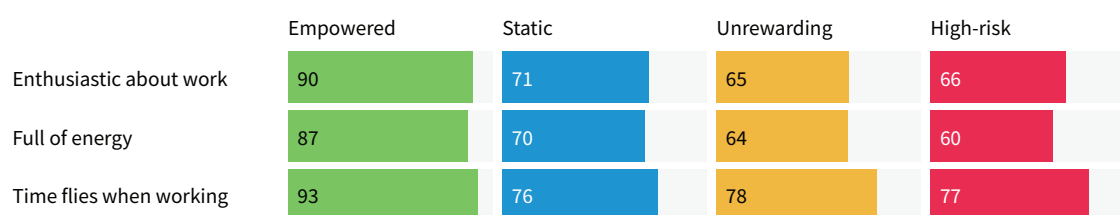
**Figure 38: Financial sustainability indicators by job profile of older employees aged 55+, EU-27, 2021 (%)**



**Notes:** Figure is based on answers to questions *make\_ends\_meet* (the percentages indicate the proportion of respondents who answered, 'with some difficulty', 'with difficulty' or 'with great difficulty') and *predict\_earnings* (the percentages indicate the proportion of respondents who answered 'no'). For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021



**Figure 39: Work engagement indicators by job profile of older employees aged 55+, EU-27, 2021 (%)**

**Notes:** Figure is based on answers to questions *eng\_enthusiastic*, *eng\_energy* and *eng\_timeflies*. The percentages indicate the proportion of respondents who answered 'often' or 'always'. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

be linked to the high proportion of workers with fixed-term or temporary employment contracts in this group (12 %). Older workers in empowered jobs had the lowest proportions for all three indicators.

## Engagement

Work engagement refers to the emotional commitment employees have to their organisation. It is defined as a 'positive, fulfilling, work-related state of mind that is characterized by vigor, dedication and absorption' (Schaufeli et al., 2002). In previous Eurofound research, engagement was identified as one of the crucial outcome indicators of sustainable work and is strongly correlated with self-perceived work sustainability (Eurofound, 2020; Eiffe, 2021).

The EWCTS captured work engagement by asking respondents if they felt full of energy at work, if they were enthusiastic about their job and if they felt that time flies when they are working.

Figure 39 suggests that older employees in the EU have relatively high levels of engagement (see the section 'Work engagement' in Eurofound, 2022a). Employees in empowered jobs report the highest level of work engagement, with around 9 in 10 employees mentioning that they were enthusiastic about work, they were full of energy at work and experienced time flying when working.

In contrast, the levels of work engagement for those in high-risk and unrewarding jobs are comparatively low. While about two thirds of employees in these jobs are still enthusiastic about work and full of energy, 15 % of those in the high-risk profile and 12 % of those in the unrewarding profile say they are never or rarely so, compared with only 2 % of older workers in empowered jobs.

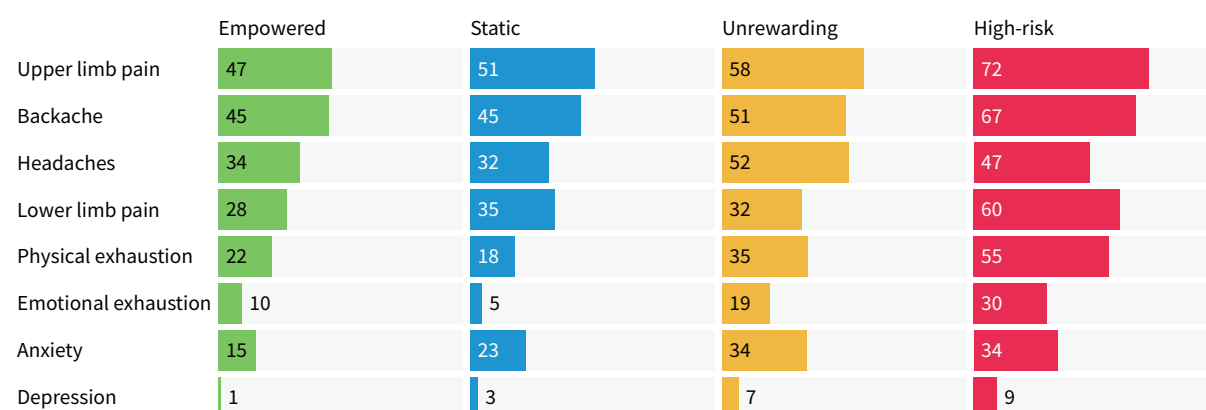
This is also reflected by the overall engagement index (ranging from 0 to 100), which has the highest average in empowered jobs (84), and lower values in static (75), high-risk (72) and unrewarding (72) jobs. Average engagement levels in the job quality profiles also vary by gender, with older male employees scoring lower than their female peers in both high-risk (70 v 75 respectively) and unrewarding (69 v 73 respectively) profiles.

## Health and well-being

This section highlights the link between good health and well-being and sustainable work. Niedhammer et al. (2021) show that job strain and psychosocial work factors have negative impacts on physical and mental health outcomes, creating a self-perpetuating cycle that compromises work capacity and efficiency. The EWCTS captured workers' physical health, including physical symptoms such as backache and headaches, and mental well-being, measured using the World Health Organization-Five Well-being Index (WHO-5) and self-reported anxiety levels. Additionally, the EWCTS gathered data on respondents who feel physically exhausted or emotionally drained by their work.

The EWCTS data reveal a strong link between job quality and employee well-being, with high-risk jobs linked to a significantly higher prevalence of health and well-being problems among older workers. Specifically, upper limb pain (72 %), backache (67 %) and lower limb pain (60 %) were the most frequently reported health issues among this age group. Conversely, employees in empowered jobs were least likely to report such problems, with significantly lower rates of upper limb pain (47 %), backache (45 %) and lower limb pain (28 %). Relatively lower values are also noted, to some extent, for static jobs.

The high rates of physical (55 %) and emotional (30 %) exhaustion among older workers in high-risk jobs are particularly concerning, highlighting the need for improved job quality and worker protection (Figure 40).

**Figure 40: Health problems by job profile of older employees aged 55+, EU-27, 2021 (%)**

**Notes:** Job profiles cover only employees aged 55+. Item non-response was not included in the analysis. Figure is based on answers to questions *health\_musc\_upper*, *health\_backache*, *health\_headaches* and *health\_musc\_lower* (the percentages indicate the proportion of respondents who answered 'yes'); *exhaust\_phys* and *exhaust\_emot* (the percentages indicate the proportion of respondents who answered 'often' or 'always'); and *health\_anxiety* (the percentages indicate the proportion of respondents who answered 'yes'). Item 'depression' is based on the WHO-5, which scores individuals' well-being on a scale of 1–100; the percentages in the figure indicate the proportion of respondents who scored below 30. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

However, these differences are likely to be partly driven by other factors, such as employees' education levels (and associated health behaviours), the countries in which they work or factors that are not covered in the survey at all. Figure 40 addresses these concerns by investigating the association between mental well-being,

age and job quality profiles, while controlling for key characteristics, such as gender and education level. The mental well-being of workers was measured using the WHO-5, which scores individuals' well-being on a scale of 1–100.

## Summary and key takeaways

This chapter examined the job quality and work sustainability of older employees in the EU, using EWCTS data collected in 2021. Older employees tend to have better job quality than their younger counterparts, with lower physical demands, better working time quality and higher levels of autonomy. Four distinct job quality profiles among older employees were identified: empowered, static, unrewarding and high-risk. Empowered jobs are characterised by high levels of autonomy, task discretion and workplace voice, while static jobs are marked by low physical risks and demands. Unrewarding jobs have high work intensity and low levels of opportunities for self-realisation, while high-risk jobs are associated with physical risks, physical demands and experiences of adverse social behaviour. Older employees in empowered job profiles tend to have better sustainable work outcomes. These include higher financial sustainability and work engagement and better work–life balance and health and well-being outcomes. In contrast, older employees in high-risk jobs are more likely to experience difficulties in making ends meet and to have lower work engagement and poorer health and well-being outcomes.

The key takeaways of this chapter are the following.

- **Investing in job quality is crucial for older workers.** Good job quality is essential for making work sustainable and keeping older employees in work for longer. Employers and policymakers need to prioritise improving job quality for this age group.
- **Job quality is better for older employees.** This may be partly driven by the healthy worker effect: employees tend to retire earlier from lower-quality jobs or move to better jobs.
- **Job autonomy and discretion are key for older workers.** Older employees value job autonomy and discretion and are more likely to stay in employment when they have opportunities for learning and development.
- **Older workers are less likely to receive training and development support.** This can limit their employability and opportunities for personal growth.
- **Older women have worse job quality than older men.** This is particularly true for aspects like the social environment, exposure to emotionally disturbing situations, workplace voice, training, working time arrangements and career prospects.

- **Job quality profiles help identify and explain inequalities among the group of older workers.** Grouping workers using the four job quality profiles – empowered, static, unrewarding and high-risk – shows that 45 % of older employees are in unrewarding or high-risk jobs.
- **Older workers in high-risk jobs are at a higher risk of health and well-being problems.** These include both physical and mental health issues.
- **Working in worse-quality (high-risk and unrewarding) jobs is strongly related to negative effects.** These include lower mental well-being, financial insecurity and a poorer work–life balance.



# 3 Drivers of labour market participation

The decision to exit the labour market early or continue working beyond retirement age is complex and influenced by a multitude of interconnected factors. Individual reasons, such as health and well-being, personal preferences and the desire to retire together with a partner, play an important role. However, institutional factors, including retirement and pension systems, also significantly affect this decision. Furthermore, the ability and motivation to stay in work vary across sociodemographic groups, occupations, sectors and countries (Eurofound, 2024c).

Certain conditions make it more attractive for older workers to stay in employment until and beyond retirement age. These factors are also worth exploring as they may provide valuable insights for policymakers. Some factors can have a dual effect, influencing both the decision to stay in work and the decision to retire. A thorough examination of these push and pull factors is essential if policymakers are to design and evaluate policies that encourage older workers to remain in employment.

To better understand the complex interplay of these factors, this chapter categorises and discusses three types of push and pull factors: sociodemographic and individual factors; workplace- and job-related factors; and country-level and regional factors, such as pension systems and healthcare. In practice, decisions about retirement often involve considering a combination of these factors. The analysis in this chapter is based on a review of recent literature, covering sources published from 2005 onwards, and contributions from the Network of Eurofound Correspondents and interviews with government officials, social partners and academics from all Member States.

## Sociodemographic and individual factors

### Gender

Gender inequalities affect older workers' participation in the labour market and retirement decisions. The International Labour Organization (2016) indicates that, globally, women endure more unfavourable working conditions during their careers than men do. For instance, the healthcare and long-term care sectors, which cover industries with a predominantly female workforce, present unique challenges that extend beyond conventional physical risks. These sectors not only involve specific physical demands, such as lifting

individuals, but also entail substantial mental health challenges. The stable high proportion of female workers in these fields is noteworthy, given the escalating growth of these sectors and the additional burden from the ageing population (Eurofound, 2020).

In addition, the gender wage gap, over-representation among part-time workers and motherhood penalties all place women at a disadvantage during their working careers. Menéndez-Espina et al. (2019) note that, as women experience worse working conditions and more discontinuous career histories than men, they tend to experience higher levels of job insecurity. Since female workers encounter such challenges relatively early in their careers, the detrimental effects of institutional prejudice can linger and intensify throughout women's working lives.

These gender-specific challenges increase the existing and perceived effects of job instabilities. The difficulties women face during their careers lead to fewer job-related opportunities for growth, which is intimately tied to lower pension entitlements and limited retirement options. This increases women's risk of experiencing poverty during old age and after retirement. The gender disparities throughout women's careers cause gender gaps in pensions across Member States.

### Household composition and family obligations

Older employees' decisions to leave the labour market prematurely are often influenced by household composition and family obligations. This is apparent in many Member States, as noted in interviews conducted with national experts. When they become grandparents, women in particular have less time to formally supply labour. Having a grandchild substantially reduces the likelihood of older women aged 55+ being employed (Backhaus and Barslund, 2021).

Tur-Sinai and Spivak (2022) examined patterns of retirement behaviour in Europe by analysing the sociodemographic characteristics of the household head, with a particular focus on gender. Notably, the analysis reveals a substantial disparity between male-headed and female-headed households. Specifically, when the female household head retires, 50 % of men remain in employment, whereas when the male household head retires only 28 % of women continue to work. This significant gap highlights the differing labour market participation patterns of men and women in the context of household retirement decisions.

Contributions from the Network of Eurofound Correspondents and interviews with experts from several Member States highlight the connection between household composition and the premature retirement of employees. This group covers those retiring to care for children or for elderly family members; this role is often fulfilled by women, showing the influence sociodemographic factors have on older workers' employment participation. For instance, in Greece, it is common for household composition to include older parents. This leads to women adopting early retirement plans to take on the role of carer for family dependents, which is necessitated by a shortage of institutional resources for long-term care. This was specifically reported in the Baltic states, Bulgaria, Cyprus and Malta. However, even where care facilities are theoretically available, care responsibilities for elderly family members remain a strong push factor in many countries.

## Finances

The financial situation of older workers has a significant impact on their employment decisions. Research from various European countries has yielded mixed findings on the relationship between social class and retirement age. Some authors have shown that workers from lower social classes are more likely to retire early (Banks and Smith, 2006; Kadehors and Hanse, 2012; Visser et al., 2016). In contrast, other studies suggest that lower-income workers prefer to work longer (Hasselhorn et al., 2020; Meadows, 2003) and that employees with debts expect to retire later (Szinovacz et al., 2015). This paradox highlights the complex interplay between financial constraints and retirement decisions. Financial pressures may lock workers into their jobs, even if the jobs involve poor working conditions and cause health issues (Hasselhorn et al., 2020).

It is notable that research on financially well-off individuals also reveals a nuanced picture. Studies indicate that workers with a higher socioeconomic status tend to be more intrinsically motivated to work, leading to a later exit from the workforce (Meadows, 2003). However, this contradicts findings that those with high levels of financial resources retire early (Lain, 2015). Research in the Netherlands found that wealthier workers had a stronger intention to retire early (Damman et al., 2011). In Germany, half of baby boomers can afford to leave work early and have plans to retire 1.5 years earlier than their less well-off peers (Hasselhorn, 2025).

## Education and skills levels

Education often acts as a push factor for older employees with low levels of educational attainment. Older workers with a high level of education tend to prolong their labour market participation compared with those with lower levels of education. Low-skilled workers expect to work longer to secure sufficient pensions (Hess et al., 2018). Laun and Palme (2018)

investigated the reasons for the increase in older workers' participation in Sweden's labour force since 2000. They note that people with higher levels of education tend to retire later, with a gap of 11.8 percentage points in the employment rates of those with lower levels of education (72.3 %) and those with higher levels of education (84.1 %) among 55- to 59-year-olds.

Not all older workers with lower levels of educational attainment opt for early retirement. However, their reasons for staying in employment differ from those with higher levels of educational attainment. In Italy, economic reasons motivate workers with primary education to remain in work, while 10.3 % of university graduates, mainly men (14.8 %), continue working for non-economic reasons. Approximately 4 % of Italian workers aged 50–69 who meet retirement conditions remain in their jobs. While the literature highlights the differences in academic skills between older and younger workers, other areas of difference are also important.

Employers' impressions of older workers are influenced by individual variables, such as experience, trust and independence, in which older workers outperform younger workers (Conen et al., 2012; Kadehors and Hanse, 2012). However, productivity, creativity, health, the ability to learn and ICT skills are perceived as lower among older workers (Kadehors and Hanse, 2012). Several contributions from the Network of Eurofound Correspondents confirm that a shortage of ICT skills among older people leads to lower participation rates in labour markets in, for example, Lithuania, Malta, Poland and Slovenia.

## Physical and mental health

Poor health significantly raises the likelihood of early labour market exit through unemployment, early retirement or claiming a disability pension; those continuing to work after retirement age generally have better health (Ardito and Fleischmann, 2022; Tur-Sinai et al., 2024). A meta-analysis by van Rijn et al. (2014) shows that self-perceived poor health is a significant risk factor for exit from paid employment, especially through claiming a disability pension. However, eligibility for a disability pension is influenced by individual, social, economic and legal factors. Multiple studies agree that people with poor health have a low probability of staying in employment, returning to work and prolonging their working life (Bélanger et al., 2016; Neary et al., 2019). The healthy worker effect highlights the disparity in reports of long-standing illness between retired and employed individuals (EU-OSHA, 2016).

Poor health leads not only to premature retirement but also to involuntary job loss close to retirement (Wagenaar et al., 2015; Syddall et al., 2020). The relationship between poor health and unemployment varies across welfare state regimes, with Scandinavian regimes being associated with lower non-employment among workers with long-standing illness.



Besides physical health, mental and emotional health are increasingly recognised as a crucial area in which the ageing working population requires help (see, for example, Porru et al., 2019). For instance, in Romania nearly a third of those 65 and older who do not reside in institutions reported having care requirements due to mental, emotional, physical or memory issues that interfere with day-to-day activities (World Bank, 2022). Such issues hinder employment participation and opportunities as workers approach retirement age, causing early labour market exits. Health is repeatedly given as one of the leading causes of older workers leaving the labour market prematurely.

While men are more likely to experience workplace accidents (Eurostat, 2021), Raghuraman et al. (2023) show that older European women tend to endure more negative health impacts due to work-related stress. The maternal and general caring commitments previously discussed tend to negatively affect older women's health. In addition, the study discovered that older female employees frequently retire early due to the lack of assistance with menopausal symptoms at work.

However, as discussed in the second section of Chapter 1, it is equally important to note that many workers continue to work despite being in poor health. Current policies on extending working life contribute to this trend. Challenges for policymakers, employers and individuals therefore lie in how to sustainably keep workers with poor health and functional limitations in the workforce while ensuring they remain productive.

### Motivation to keep working

Motivation plays a crucial role in the decision to retire (Kanfer and Fletcher, 2020). Research has shown that, as individuals age, motivation shifts from extrinsic factors, such as income, to intrinsic sources, like perceiving jobs as meaningful (Barnes-Farell et al., 2019). Job meaningfulness becomes a core factor in retaining older workers, emphasising the importance of job satisfaction in late-career employment. Previous Eurofound reports on sustainable work (2018, 2019) highlighted the critical connection between motivation and sustainable work outcomes, underscoring the universal importance of motivation in achieving positive work-life outcomes.

However, motivation to engage in one's current job (motivation at work) should be distinguished from the motivation to stay employed until or beyond pension age (Kanfer and Fletcher, 2020). Research conducted in Germany shows that, while motivation at work is high among older workers, the motivation to remain in the workforce is low, particularly among those who could retire early (Hasselhorn and Ebener, 2023). The research suggests that the high number of early retirements in Germany is driven by desire for self-determination and/or positive attitudes towards early retirement, reflecting a cultural preference for early exits. To keep

older employees in the workforce, policymakers and businesses must make them want to work longer, which requires a fundamental examination of working conditions.

## Workplace- and job-related factors

The following sections highlight factors pertaining to the company or workplace that affect the labour market participation of older workers. These factors shape the experiences of older employees within their workplace environments and determine whether these workers are retained in employment or prompted to exit the labour market.

Physical and psychosocial limitations at work contribute to early retirement decisions, while income motivates older employees to remain in the workforce to enhance future pensions and cope with living costs. However, the lack of flexible and part-time work opportunities often leads to premature exits of senior employees. Ageism and discrimination persist in workplaces, despite anti-discrimination legislation existing in all Member States.

### Working conditions and job quality

Eurofound has put job quality and good working conditions at the core of its concept of sustainable work. Marvell and Cox (2017) argue for the importance of meaningful, flexible, sociable and intellectually stimulating working environments for the ageing workforce. When jobs feel important, companies are supportive and demands are addressed, older employees are more likely to stay in their current position and to extend their working life.

Eurofound's report on working time patterns (2017) discusses how working conditions can affect health, mental well-being and work-life balance. Data from the Survey of Health, Ageing and Retirement in Europe – which conducts cross-national research investigating the relationships between working circumstances and health – show that the accumulation of physical and psychosocial limitations at work negatively affects health and is also linked to early retirement due to illness. Contributions from the Network of Eurofound Correspondents in Austria, Spain, Ireland and Malta explain that low-quality working conditions, both physical and psychological, are among the main reasons senior employees opt for early retirement. Unsuitable conditions for older people also hinder attempts to re-enter the labour market.

For instance, Russell et al. (2015) report that, in Ireland, less experienced employees and younger employees are particularly vulnerable to workplace injuries. However, senior employees tend to experience more work-related musculoskeletal disorders.



## Part-time work

Flexible work and part-time work arrangements are beneficial for the older workforce (Eurofound, 2016; Hess et al., 2018; Baumann et al., 2022). However, there is often a lack of such opportunities in Member States, leading to senior employees being pushed out of the labour market prematurely.

In Czechia, there have been limited instances in which senior employees gradually retire after reaching retirement age. People who were unable to or did not want to work full-time, due to old age, health issues or other causes, have been driven out of the labour market because flexible work options were unavailable. However, there has been a recent shift due to the labour shortage, with flexible work options increasing, and greater interest from companies in hiring older workers (Eurofound, 2024d).

In Ireland, data indicate that early departures resulting from disease or incapacity, care responsibilities or involuntary work loss continue to be key factors affecting older employees' workforce participation. Many older workers prefer a gradual transition into retirement rather than an abrupt end to their careers. However, pension systems and company policies in Ireland do not always support this preference, which could serve as a disincentive to remain in the workforce. This suggests that a multifaceted policy approach is required, encompassing flexible work schedules and part-time hours, access to training and opportunities for lifelong learning, organisational techniques to accommodate those with disabilities or illnesses, and the rehabilitation of those returning to the workforce after periods of absenteeism (Eurofound, 2024d).

In Slovenia, people tend to enter the labour market relatively late, while also opting for early retirement. Besides health and age discrimination, the lack of flexible work options is among the reasons why older workers exit employment prematurely. More flexible forms of employment have been introduced to reintegrate older workers into the labour market and prolong employment, leading to an increase in the number of older employees (Eurofound, 2024d).

## Incentivised early exit

Despite efforts to encourage older workers to remain in the workforce, many employers still incentivise early retirement through various schemes. Recognising this reality underscores the complexities of the labour market and the factors that influence retirement decisions. It contributes to a more nuanced understanding of the dynamics surrounding work and retirement.

Through the various schemes, employers offer workers the option to leave early in exchange for a predetermined payout, which often includes a more generous package than what would be typically

available to retirees. This arrangement can be particularly appealing to employees who are nearing retirement age and are eager to reap the benefits of their years of service.

## Discrimination

Ageism and discrimination against older workers have been long-standing research topics in Europe and at the global level. National expert interviews revealed that managerial and co-worker attitudes, company culture and age stereotypes contribute to the issue of discrimination (Previtali et al., 2022). Despite the existence of EU legislation on non-discrimination based on age (incorporating the directive on employment and equality – Directive 2000/78/EC), age-based discrimination remains an issue in practice. The 2023 AGE Barometer notes that maximum age requirements in employment and recruitment are still common practice (AGE Platform Europe, 2023, p. 18). Age is the main ground of harassment and discrimination, particularly affecting people aged 50+, with 18 % of 55- to 64-year-olds in the EU reporting age-based discrimination in employment between 2015 and 2020, according to the 2020 Fundamental Rights Survey.

Studies on this topic have been published in several Member States. A Czech study reveals that older workers face discrimination when adapting to new job demands due to lacking certain skills (National Training Fund, 2021). When older workers are unable to meet technological requirements, employers tend to reassign these employees, but economic downturns often lead to job losses or premature retirement for these individuals. A Polish study found two patterns of age discrimination in the labour market, hard and soft. Hard age discrimination mirrors the legally prohibited types of behaviours and those related to employer decisions that can affect the employee's career development (Stypinska and Turek, 2017). Soft age discrimination covers those occurrences not inscribed in the legal system per se that happen predominantly in the interpersonal sphere.

Levels of age discrimination against older employees have declined over the past two decades, according to a Finnish study (Statistics Finland, 2020). However, around 13 % of workers aged 50+ still feel that their workplace aims to replace them. In Spain, age discrimination is evident in workforce re-entry and employment: collective lay-offs generally affect older employees, who make up 46 % of outplacement process participants. Latvia also witnessed a significant increase in age-related workplace discrimination, rising from 32 % to 58 % between 2011 and 2020, despite legal protections.

Age discrimination also remains present in recruitment, as a recent Austrian study on recruitment processes in the food retail and electrical installation industries shows (Felix et al., 2023). Older jobseekers were less

likely to be invited to interviews than younger people with the same skills. In addition, older workers are more likely to be dismissed in some Member States due to old-age stereotypes and the relatively higher labour costs of older workers (see, for example, Adler and Hilber, 2009; Heywood et al., 2010).

## Country-level and regional factors

Country-level and regional factors also influence the engagement of older workers. Poor health, exacerbated by inadequate healthcare services, hinders the (re-)employment of older individuals. Demand for caring facilities is pronounced across Member States, leading to premature labour market exits, particularly among women. In some countries, care obligations and gender issues intersect to exacerbate this issue. The retirement age has increased, but gender-based variations persist in certain countries.

### Care facilities

Care facilities are needed across Member States, as many workers exit the labour market prematurely to care for family members. Bulgaria, Cyprus, Greece, Romania, Hungary and Latvia particularly struggle to provide sufficient social care infrastructure. In these and other countries, the lack of care facilities often leads to women in particular leaving the labour market prematurely due to social expectations that they will take on the nurturing role, and hence pausing or terminating employment. Although this can occur during any stage of working life, older working women are particularly affected, as existing caring facilities are consistently targeted towards younger and middle-aged mothers.

### Long-term unemployment

Although unemployment levels among the older workforce are around average or lower than those of the younger cohort in the EU due to more stable employment, once older workers lose their jobs, it is much more challenging for them to reintegrate into the labour market. Across the EU, long-term unemployment rates, with a few exceptions, exceed 40 % and rise above 60 % in Belgium, Greece and Slovakia.

Several factors contribute to this, including relatively stable labour markets and low turnover rates. While this stability benefits older people who are already employed, it can create barriers for older job applicants, contributing to an insider–outsider dynamic. Employers may prioritise hiring younger candidates due to a preference for age diversity, perpetuating the difficulties older individuals face in securing employment.

### Job transitions

Job and occupational mobility decline over the life cycle, with only 6.1 % of workers aged 55–64 changing jobs on average each year across OECD countries (OECD, 2024). For older workers, job transitions can work as a pull factor, if voluntary rather than through lay-offs, with positive consequences for job quality, income and sustainable work outcomes, such as health and work ability (Garthe and Hasselhorn, 2021a).

Previous research explored job changes among older workers, focusing on transitions between employers and job tasks (Garthe and Hasselhorn, 2021b). Over 10 years, 13–14 % of older workers in Germany switched employers, leading to improvements in working conditions and well-being, particularly among those who made the change voluntarily. Key improvements were seen in leadership quality and levels of work–family conflict. Those who wished to change employer but did not continued to experience poor outcomes. While changing employers at an older age can be risky, some workers altered their tasks within the same job. These changes were often initiated by employers to accommodate workers with poor health or limited work ability.

The Danish model, featuring a strong social safety net and support for requalification, is noted as an effective policy approach. It recognises the benefits of employer changes for older workers and mitigates the risks through comprehensive social support and requalification initiatives. A more critical view of job changes in later life was expressed by Lain et al. (2022), who argue that older individuals' needing to change jobs indicates non-sustainability and structural problems in the current western labour markets.

## Summary and key takeaways

This chapter explored the complex interplay of factors that influence the decision to retire, categorising them into three groups: sociodemographic and individual factors, workplace- and job-related factors, and country-level and regional factors. Drawing on a review of recent literature and contributions from the Network of Eurofound Correspondents, this chapter examined how these factors interact to shape retirement decisions, revealing that, in practice, choices are often influenced by a combination of factors.

The key takeaways of this chapter are the following.

- **Gender inequalities persist, particularly in female-dominated sectors like healthcare.** These inequalities cause unfavourable conditions, mental health challenges, wage gaps, job insecurity and compounded disadvantages over women's careers, which can lead to lower pension entitlements and a higher risk of poverty in old age.
- **Household composition and family obligations matter.** These issues, particularly the need to care for children or elderly family members, influence older employees' decisions to leave the labour market prematurely, with women often shouldering caregiving responsibilities and facing reduced employment opportunities as a result.
- **Reasons for staying in employment differ across education levels.** Economic reasons motivate workers with lower education levels to remain in work, while non-economic reasons, such as personal fulfilment, drive university graduates to continue working.
- **Poor health is a significant risk factor for early labour market exit.** Individuals with poor health are more likely to exit the labour market prematurely, whether through unemployment, early retirement or claiming a disability pension.
- **The financial situation of older workers influences their labour market participation and retirement decisions.** Financial pressures and resources play a complex and nuanced role in shaping their choices.
- **Motivation to stay employed is distinct from motivation at work.** While older workers may be highly motivated at work, their motivation to remain employed until or beyond pension age is influenced by factors such as self-determination, positive attitudes towards early retirement and cultural preferences.
- **Flexible work arrangements are beneficial for older workers but are rare.** Part-time work opportunities, flexible schedules and job restructuring can help older workers stay in the labour market, but these options are often not available, leading to premature retirement.
- **Ageism and discrimination persist in workplaces, hindering older workers' employment.** Despite legislation prohibiting age-based discrimination, many older workers face ageism, harassment and unfair treatment in recruitment, promotion and dismissal processes, which can lead to early retirement or decreased participation in the labour market.
- **Care facilities and social support are crucial for older workers.** Many workers exit the labour market prematurely to care for family members, particularly in countries with insufficient care facilities and social support systems.
- **Job transitions and requalification can be beneficial for older workers.** Voluntary job changes and requalification initiatives can improve job quality, income and work outcomes for older workers, as seen in the Danish model, which features a strong social safety net and support for requalification.

## 4 National policies on retaining older workers

This chapter focuses on policies and initiatives, particularly what is being done to keep older workers in their jobs as long as possible or to facilitate their re-entry into the labour market after spells of unemployment, sick leave or economic inactivity. The first section focuses on government policies and initiatives across Member States. It investigates institutional reforms, active labour market policies for older people and return-to-work schemes. The second section addresses sustainable workplaces and discusses initiatives to increase sustainable employability and work ability. The final section focuses on the green transition and its relation to older workers.

### Government policies and initiatives

#### Raising the statutory retirement age

In the last few decades, pension reforms have sought to adapt to increases in average life expectancy and to ensure the sustainability of public pension systems by, among other things, gradually raising statutory retirement ages and taking steps to equalise the pension ages of men and women. In some countries, the rise in the statutory retirement age is explicitly linked to changes in life expectancy. In some countries, both social partners support raising the retirement age, whereas in others trade unions oppose this, particularly where such rises are significant.

Currently, as shown in Figure 41, the usual retirement ages – for individuals retiring in 2022 who entered the labour market aged 22 – range from 62 (Greece, Luxembourg and Slovenia) to 67 (Denmark) for men and from 60 (Austria and Poland) to 67 (Denmark) for women. The average effective retirement age varies from 60.5 (Luxembourg) to 66.6 (Portugal) for men and from 58.4 (Luxembourg) to 65.1 (Estonia) for women.

The female statutory retirement age in Austria will gradually increase by six months each year from 2024 to 2033 until it matches the male statutory retirement age of 65. In Ireland, the Labour Employer Economic Forum, a social partner forum, is working to end forced retirement. This is partly motivated by the statutory retirement age being raised to 66, which clashed with provisions in contracts providing a mandatory retirement age of 65. In September 2022, major reforms of the pension system were announced, which will – among other things – allow workers to continue

working up to the age of 70 in return for a higher pension from 2024 onwards. In Lithuania, trade unions oppose the plan to raise the retirement age to 72 by 2035.

The goal of other policy measures has been to reduce the gap between the actual and statutory retirement ages by both (financially) penalising early exits and incentivising delaying retirement beyond the statutory retirement age. The latter requires financial incentives but could also require a change in mindsets among employers and employees, as was suggested in many interviews conducted in the Member States. Older workers themselves may be made to feel that they no longer have anything to contribute to workplaces because of stereotypical perceptions around ageing (Eurofound, 2012).

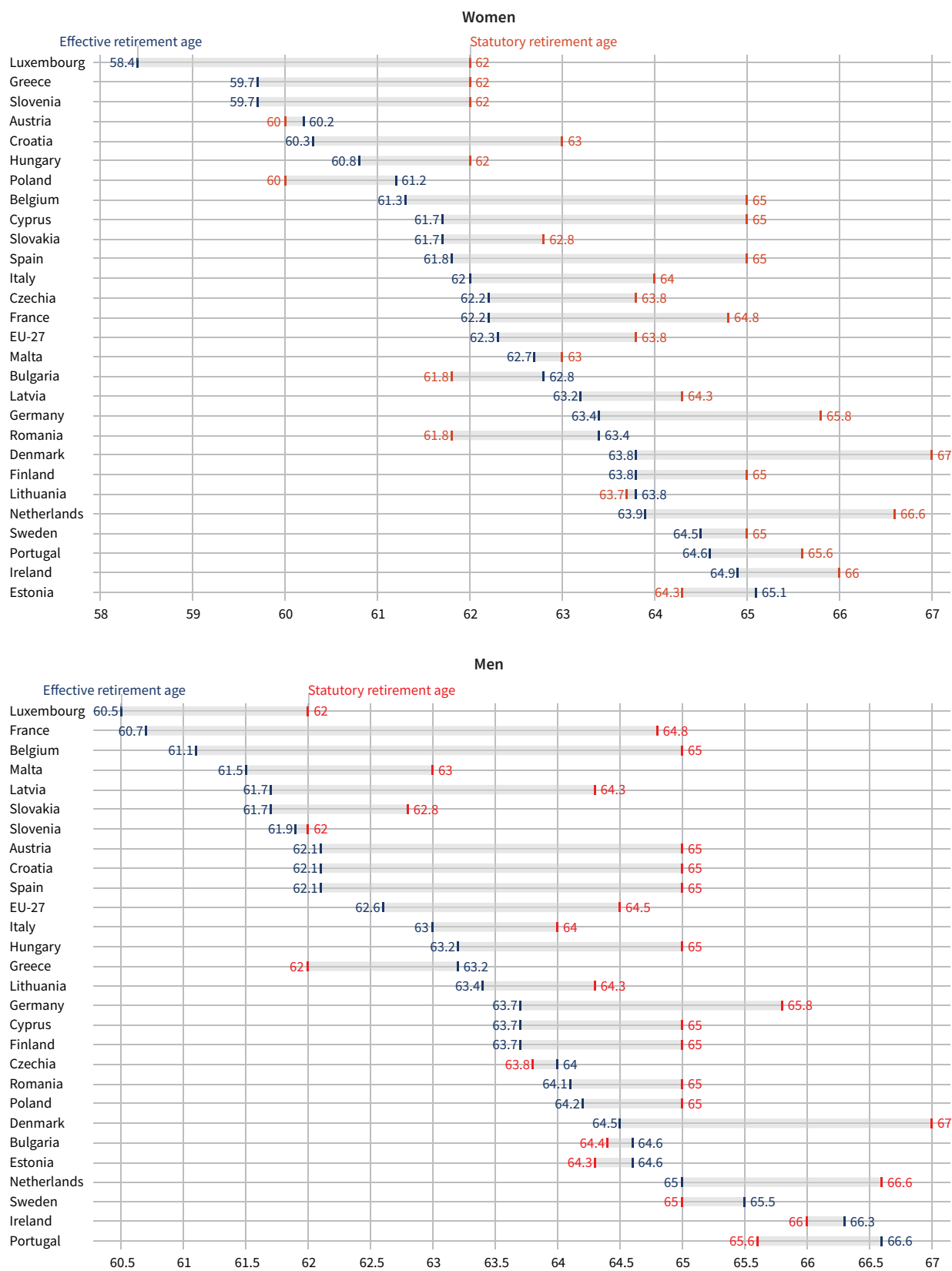
#### Inhibiting early exit from the workforce

In the earlier phases of pension reforms, in the early 2000s, the focus was on discouraging early retirement by increasing financial penalties for early exits and limiting access to early retirement options, including the restriction of bridging benefits. These measures probably contributed to the increased participation of the older cohort in the labour market, potentially more so than the gradual raising of statutory retirement ages (Kuitto and Helmdag, 2021).

In recent years, the emphasis has shifted towards offering financial rewards for delayed retirement and enhancing the flexibility of combining pension drawdowns with continued employment. These changes have been largely welcomed by employers and some trade unions. However, trade unions have often expressed concerns about the impact of these developments on workers in arduous professions and those who entered employment at a young age. In some countries, specific provisions have been introduced to address these concerns.

Additionally, concerns have been raised about the financial impact on vulnerable, often lower-skilled, older workers with limited resources, who struggle to find new employment post-redundancy and may become reliant on social insurance or assistance benefits. For instance, in France, the Directorate for Research, Studies, Evaluation and Statistics reported that the increase in the retirement age led to 80 000 additional recipients of minimum social benefits. The French Court of Auditors argues that this represents an additional cost to the social benefits budget.

**Figure 41: Effective versus statutory retirement age by EU Member State for women (top panel) and men (bottom panel) (years)**



**Notes:** Effective retirement age is shown for 2017–2022. Normal retirement age is shown for individuals retiring in 2022, assuming labour market entry at the age of 22.

**Source:** OECD estimates based on the results of national labour force surveys and the EU-LFS



In a similar vein, Malta's national employment strategy has a dedicated section on the active participation of older people in the labour market that discusses employment services for older workers. The strategy establishes three policy measures: (1) employment services should consider the diversity of older workers and their unique career paths, (2) managers should be trained to meet the needs of older workers and prevent premature exits and (3) employment services should address unemployment among individuals aged 50+, who are highly susceptible to underskilling or overskilling due to the demands of the job market.

In 2018, the Swedish government appointed the Delegation for the Senior Workforce (*Delegationen för Senior Arbetskraft*), which was tasked with promoting, firstly, older workers' rights and combating ageism in the labour market and, secondly, the use of older workers' skills and opportunities for upskilling. The delegation stopped operating in 2020 and published a final report that includes suggestions on how to reach these two objectives.

In Finland, the Occupational Safety and Health Act was modified to better account for older workers and to promote their careers. The amended act entered into force in June 2023. It describes how ageing is assessed during risk assessment in workplaces. The amendment's key objectives are increasing workers' abilities to cope with work demands, preventing early exits from working life, maintaining working ability and extending careers.

### Incentivising extended working lives

Many Member States, including Austria, Croatia, Denmark, Estonia, Finland, Malta, Spain and Sweden, have sought to encourage delayed retirement by providing additional pension benefits to older workers who remain in the labour market beyond the statutory retirement age. Such policies have had varying degrees of success.

The 'corridor pension' in Austria allows workers to retire within the age 'corridor' of 62–68 years. A minimum of 480 months of insured work must be completed to qualify for the pension. Deductions from pension benefits apply to retirements prior to the age of 65 (for men) and additional benefits are accrued for working beyond 65. However, data from the social insurance institution (*Österreichische Sozialversicherung*) show that the number of people retiring and claiming a pension from the age of 66 onwards has remained relatively stagnant since 2016.

In Malta, workers choosing to work beyond the age of 61 without claiming a pension have been able to accrue additional pension benefits since 2016. In 2018, pensions were adjusted to take national insurance contributions paid by workers between the ages of 61 and 64 into account for those not retiring early. According to the General Workers' Union, this initiative

has contributed to most workers continuing to work after the age of 61, even if they qualify for early retirement pensions.

Information on the impact of such policies is limited for other countries where changes have taken place. Measures include increases in annual bonuses or additional pension benefits for those working beyond the legal retirement age (Croatia, Denmark and Finland), receipt of tax-free payments (Denmark), accumulation of additional pension benefits that can be received as a lump sum or as an increase in monthly pension payments (Spain) and reduced taxation of pension income if retiring after 67 (Sweden).

### Supporting older jobseekers

The primary goal of active labour market policies is to reintegrate unemployed individuals into the workforce through a range of interventions. These policies encompass various measures, including (1) labour market training – vocational and remedial training for unemployed adults and training for employed adults to enhance their labour market prospects; (2) subsidised employment – hiring subsidies for private sector employers, assistance for unemployed individuals seeking to start their own businesses and direct job creation in the public or non-profit sectors; and (3) targeted support – measures tailored to specific labour market groups, such as disabled or older jobseekers and workers, to address their unique needs and improve their employability.

Member States' policy initiatives for older workers reported by the Network of Eurofound Correspondents focused on qualification and incentives or subsidised employment. Some aimed to facilitate transitions, career development or promotions and others addressed a combinations of those areas. The rest of this chapter will discuss these in further detail.

### Labour market training and qualification support

Training for older workers or jobseekers is provided within the context of active labour market policies to unemployed older workers (funded by national funds and/or the ESF) and to older workers threatened by redundancy and is also provided as part of regular upskilling provision throughout the life course. Training for those threatened by redundancy and regular upskilling are often supported by public funds but can also be financed by the employer – for instance, as a result of collective agreements and the implementation of training or demography plans at the company level.

The public employment services (PES) in most Member States provide support to unemployed and long-term unemployed people, but only a few countries have measures targeting older jobseekers. In Latvia, active labour market policy support for older jobseekers has been part of the national active ageing strategy since 2016. The Croatian education subsidies for those aged

50+ and the Bulgarian project ‘Knowledge and skills for work’ (*Znanja i umenja za rabota*) target unemployed people aged 50 or older. The Bulgarian project aims to support employment recovery, prioritising high-quality jobs in the real economy, through training unemployed people so that they have the knowledge, skills and competencies that are in demand from employers. Specific objectives are (1) the inclusion of unemployed people from the most disadvantaged groups in vocational and key competency training (to find them new jobs quickly), (2) the acquisition of work experience in line with their qualifications via secured employment of trained people and (3) the reduction of unemployment and imbalances in the labour market.

Several training and qualification measures focus on the general employability of older workers and are usually available through financial contributions to employers. Skills to advance <sup>(5)</sup> in Ireland is an initiative that provides upskilling and reskilling opportunities to employees, especially those aged 50+ in jobs undergoing changes and to those currently employed in vulnerable sectors. It aims to equip employees with the skills they need to progress in their current roles or to adapt to the changing job market. In Austria, the PES uses the qualification support (*Qualifizierungsförderung* <sup>(6)</sup>) to subsidise the costs of training to help get employees involved in further training activities provided within their companies. The measure is intended to improve the employability, job security and career and income situations of the recipients. The PES in Luxembourg can conclude vocational training contracts for those aged over 45 with individual employers. Such contracts are for 12 months, during which the worker receives an allowance equivalent to the social minimum allowance for unskilled workers.

Other measures focus on the transition to new tasks, jobs or employers. This is especially important in the context of organisational restructuring and change when downsizing, outsourcing and redundancy occur, which often affect older employees. It also gains more and more importance with reference to the twin transitions (to a digital and green economy). Governments and employers need to cooperate and provide support to those affected the most. The Finnish *Muutosturva* (Transition security) <sup>(7)</sup> is a comprehensive model for personnel termination and lay-offs affecting workers aged 55+. It aims to ensure that both employers

and employees move forward as smoothly as possible. The overarching goal is to improve the employability of older workers by preventing unemployment and supporting transitions to new jobs after restructuring, dismissal or furlough.

Other examples, although not explicitly targeting older employees, were reported from Denmark, France, Greece, Slovakia and Sweden, addressing smooth transitions in terms of the green and digital economy. Greece, for instance, offers government vouchers to employees aged 18–64 that are to be used for ‘upskilling and retraining in high-demand industries’. Beneficiaries can choose from a variety of training programmes in high-demand sectors, with an emphasis on digital and green skills. Smooth transitions are also targeted by two French policy measures: C2P (*compte professionnel prevention*) <sup>(8)</sup> and *Reconversion par l’alternance Pro A*. The first is a point system facilitating transitions to less strenuous jobs within the same company or sector or in another sector. The second enables employees with insufficient qualifications in the light of changes in technology or work organisation to undergo professional development.

Policies and initiatives targeting the general older population were reported in Greece, Cyprus, Lithuania and Malta. They can be summarised as initiatives for lifelong learning, with a focus on digital skills or other competencies among the older population. This description also holds for initiatives in Germany, Denmark and Portugal; however, these target the general adult population. The Portuguese *Qualifica* <sup>(9)</sup> programme and the Danish *Forberedende Voksenundervisning*, which both started in 2017, focus on improving the basic skills levels of the adult population. The German national education strategy (*Nationale Weiterbildungsstrategie*) <sup>(10)</sup> from 2019 provides a framework for vocational training and lifelong learning on all levels and with the long-term purpose to enable more people to participate professionally in digital change.

### Wage subsidies and subsidised employment

Active labour market policies supporting the reintegration of older workers include subsidised employment through either wage support or partial coverage of social security benefits by public authorities. Such measures can be targeted at older

<sup>(5)</sup> More information is available on the government web page on the initiative (<https://www.gov.ie/en/service/b9d2c-skills-to-advance-upskilling-and-reskilling/>).

<sup>(6)</sup> More information is available on the PES website (<https://www.ams.at/unternehmen/personal--und-organisationsentwicklung/qualifizierungsfoerderung-fuer-beschaefigte>).

<sup>(7)</sup> More information is available from the Centres for Economic Development, Transport and the Environment (<https://www.ely-keskus.fi/web/muutosturvan-kehittaminen/mita-on-muutosturva>).

<sup>(8)</sup> More information is available on the measure’s website (<https://www.compteprofessionnelprevention.fr/home.html>).

<sup>(9)</sup> More information is available on the programme website (<https://www.qualifica.gov.pt/#/>).

<sup>(10)</sup> More information is available from the Federal Ministry of Education and Research (<https://www.bundesregierung.de/breg-de/aktuelles/weiterbildungsstrategie-2129718>).



workers specifically, be part of general active labour market policy packages or be aimed at specific vulnerable target groups. Both national and EU funds, especially the ESF, are used to support such measures. Subsidy programmes differ not only in relation to their target groups, the age ranges covered and the types and levels of subsidies available, but also regarding the extent of the requirements to maintain employment contracts beyond the subsidy period to avoid the revolving door effect.

Since prevention is increasingly recognised as being more effective than the cure, some Member States are offering employers support with ongoing upskilling and reskilling or transitions to enhance employability and rapid job transitions.

The delivery of active labour market policy measures forms a key part of individual action planning – particularly for addressing long-term unemployment – which can also include measures to support labour market integration, such as advice and counselling and the assessment of informal learning among others.

State contributions to help subsidise wage costs are available to employers who recruit workers over 45 in Spain, Luxembourg and Romania; over 50 in Austria, Poland and Slovakia; over 55 in Bulgaria, Greece and Finland; over 57 in France and over 60 in Czechia. In Lithuania, subsidies and additional support with digital skills training are available to aid the recruitment of workers over the age of 54. In Spain, a higher level of support is available to help with the recruitment of women aged 45+ in sectors where they are under-represented. Subsidised employment in the public sector of people who are long-term unemployed was discontinued by the Austrian government in 2019.

Subsidy schemes involving waiving or reducing social security contributions, aiming to boost the recruitment of workers over 45, are available in Portugal (for those unemployed for 25 months or more). Similar schemes are available in Czechia and in the Flemish Region of Belgium for the recruitment of workers over 55 and 60 respectively. In the Flemish Region, a higher level of subsidy is available for the recruitment of those over 62.

A more limited number of schemes explicitly seek to combine the recruitment or retention of older workers with the recruitment or mentoring of younger labour market entrants. For instance, in Czechia, the ESF-co-financed FLEXI project (Support for flexible forms of employment) offers – among other things – recruitment

subsidies to employers recruiting inexperienced workers if their training and mentoring will be carried out by an older worker who will reach retirement age within three years and who is at risk of redundancy. Support is also available for employers recruiting workers, including those over 60, in job-sharing arrangements.

### Other reintegration measures

In recognition of the fact that perceptions about the ability of older workers to adapt to new situations can contribute to discrimination in recruitment, the Ministry for Children and Social Affairs in Denmark supported a social campaign in 2019 that aimed to highlight the contribution of workers aged 50+ to the labour market and to dispel negative perceptions about their motivation and adaptability. Denmark also has a funding pool to support unemployed workers over the age of 50 <sup>(11)</sup>, the use of which resulted in the employment reform of 2014. The purpose of the pool is to prevent long-term unemployment for people over 50. Institutions eligible for funding are job centres and unemployment insurance funds, which can apply for support for projects focusing on the clarification of competencies, upskilling and the provision of internships at businesses. Measures focus on early interviews, the clarification of competencies and upskilling and business development.

Between 2015 and 2023, an ESF programme in Estonia funded projects supporting the return to the labour market of people with reduced competitiveness. One of the target groups was people aged 55+. Several projects specifically addressed older jobseekers. An example is the project ‘New opportunities for older age jobseekers’ (*Uued võimalused vanemaealistele tööotsijatele*) <sup>(12)</sup>, implemented between 2020 and 2021. Project activities centred around work clubs and work-related training (evaluated by Melesk and Pregel, 2022).

Two schemes were reported in Hungary. The public works scheme <sup>(13)</sup> tasked the PES with activating long-term unemployed people, especially those with low levels of education and no professional skills. A related programme called ‘Road to the labour market’ (*Út a munkaerőpiacra*) ran from 2015 to 2023 and targeted jobseekers and inactive people, especially those with low levels of educational attainment, supporting their integration into the open labour market or the transition from public sector employment to employment in the competitive sector. An evaluation

<sup>(11)</sup> More information is available from the Danish Agency for Labour Market and Recruitment (<https://star.dk/puljer/2022/pulje-til-saertlig-indsats-for-ledige-over-50-aar/>).

<sup>(12)</sup> More information is available from the Estonian Institute for Open Society (<http://www.eaui.ee/tegevusval/eakate-roll-ja-staatus-uhikonnas/uued-voimalused-vanemaealistele-tootsijatele>).

<sup>(13)</sup> More information is available from the Public Employment Portal (<https://kozoglalkoztatas.kormany.hu/information-on-the-current-status-of-public-work-scheme-pws-in-hungary>).

of the programme found that young jobseekers under 25, older unemployed people over 50 and long-term unemployed people faced significant disadvantages in the Hungarian labour market and that these target groups needed special support and services (Bördös and Petróczi, 2019).

### Introducing return-to-work measures

Injuries, health impairments, disabilities and long-term sickness can all lead to early labour market exits, which can involve not only significant economic and social costs, but also the likely premature loss of valuable labour. To reduce the risks related to early labour market exits due to health issues associated with long spells of absence from work, there is a 'big need for a better understanding of the factors that either impede or facilitate a sustainable RTW [return to work]' (Etuknwa et al., 2019). Several Member States reacted to these challenges by providing support to workers and companies facilitating sustainable return-to-work schemes.

The Austrian fit2work<sup>(14)</sup> scheme aims to ensure both prevention of job losses and remediation. It was introduced at the national level in 2011 and provides a free-of-charge consulting service – including case management, if opted for – for employees whose jobs are endangered due to health problems or for people who have difficulties finding employment due to a health condition. The programme is open to individual workers, unemployed people and companies. Denmark has the national-level job clarification process policy<sup>(15)</sup>, implemented in 2014. While focusing on older workers who are on sick leave, this measure also aims to

guarantee that employees no longer eligible for sick leave pay return to the workforce after prolonged periods of sickness. On a smaller scale, Finland introduced a regional project from 2021 until 2023 that was aimed at unemployed individuals over 50 seeking help to re-enter the labour market after experiencing long-term diseases.

Although targeted towards people with disabilities in all age groups, the Croatian programme of employment rehabilitation has a particular focus on people aged 50+ facing challenges in re-entering the labour market due to health issues (see Box 4). This national programme, introduced in 2013 by the Croatian Employment Service (CES), encourages people to find jobs through vocational rehabilitation. Slovenia has multiple policies in place that aim to facilitate the return to work for older workers. While the two regional projects Polet<sup>(16)</sup> and Naprej<sup>(17)</sup> focus on preventing long-term sick leave, the national project ZPZR, which ran in 2021 and 2023, encouraged collaboration between all parties engaged in the return-to-work process. The goal was to change the paradigm of vocational rehabilitation into one of integrated early vocational and employment rehabilitation in the process of returning to work.

Between 2019 and 2020, Bulgaria had the regional project 'Providing support for inclusion in employment of persons with disabilities', although it was aimed at all people with disabilities and their relatives. The National Patients' Organization and the Bulgarian Industrial Association have partnered to initiate a one-year programme, with the aim of enhancing the work opportunities available to those with disabilities.

## Box 4: Sustainable work initiatives

### Austrian fit2work programme



The fit2work programme is an Austrian early intervention programme providing services to help employees maintain their work ability following physical or mental health issues. The programme can be accessed by individuals or companies. It also supports workers who have left employment or lost their jobs because of health problems, helping them to reintegrate into their workplaces or the labour market. The programme aids companies and individuals by using tools such as the ABI Plus questionnaire (*Arbeitsfähigkeitsindex*) and providing counselling sessions or vocational rehabilitation services. The main success factors are early intervention and its integrated approach. The programme is largely funded by government institutions and insurance providers and is believed to be highly transferable to other Member States.

<sup>(14)</sup> For more information, see the scheme's website (<https://fit2work.at>).

<sup>(15)</sup> For more information, see the website of the Danish Agency for Labour Market and Recruitment (<https://star.dk/indsatser/indsatser-ved-sygdom-nedslidning-mv/jobafklaringsforloeb/>).

<sup>(16)</sup> For more information, see the website of the Association of Employers of Slovenia (<https://www.zds.si/en/projects/polet/>).

<sup>(17)</sup> For more information, see the project website (<https://www.naprej.eu/>).

## Slovenian Polet project



To fulfil the requirements of EU policies in the field of active and healthy ageing and to address demographic change, the Slovenian Polet project – which ran from 2018 to 2022 – supported companies in implementing an innovative and comprehensive business model for the active and healthy ageing of employees. The project helped employers in the cohesion region of East Slovenia with planning, implementing and evaluating measures aimed at aiding older employees and reducing absenteeism. It aimed to raise awareness among employers and employees and to improve the capacity of employers to implement measures in this field.

## Croatian programme of employment rehabilitation



The CES works to empower people with disabilities by helping them prepare for employment and raising their chances of successfully integrating into the labour market. As well as participating in regular consultation and counselling activities carried out by the CES's employment counsellors, 361 people with disabilities were involved in various vocational guidance activities, including individual and group vocational information and counselling activities, run by vocational guidance counsellors. In addition, unemployed people with disabilities were referred to various vocational rehabilitation centres, located in Osijek, Rijeka, Split and Zagreb, so that they could use their vocational rehabilitation services. In 2022, 143 people with disabilities were advised to use service 1: rehabilitation assessment of work capacity, knowledge, skills, work habits and professional interests.

## Promoting working during retirement

Working beyond retirement age is often discouraged by the full taxation of additional income or the requirement for full payment of social insurance contributions. If there are no tax or income incentives that make it financially appealing for individuals to extend their working years, it is unlikely that they will do so. Some Member States have removed some of these barriers and introduced thresholds under which additional income does not affect pension payments.

In Malta, for instance, pensioners have been able to combine income from employment with pension benefit drawdowns after they reach statutory retirement age since 2008. In Croatia, full-time pensioners can work up to four hours per day without losing any pension entitlement. Recipients of specific disability pensions may be allowed to work longer hours while receiving a reduced pension, depending on their specific status. As of 1 January 2023, the German federal government waived the additional income threshold for recipients of statutory old-age pensions, allowing eligible workers to cumulate any earnings from employment with their pension payments without the pension being reduced. By contrast, early retirement is penalised through a permanent reduction of pension benefits. Additional earning opportunities are also set to be increased for individuals claiming pensions because of reduced earning capacity. In 2022, individuals claiming early access to pensions were allowed to earn an additional EUR 46 060 per year without their pensions being reduced. The measure was introduced to counteract labour shortages.

In Spain, Law 27/2011 makes it possible to retire on a partial basis after reaching the statutory retirement age.

Meanwhile, the Austrian government recently announced a package targeting individuals who are already retired and who have earned income. They will no longer be required to pay pension insurance contributions. This exemption applies to employees. The effectiveness of the measure, in terms of its aim to alleviate the burden of payroll taxes, will be evaluated after two years.

Since 2015, Estonia has implemented a scheme in which people of retirement age can register as jobseekers with the Unemployment Insurance Fund. This grants access to a limited selection of labour market measures, including labour market training, support for acquiring qualifications (reimbursement of related fees), apprenticeships, work trials, support for becoming an entrepreneur and for entrepreneurship (reimbursement of training expenses, individual counselling, mentorship and access to mentoring clubs), adjustments of work environments and equipment and provision of technical aids required for work.

The Polish project 'A good employee has no age' (*Dobry pracownik nie ma wieku*), funded by the Ministry of Family, Labour and Social Policy, aimed to improve pensioners' chances in the labour market by providing new financial instruments to support their employment and changing the stereotypical perception of older workers as low-value workers.

## Making the work–retirement transition more flexible

Recent workplace amendments have focused on facilitating gradual access to retirement and the possibility of combining income from employment with pension benefits. Gradual reductions of working hours or transitions to part-time work in the years leading up to retirement allow older employees to reduce their working time while remaining employed. This can help retain workers who might otherwise leave the labour market entirely for health reasons, personal preferences or lifestyle choices. However, critics argue that this approach could also lead to an overall reduction of working hours, as it may incentivise people who would otherwise remain in full-time employment to reduce their hours. Another approach involves temporarily reducing working hours to, for instance, care for a partner or parent, with the option to revert to previous hours at the employee's request. Collective agreements play a crucial role in implementing these measures.

In Austria, such arrangements are often outlined in sectoral collective or work agreements (see Chapter 5). In the part-time model, workers can reduce their working time to 40–60 % of the collectively agreed time, with the PES paying them 50 % of the foregone remuneration. Subsequent pension benefits are not affected. Additionally, a partial pension option has been available since 2016, allowing eligible workers aged 62 and above to remain employed until reaching statutory retirement age. As with part-time work, they can reduce their working hours by 40–60 %, with the PES providing 50 % wage compensation for the hours not worked. Social security contributions are paid at 100 % of salary.

Similarly, several sectors in Germany have reached collective agreements regulating flexible working time and gradual shifts towards early retirement for their employees. In Denmark, as part of the social agreement in the construction sector for 2021–2024, once they are within five years of the statutory retirement age, a worker can reach an agreement with their employer with provisions for not only additional holidays but also reduced working time in the years prior to retirement.

In Sweden, part-time or 'flex' pensions provide opportunities to reduce working hours when employees turn 60 or 62, depending on the specific agreement. It is also possible to claim a partial pension alongside income from employment. In Slovenia, a 2016 collective agreement in the construction sector allows employers to offer a fixed-term contract to an older worker who reaches retirement age that enables them to receive an old-age pension while training another employee.

In Belgium, regulations on 'landing jobs', jobs that soften the transition to retirement, allow older workers to reduce their working hours to 50–80 % of full-time hours. Introduced in the 1990s, the age threshold for access to reduced hours shifted from 50 to around 60.

Eligibility requires a substantial employment history. The salary reduction is compensated to some extent. Collective agreements specify the terms and the allowances paid by the federal government. Albanese and Cockx (2019) note that participation in the scheme prolongs employment for men (by two years) and women (by four years), improving health and work–life balance initially. However, once workers become eligible for early retirement, the scheme reduces labour market attachment.

A couple of sectoral company-level agreements negotiated in France in recent years provide for gradual reductions of working time for older workers in the years prior to retirement. At Orange, for instance, an agreement from 2021 provides for 12 months of 50 % work paid at 70 % and another 48 months paid at 65 %. In other agreements, such as that of Mutuelle nationale territoriale, salaries are reduced proportionally but pension and social contributions remain at the full-time level. In the assistance sector, a sectoral agreement requires employers to present an annual senior index, with indicators related to retaining and recruiting older workers. From the age of 55, workers with at least 15 years' tenure can reduce their working time to 80 % of full-time hours, paid at 90 % of their salary. Permanent night workers over the age of 50 who have worked night shifts for at least 12 years in the company or the sector generally are exempted from working night shifts but benefit from retaining half the bonus for night shift work of the last 12 months. Employees aged over 55 can use their time savings account for early retirement or, for those over 58, to reduce their working hours.

## Sustainable workplaces

This section focuses on insights from the Member States on workplace-related facilitators and/or barriers to the participation of older workers. It explores the retention of older workers with regard to digital skills and the use of digital technologies, hybrid and telework, human resources (HR) practices, and healthy workplaces and occupational safety and health (OSH) practices.

### Digital technologies and skills

With regard to new technologies and digital skills, age stereotypes are often reinforced and even internalised by older people themselves, which can result in an underestimation of their own performance or technological skills (Ivan and Cutler, 2021). This is crucial to acknowledge when interpreting the findings from various studies.

The introduction of new technologies into the workplace can be more detrimental to older workers, sometimes negatively impacting their employment (see, for example, Malul, 2009; Degryse, 2016; Aubert-Tarby et al., 2018). Often, new technologies have been implemented to overcome age-induced limitations and



to improve the employability of older workers (Bianco, 2021); however, it must be emphasised that these technologies can create new barriers if not designed in a user-friendly way. It is not digital work itself that hinders older workers the most and creates distress, but rather the lack of adequate support and proper introductions to new digital technologies (Borle et al., 2021).

The 'Future of work@50+' initiative highlighted that for older jobseekers to succeed they need further training and education, as employers' demand for workers with advanced computer and technological skills might be a significant barrier for this group (Van Horn et al., 2015). However, older jobseekers are often unaware of or well informed about the skills they need to obtain jobs. The diversity of the older workforce must also be kept in mind when it comes to the adoption of new or digital technologies, with evidence showing that higher-skilled older workers are keen to dedicate some time to training and learning (Meyer, 2009), while this appears to be less common for lower-skilled older workers.

Research from Austria, Denmark, and Poland on older workers and digital skills reveals prejudiced stereotypes of older workers, such as them being incapable of learning or resistant to new technologies. However, many seniors have had to adopt new technology, especially since COVID-19, with the integration of these technologies influencing their decisions to leave their jobs before or after reaching statutory pension age. Older employees in customer-facing roles are particularly vulnerable to being displaced by technology, leading to a perceived degradation of their work. Factors like training, changing skills needs and work quality determine whether technology is perceived as a force pushing these workers out or encouraging them to stay. The most critical issues for older workers include system and data quality, organisational fit and training (Soja, 2017). Age-appropriate approaches to on-the-job learning and training can be beneficial. Box 5 provides examples of initiatives in selected Member States.

### Box 5: Initiatives enhancing digital skills of older workers

**Austria.** The Work&Age (*Arbeit&Alter*) initiative consults companies, presents information on how they can provide their employees with qualifications and training, and discusses how further training could be designed. For example, a company could set the explicit goal that 'both older and younger people should be well versed in the new technology' and not only train employees to use the new machines themselves but also explain the underlying technologies. Another example is the mentoring programme 'Young and old', in which younger employees explain applications to their older colleagues and experienced older colleagues lead the younger ones through situations involving customers. The programme's web page also provides case studies highlighting best practices of Austrian companies.

**Cyprus.** 'Digital skills for 55+' is run by the Cyprus Productivity Centre and provides training to all older people, and free of charge to workers aged 55+, as part of the national digital skills action plan for 2021–2025. This initiative is provided for in the Cypriot recovery and resilience plan for 2021–2026.

**France.** Similar to other Member States, France has many initiatives and national strategies on digitalisation and digital skills. The DIG-AGE+ project aims to give (qualified or less experienced) professionals aged 50+ the opportunity to acquire the digital skills needed to be more efficient and effective in their work.

**Greece.** Training programmes for unemployed and private sector employees, established in 2023, aim to provide digital, environmental and financial literacy. Combined with a reform of the national lifelong learning system, the investment improved the delivery model of upskilling and reskilling programmes and the skills intelligence tools used to predict future skills needs. Although not explicitly mentioned, older workers are an important target group in this regard.

**Italy.** The national strategy for digital competencies (*Strategia Nazionale per le Competenze Digitali*) aims to implement a system of interventions and initiatives that replicate effective practices, develop digital skills at different levels and integrate the resources and opportunities available in the territory. Of the 24 actions in the plan, some are specifically related to digitisation training for older people and disadvantaged groups. Action 10 'Pathways to "skilling – reskilling"' is directed at mitigating the digital divide experienced by disadvantaged groups, including adults over 55 years, who face hurdles when entering the job market. The proposed interventions are focused on fostering the development of sophisticated skills among disadvantaged individuals and citizens through digital and ICT literacy training.

**Luxembourg.** The national action plan for digital inclusion presents the concerted approach to address the varied and manifold challenges. The government devised this action plan to promote the inclusion of all citizens in the ongoing digital transformation and to combat the negative effects of the digital divide on society. Older people are one of the target groups, although they are not a specific focus – the plan primarily focuses on the least-skilled workers, unemployed people, people with low incomes and migrants.

**Malta.** The eSkills Malta Foundation is a government entity focused on improving digital skills. Its national eskills strategy focuses on the retention of workers (eSkills Malta Foundation, 2018). It does not, however, specifically target older workers, but rather upskilling in ICT for the retention of workers more generally (eSkills Malta Foundation, 2018, 2022).

**Slovakia.** The Slovak Ministry of Investment, Regional Development and Informatization published a strategy to address digital economy shortcomings, as identified by the European Commission's Digital Economy and Society Index. The initiative aligns with Slovakia's 2030 digital transformation strategy and the related action plan. A key short-term goal is to retrain the workforce, particularly those aged 45+, for the digital economy through a financial support system for lifelong learning and digital skills development.

**Spain.** The national plan for digital skills (*Plan Nacional de Competencias Digitales*) aims to ensure that all citizens, with an emphasis on specific groups at greater risk of digital exclusion, have basic and advanced digital skills. It explicitly mentions the need to provide digital skills training to older workers in the public sector who will retire within the next 10 years.

## Telework and hybrid work

The COVID-19 pandemic and the subsequent surge in telework have led to a significant shift in working conditions and practices, necessitating the revision and introduction of telework regulations and policies. Technological advancements, along with a growing number of teleworkable jobs and a shift in preferences among both employees and employers, suggest that the prevalence of telework is likely to continue to increase. The long-term trend points towards a permanent expansion of telework, driven by the changing needs of the modern workforce.

While many Member States have adapted to the shift towards telework, fewer than half have made regulatory changes in response to the pandemic. These changes vary in scope, with some affecting all aspects of telework and others being more limited in focus. Countries where social dialogue plays a significant role, such as France, tend to have more comprehensive company-level agreements and policies in place. In contrast, in countries with weaker social dialogue, like Bulgaria, such agreements are lacking or rare (Eurofound, 2022b).

Prior to the COVID-19 pandemic, older workers, aged 65+, were more likely to work from home than the average worker (Eurofound, 2022a). However, the pandemic led to significant increases in telework rates among younger workers and a modest increase among older workers. This shift highlights telework's role in mitigating the impact of physical health problems on work. Older workers had more negative experiences of telework, citing connection problems and intergenerational tensions. Interestingly, older employees forced to telework during the pandemic showed greater resilience in terms of physical health, well-being and social integration (Scheibe et al., 2022). This contrasts the experience of older workers prior to the pandemic, as some older workers reported experiencing increased stress levels from telecommuting, emphasising the need for face-to-face interactions (Melo and de Abreu e Silva, 2017).

Working from home was found to be less interesting for older employees in Slovakia. The combination of working from home and in the workplace is particularly preferred by people aged 18–39. The greatest level of support for working only in the workplace was found among the older age groups. The trend of hybrid work appeared to be the model preferred by many workers, as almost two-thirds of employees want to work from home some of the time or all of the time even after the end of the pandemic. Most workers responded that the split of days between the workplace and at home should be half and half (Nejedlý, 2021).

Another study revealed that, to attract and retain employees, employers are increasingly trying to adapt to workers' needs by offering more flexible working hours and hybrid work options that fit the preferences of the employees (Lrytas, 2022). Older employees can be assigned younger colleagues to help them adapt to the broader use of digital and communication technologies at work if necessary.

## Human resources practices

HR practices and policies can affect older workers' engagement. Measures covering areas like phased retirement, access to training and generativity (mentoring, support) can influence job satisfaction (Bal et al., 2015; Visser et al., 2021). Companies also use exit policies like demotion or early retirement (van Dalen et al., 2015). Additionally, supportive organisational climates and social support play a role in retirement decisions (Chen and Gardener, 2019; Mansour and Tremblay, 2019).

German research found that only 17 % of companies provide measures to help older workers maintain their performance and employability (Bellmann et al., 2018a). Further education and training measures were the most common policies. However, companies tended to rely more on general – that is, age-mixed – measures of training and less on training programmes specifically targeting older employees; only 7 % involved older

employees in training programmes. Reasons for the low level of involvement of older employees in training measures include the decision-making behaviour of both employers and older employees, who weigh the costs and benefits of further education investments against the length of their remaining employment.

In Germany, companies bound by collective bargaining agreements – especially those applying demographic clauses (*Demografie-Tarifverträge*), such as the chemical industry – and those with a works council were more likely to offer measures such as further education for older employees. Larger companies outperformed smaller ones, although most qualification measures were directed at all employees rather than being specifically tailored to the older workforce (Bellmann et al., 2018b).

In Spain, interest in focusing on the management of older employees is growing among companies. However, most companies are currently implementing isolated initiatives rather than holistic approaches. In the Netherlands, the maintenance of HR practices aiming to keep older workers in their current jobs were more common than the development of HR practices focusing on advancement and growth (Veth et al., 2015). Both types of practices were deemed successful by older workers, line managers and HR professionals in Dutch hospitals.

### Healthy workplaces and occupational safety and health management

Workforce ageing creates new challenges for OSH management, including increased chronic diseases and cumulative exposure to workplace hazards. To address these challenges, OSH management must adapt working conditions and work organisation to age-related changes in workers' functional capacities. Flexible working arrangements can help workers stay in the labour market, while effective management of sickness absence and effective return-to-work policies can prevent long-term sickness absence and early retirement.

In 2015, the European Agency for Safety and Health at Work carried out a pilot project entitled 'Safer and healthier work at any age' <sup>(18)</sup> for the European Parliament, with the aims of enhancing the implementation of existing recommendations, facilitating the exchange of best practices and investigating ways to improve the safety and health of older workers.

The project was followed up by a 2016–2017 healthy workplaces campaign: 'Healthy workplaces for all ages' focused on promoting sustainable work and enabling

people to work for longer. The support for intermediaries was effective, and the Good Practice Awards provided a valuable platform for sharing best practices.

## The green transition

The European Commission's Green Deal and its promise to ensure the green transition takes place in an inclusive and fair way – that is, as a just transition – has caused worries and concerns for older workers employed in sectors such as the coal industry and other carbon-dioxide- and energy-intensive industries, which are particularly affected by the transition. Research by Eurofound (2023) and Eurofound and the European Environment Agency (2023, p. 17) highlights that older workers, those with low skills levels or those with cultural identities closely bound to a particular industry are expected to find it the hardest to upskill or reskill as required to be employable in new sectors and thus are at risk of losing pension rights. The literature, therefore, 'calls for a holistic approach, with close coordination among industry, government, and educational and training institutions and attention paid to individuals' unique characteristics' (Eurofound and European Environment Agency, 2023, p. 13).

The OECD (2019) highlights various challenges for older workers, including transitions to jobs in new areas. Older workers may refuse to move or they may transition to unemployment or use it as a bridge into retirement. The European Commission notes that older workers face above-average levels of displacement challenges, resulting in longer unemployment spells and wage losses (Vandeplas et al., 2022, p. 16). The OECD (2017) recommended targeted active labour market policies with a focus on retraining. However, a US-based study found that older workers often transition to 'dirty' jobs rather than green ones (Curtis et al., 2023).

Only one study from Poland was reported by the Network of Eurofound Correspondents. Sokołowski et al. (2021) highlight challenges for the phasing out of coal and the labour market transition in Poland. Energy production and distribution rely heavily on workers aged 50+, who make up 50 % of workers in the sector. Mining also has a high proportion of workers over 50. Simulations for the Silesia region indicate that employment in mining will decline by 40 % by 2030 due to retirement. This will be accompanied by shortages in the engineering and technical supervision staff needed for the phasing out of coal mines, as well as general labour shortages due to population decline and ageing.

<sup>(18)</sup> For more information, see the agency's final analysis report on the project ([https://osha.europa.eu/sites/default/files/Safer\\_and\\_healthier%20work\\_any%20age\\_Final\\_analysis\\_report%20%282%29.pdf](https://osha.europa.eu/sites/default/files/Safer_and_healthier%20work_any%20age_Final_analysis_report%20%282%29.pdf)).



## Summary and key takeaways

In the earlier phases of pension reform, in the early 2000s, the focus was on discouraging early retirement by increasing financial penalties for early exits and limiting access to early retirement options, including the restriction of bridging benefits. These measures probably contributed to the increased participation of the older cohort in the labour market, potentially more so than the gradual raising of statutory retirement ages.

In recent years, the emphasis has shifted towards offering financial rewards for delayed retirement and enhancing the flexibility of combining pension drawdowns with continued employment. These changes have been largely welcomed by employers and some trade unions. However, trade unions have often expressed concerns about the impact of these developments on workers in arduous professions and those who entered employment at a young age. In some countries, specific provisions have been introduced to address these concerns.

Additionally, concerns have been raised about the financial impact on vulnerable, often lower-skilled, older workers with limited resources, who struggle to find new employment post-redundancy and may become reliant on social insurance or assistance benefits.

The main types of policies adopted across Member States include those addressing the following.

- **Incentivising extended working lives.** Many Member States, including Austria, Croatia, Denmark, Estonia, Finland, Malta, Spain and Sweden, have sought to encourage delayed retirement by providing additional pension benefits to older workers who remain in the labour market beyond the statutory retirement age. Such policies have had varying degrees of success.
- **Working beyond retirement age.** This is often discouraged by the full taxation of additional income or the requirement of full payment of social insurance contributions. If there are no tax or income incentives that make it financially appealing for individuals to extend their working years, it is unlikely that they will do so. Some Member States have removed some of these barriers and introduced thresholds under which additional income does not affect pension payments.
- **Supporting older jobseekers.** Training for older workers or jobseekers is provided within the context of active labour market policies to unemployed older workers (funded by national funds and/or the ESF) and to older workers threatened by redundancy and is also provided as part of regular upskilling provision throughout the life course. Training for those threatened by redundancy and regular upskilling are often supported by public funds but can also be financed by the employer – for instance, as a result of collective agreements and the implementation of training or demography plans at the company level.
- **Incentivising employers to recruit older workers.** Active labour market policies supporting the reintegration of older workers include subsidised employment through either wage support or partial coverage of social security benefits by public authorities. Such measures can be targeted at older workers specifically, be part of general active labour market policy packages or be aimed at specific vulnerable target groups. Both national and EU funds, especially the ESF, are used to support such measures.
- **Introducing return-to-work schemes.** To reduce the risks related to early labour market exits due to health issues associated with long spells of absence from work, the factors that impede or facilitate a sustainable return to work need to be better understood. Several Member States have reacted to these challenges by providing support to workers and companies facilitating sustainable return-to-work schemes.
- **Providing flexible options for retirement.** Recent work amendments allow older employees to gradually access retirement and combine income with pension benefits. This can help retain workers who might otherwise leave the workforce due to health reasons or personal preferences.
- **Ensuring sustainable workplace practices.** Member-State-level insights on workplace-related facilitators and/or barriers to the participation of older workers show that the retention of older employees is affected by multiple areas: digital skills and the use of digital technologies, hybrid and telework, HR practices and healthy workplaces and OSH practices.

## 5 Social dialogue and collective bargaining

Social dialogue and collective bargaining play a crucial role in enhancing the rights of older workers beyond the minimum legal standards, including in relation to protection from dismissal, additional annual leave and seniority-based benefits. This chapter begins by examining the implementation of the framework agreement on active ageing and an inter-generational approach across Member States. It then delves into collective bargaining and collective agreements addressing the specific challenges faced by older workers, such as those regarding job transitions, employability and protection from dismissal. The chapter concludes by highlighting key takeaways.

### Implementation of the framework agreement

The implementation of the 2017 framework agreement on active ageing and an inter-generational approach has been the main catalyst for national social dialogue addressing the subject of this research in recent years. The evaluation report published in 2021 presents the main results of the process and the assessment made by the signatories of the agreement (BusinessEurope, European Trade Union Confederation, SGI Europe and SMEUnited, 2021). It provides a more detailed account of the actions that European and national social partners have taken to implement the agreement.

The mapping exercise conducted by Eurofound highlighted a few examples of national social dialogue making a direct link to the EU-level framework agreement, particularly in central and eastern European countries, often with support from European funds, such as the ESF.

The cross-industry social partners in Bulgaria implemented the ‘Joint actions of the social partners for adapting the working environment to the specific ageing needs of different generations with the aim to promote a long working life and workability’ project. The project led to the development of a handbook on managing generational differences, a handbook for mentors and a handbook on adapting workplaces for workers with chronic illnesses. The framework agreement is referenced in the sectoral collective agreement for the tourism sector in Bulgaria. The annex to the Bulgarian agreement seeks to raise awareness of how to manage age diversity.

Social partners in Hungary concluded an agreement in 2021 to implement the framework agreement, emphasising the importance of having an approach to

age management at the company level. The objectives were to raise awareness of age management, develop proposals and monitor their implementation. In Latvia, the Free Trade Union Confederation was part of an EU-funded project initiating the implementation of a social partner agreement that emphasises the importance of prevention measures, ongoing training and the protection of older workers from lay-offs. In Poland, a social partner agreement on active ageing was signed in 2020 by the national tripartite body. It focuses on improving working conditions, promoting health in the workplace and ensuring ongoing skills development.

In other countries, initiatives addressing older workers through social dialogue either precede the EU framework agreement or target other priorities. The 2017 tripartite commitment to a medium-term concertation agreement in Portugal calls for strategies to support active ageing. The 2022 medium-term agreement on the improvement of income, wages and competitiveness seeks to create incentives to return to the labour market, such as allowing the accumulation of unemployment benefits along with the salary paid by an employer.

The Transition Support (*Omställningsstöd*) is a grant established in 2020 that provides transitional support to employees in Sweden aged 27–62, with the objective of incentivising mid-career reskilling or upskilling. The grant is a result of social partner negotiations on changes to the Employment Protection Act. It allows a worker to receive up to 80 % of their salary and undergo shorter courses of study. The courses of study should strengthen the worker’s position in the labour market, ideally allowing them to enter a sector with labour shortages. Additionally, there are special provisions for workers over the age of 40, allowing them to participate in longer educational programmes to facilitate additional reskilling (CSN, 2023).

### Collective bargaining

The structure, content and legal effects of collective agreements differ significantly across the EU. While they typically provide comprehensive frameworks governing working conditions, their complexity can lead to misinterpretation if individual clauses are viewed in isolation. Notably, general provisions within these agreements may also have an impact on older workers, even if they are not explicitly mentioned. Nevertheless, collective agreements can still play a crucial role in improving working conditions for older workers nearing retirement.

Collective bargaining differs from one country to another and depends heavily on national features and industrial relations systems. Furthermore, in some countries it may be linked to existing labour and social legislation to varying degrees. Thus, reforms of employment, labour market or pension legislation may be incorporated into or developed through collective agreements affecting the situations of older workers.

Most collective agreements reported by the Network of Eurofound Correspondents focus on retention schemes and provisions aiming to keep older employees in their jobs in the final years of their careers by supporting them through reduced working time, part-time work or phased retirement schemes. The reasons behind these agreements depend on the sector and, even more so, on the characteristics of individual companies.

Agreed provisions explicitly targeting older employees are rather scarce. In this sense, negotiating and reaching agreements to extend the working age in companies or in the sector is not prolific in collective bargaining. Specific or targeted clauses addressing this age group of employees are rare and, as a rule, only a very limited share of collective agreements contains provisions relating to older workers.

Moreover, collective agreements are rich with measures benefiting employees of all age groups and aim to improve working conditions. These include provisions

for flexible working hours, support for balancing work with responsibilities to care for elderly relatives and increased vacation days.

This section highlights examples of company and sectoral collective agreements aimed at retaining older workers (see Box 6). However, the examples are mostly found in countries with weak or non-existent sectoral collective bargaining, such as Ireland, Poland, the Baltic countries, Hungary and Malta. Furthermore, collective agreements at the company level are often not publicly available, making it difficult to identify provisions addressing older workers. This limited transparency hinders the analysis of collective bargaining measures aimed at older workers in these Member States.

By contrast, collective bargaining practices in relation to older workers in Spain tend to concentrate exclusively on issues relating to retirement and on facilitating withdrawal from the labour market, particularly before reaching the ordinary – mandatory or early – retirement age.

It is telling that barely any related measures or programmes aiming to favour the hiring of older workers were identified in collective agreements at any level. One exception from Belgium is national collective agreement 104 from 2012, which suggests that employers recruit employees aged over 45.

### Box 6: Company-level collective bargaining on the active ageing of older workers: the *contratto di espansione* in Italy

On 24 March 2021, the National Social Security Institute issued circular No 48, guiding the implementation of the expansion contract (*contratto di espansione*) for companies with over 1 000 employees. The circular introduced a procedure for companies to establish a *contratto di espansione* with the Ministry of Labour and Social Policies and trade unions. For 2021, the threshold was set at 500 employees, with a focus on workers nearing retirement age.

A key provision supports workers approaching retirement age by offering a monthly allowance proportional to their accrued pension entitlements until they reach retirement age. Companies with over 1 000 employees can reduce early retirement costs by committing to rehiring a new worker for every three who leave.

An example of such a contract is the *contratto di espansione* signed between ENI SpA and trade unions in 2021 with the aims of promoting generational turnover and introducing new skills. The agreement has three main objectives: supporting transformation, providing training and retraining for personnel, and promoting employability. To achieve these, ENI launched a hiring programme and introduced professional training and an early exit plan for workers nearing retirement.

Similarly, Vodafone Italy announced a *contratto di espansione* in 2021 that included 150 permanent hires, focusing on training and generational turnover. The goal was to introduce new skills and expertise and support the internalisation of processes, operational needs, new business projects and generational turnover.

The classification of provisions addressing older workers is difficult, as some of them include a list of actions that still need further determination and specification. In general, most of the agreed measures can be considered under the criterion of favouring the retention of older workers, although an analysis of the content shows they take different approaches.

## Provision of better working conditions to ease transition

Within the general principle of promoting job retention, most of the clauses analysed aim to improve working conditions in the final years of an employee's career. Reduced working time, additional annual leave, improved shifts or changes in employment status are the most common measures.

In Denmark, social agreements entitle workers employed by the municipality or at the regional level to additional free time and a part of social agreements, known as senior days. Furthermore, a new senior position was introduced in 2021 and is available to employees over the age of 52; it comes with reduced working time without a reduction of wages or pension entitlements, apart from retention bonuses or pensions rights. In the private construction sector, it was agreed that – between 2021 and 2024 – an older worker can make a written agreement with their employer, once the worker is within five years of the official retirement age, setting up a special senior arrangement, including 'senior holidays' and reduced working time.

In Finland, the technology industry agreement includes a clause stating that 'the employer and the worker aged 58 and over are to discuss measures to help the older worker continue their employment'. The clause was first included in 2017, and the latest agreement was valid until November 2024. The clause also refers to a bipartite publication, prepared by the Technology Industries of Finland on the employer side and Trade Union Pro and the Metalworkers' Union (now part of the Industrial Union) on the trade union side, providing examples of measures to be implemented at the company level. These examples aim to improve working

conditions and extend the working life of older workers through lifelong learning, adaptation of work tasks and working time, and the avoidance of night shifts, especially consecutive night shifts.

The option to reduce working time is relatively common in other Member States, as in the 2022 collective agreement for hospitals in Luxembourg for employees over 50. In France, a 2022 agreement with *Mutuelle nationale territoriale* establishes a global policy on the employment of older workers, providing for various measures, such as the reduction of working hours at the end of a worker's career, early retirement, the introduction of skills sponsorship (*mécénat de compétences*) or senior tutoring (*tutorat*). The main measure focuses on full-time employees aged 55 and over: they can ask to reduce their working hours to 60 %, 70 %, 80 % or 90 % of full-time hours. Additionally, the 2022–2026 Adecco agreement on job management and career development emphasises support for older employees, including a gradual reduction of workload for those within two years of retirement and with at least five years of service.

As regards working time, provisions on additional annual leave related to age (3.5 days for employees aged 55 and over) or length in service were identified in Luxembourg in the collective agreement in the banking sector for 2021–2023. In the same sector, at the company level, the third collective agreement of Kutxabank provides for reductions of between one third and one half of the working day, with a proportional reduction in salary, for people over 55.

Box 7 provides more information on the situation in France.

### Box 7: From regulation to voluntarism: the situation in France

France has undergone significant changes in terms of regulating employment and working conditions for older workers. The mandatory collective bargaining framework has been abolished and responsibility has been transferred to social partners. This shift means that working conditions are established solely through collective agreements negotiated by employers and trade unions.

The employment of older employees is no longer a mandatory part of company negotiations on employment management and career paths. Instead, it is just one possible theme. According to Article L2242–21 of the Labour Code, companies with over 300 employees must negotiate job and career path management, which may also cover topics including:

- training young people and integrating them into employment;
- employing older employees;
- transferring knowledge and skills;
- developing work-related training;
- improving working conditions for older employees.

Between 2008 and 2017, companies with over 50 employees were required to negotiate measures on the employment of older workers in at least three of the following six key areas:

- recruiting and supporting the career development of older employees;
- improving working conditions and preventing arduous situations;
- developing skills and qualifications through training;
- organising end-of-career and retirement transitions;
- transferring knowledge and skills through mentoring;
- anticipating need for and planning professional career development.

Employers, employer organisations and trade unions now agree on measures at the branch or company level. In 2021, the assistance (care) sector's social partners signed an agreement on employing workers aged 45 and over. Key measures include the following:

- employers must submit an annual senior index to the works council, tracking older worker retention and hiring, to prevent age-based discrimination;
- employees who have worked in the sector for 15 years can reduce their working hours from age 55, with 80 % work paid at 90 % of their salary;
- permanent night workers over 50 with 12 years' experience are exempt from night shifts and retain half of their night shift bonus;
- employees over 55 can use time savings accounts for early retirement or, if they are over 58, to reduce their hours.

In the telecommunications sector, the Orange Group concluded a three-year agreement on intergenerational relations in 2021. A new 'senior part-time' (*Temps partiel senior*) scheme lasting between 18 and 60 months has been proposed; all staff can volunteer to join the scheme if they wish to retire at the full rate no later than 1 January 2028 and if they have worked in the sector for at least 15 years.

More examples of measures to improve the working conditions of older workers can be found in Spain. Some collective agreements grant first choice of preferred shifts to people who have reached a certain age (for example 60) (under the general collective agreement for the insurance, reinsurance and mutual insurance companies sector) or, more specifically, prioritise their preferences to switch to the day shift in the public sector (collective agreement for workers in the service of the Administration of the Autonomous Community of Madrid).

### Provisions to improve employability

Several collective agreements include provisions aiming to enhance the employability of older workers through training initiatives. In France, following the 2018 reform of vocational training, the social partners in the telecommunications sector concluded an agreement in 2020 introducing an additional contribution, which will be used to finance or co-finance training for the branch's priority groups, including those aged 45 and over. This contribution is separate from the mandatory one designated to fund vocational training.

In Slovakia, the collective agreement of the company CARGO provides for retraining courses for employees who have lost the medical or psychological capacity to perform the agreed work and, after the completion of

these courses, the placement of the employee in internal organisational units. Employees who are at least 50 years old at the time of losing their medical or mental fitness, or who have been with the company and its predecessors for at least 25 continuous years, are entitled to a compensatory allowance if reassigned to a lower-grade position by the employer. These provisions initially ended in 2020 but have been renewed since then.

### Provisions on employment status and the labour market

Some provisions focus on the labour market or employment criteria, offering the option to modify employment status or transfer working hours to younger, unemployed individuals. This reflects a solidarity-based employment policy, with some Member States implementing legislation and schemes to facilitate this exchange. Under these arrangements, when an eligible employee retires early, the company can hire someone to cover the remaining working hours.

As part of this approach, in Slovenia, a collective agreement in the construction sector (dating back to 2016) enables employers to offer a fixed-term contract to an older worker who meets the conditions for receiving an old-age pension; the contract covers the



time to train another employee. This provision incentivises employers to offer fixed-term contracts to older employees, therefore improving their chances of staying in the labour market for longer.

In the Netherlands, the generation pact (*Generatie pact*) is a solidarity scheme between older and younger workers created around 2010. It contains measures aiming to ensure that, on the one hand, older employees (aged 57+) can continue to work less and, on the other hand, more young people (under 35) work more hours or get permanent jobs. The type of arrangement depends on certain features and is decided in a collective agreement, which can also vary across sectors or companies. The older employee's wages are partly compensated by the employer, bearing in mind that the younger employee's wages are usually lower. According to the pact, during collective bargaining trade unions can propose introducing measures to help older employees to achieve a healthy retirement and at the same time improve the chances of young people getting (permanent) jobs. The unions often propose the 80–90–100 scheme: 80 % work, 90 % continued payment of wages and 100 % pension accrual.

Shifting employment status by moving to part-time work is another way to ease the transition into retirement. It is a common practice in Germany to implement partial retirement (*Altersteilzeit*) in collective agreements. An example of this is the company agreement of the Madsack Media Group, which allows for a gradual transition starting from the age of 55, with part-time work continuing until retirement. Similarly, in Austria, some sectoral collective agreements in the health and social care sector – such as those for the social economy, which is the largest in the sector, and emergency services (Association of Austrian Social and Health Care Providers, Professional Association of Employers in Rescue and Associated Medical Professions) – include provisions granting older workers a legal entitlement to the national pension.

In November 2024, France's social partners reached a cross-industry national agreement to promote the employment of 'experienced' employees. At the time of drafting this report, the agreement, jointly backed by employer representatives (Movement of the Enterprises of France and Union of Local Businesses) and trade unions (French Democratic Confederation of Labour, French Confederation of Christian Workers and French Confederation of Management – General Confederation of Executives), was expected to be enacted into law by the government by the end of 2024 <sup>(19)</sup>. The agreement

introduces a contract aiming to harness experience: unemployed workers aged 60+, or over 57 with industry agreement, can combine their unemployment benefit with employment income no more than 30 % below their previous job's income. Employers will benefit from a gradual exemption from unemployment insurance contributions, at a rate of 1 percentage point per year from the age of 60 onwards. The contract can be terminated by the employer when the employee reaches statutory retirement age, provided the employee meets the conditions for full retirement.

### Provisions on wages and other contributions to pension schemes

Keeping older employees working by offering extra bonuses is another way of increasing retention. The use of such provisions may encourage older workers to stay in the labour market for longer, as financial incentives could be relevant in some countries in the context of generally low pension levels. However, they have also proved to be effective in countries with high wage levels and/or a culture of longer work engagements.

In Denmark, for instance, a 2021 social agreement covering state employees over the age of 62 entitles them to a 'senior bonus' if they keep working beyond retirement age. The bonus consists of an extra 0.8 % of the usual annual pay. Similarly, the 2016 collective agreement for state employees in Luxembourg, which has very low employment rates among the older population, links wages with age and length of service.

In Estonia, the 2022–2024 collective agreement concluded in the chemical manufacturing sector sets out additional bonuses based on length of employment, which serves as a retention measure by motivating longer employment within a company. Similar bonuses can be found in some collective agreements in the transport sector – for example, the 2018 Estonian Railway agreement and the 2019 Elron agreement. These agreements include a one-off payment for employees retiring from the company, with the value depending on the length of employment.

In Lithuania, similar provisions are applied at the company level – that is, there are provisions for higher pay for longer-serving employees. However, it has not been possible to provide specific examples, as most of the provisions relating to pay in collective agreements are treated as confidential information.

Another form of deferred payment is contributions to pension schemes. In Sweden, all collective agreements are tied to an occupational pension scheme. Additional

<sup>(19)</sup> For more information, see the Mind Group's web page on the agreement (<https://www.mind.eu.com/rh/en/industrial-relations-en/national-industrial-relations/france-social-partners-reach-agreement-on-the-employment-of-older-workers/>).

provisions cover part-time pensions or flexible pensions. The white-collar union agreements refer to flex pensions, while the blue-collar union agreements refer to part-time pensions. The agreements provide two options: reducing working hours from the age of 60 or 62, or making supplementary contributions to the occupational pension. This allows workers to transition into retirement gradually and maintain energy so that they can continue to work as they age.

An example of a softer provision is the branch collective agreement for forestry management in Bulgaria, which provides employees with supplementary pension insurance where possible.

### Protection in collective dismissals

Older workers have been given special protection in the event of collective redundancies in collective agreements in some countries.

Despite a legal provision in the Labour Code being repealed, some collective agreements in Bulgaria still maintain provisions protecting workers close to retirement from dismissal. However, there are significant differences between sectors. Similar arrangements exist in sectoral collective agreements in Spain.

These arrangements were identified more often in collective company agreements, although there are also cases in the public sector, such as in Estonia or Romania. Some company-level collective agreements in Bulgaria include a protective clause applying in cases of dismissal of employees who have two years of service left before retirement or have reached retirement age. These company agreements or the provisions included therein are often treated confidentially, and the names of companies that have signed such agreements cannot be disclosed.

In Slovenia, only employees within five years of retirement age are protected in cases of organisational changes in the 2023 multi-employer collective agreement that the Forestry Employers' Association concluded with the wood, forests and water trade unions. Similarly, according to the collective agreement for the Emergency Medical Service Operation Centre, the employer must take into account the social and economic situations of employees during dismissals due to organisational changes and cannot terminate employment relationships with (1) an employee over 50 years of age who has worked for the employer for at least 10 years or (2) an employee who is less than five years from becoming entitled to an old-age pension.

In the public sector, the collective agreement concluded for the pre-university education sector for 2021–2023 in Romania provides that, in collective lay-offs, employees who have less than three years until they reach the standard retirement age should be among the last

affected by the measure. Similarly, in Estonia, a 2022 collective agreement covering all employees in the education sector in the Tartu municipality sets out that, in lay-offs involving employees within two years of legal retirement age, the employer may provide monthly support equivalent to the national minimum wage until the retirement becomes effective.

In other cases, employers, in agreement with trade unions in the company or workplace, can offer leave to workers closer to retirement age, building a bridge to retirement. This is the case in Spain at El Corte Inglés, which has an incentivised voluntary redundancy scheme for those over 59 years of age. The scheme provides compensation corresponding to 33 years of service in the company, capped at 24 monthly payments, plus a variable bonus based on the number of years in the company.

### Bipartite sectoral approaches to demographic change

The pressure of demographic change in Europe is shifting to companies and workplaces. Collective bargaining has been initiated in at least two countries to address this problem by pooling the expertise of those involved in bipartite sectoral consultation.

The 2008 national agreement of the social partners in the chemical sector in Germany created a demography fund to support measures helping to deal with this issue. Companies pay EUR 750 a year per employee into the fund, providing company managements and works councils in the sector with a framework and financial resources to implement measures for older workers.

In the same sector in Belgium, the social partners launched a sectoral collective agreement in 2016 to create a demographic fund. Companies are required to contribute an amount equal to 0.30 % of their wage and salary mass to this fund.

### Declarative provisions in national or sectoral collective agreements

Some collective agreements provide examples of measures targeting older workers and allow employers to choose which to implement. In Belgium, national collective agreement 104 of June 2012 provides a non-exhaustive list of initiatives that employers could use in drawing up an annual 'company employment plan for recruiting and/or retaining 45+ year-old employees'. Initiatives include the recruitment of new staff aged 45+, training and developing competencies, career guidance, internal transitions, adaptations of working hours and conditions to meet the needs of older employees, prevention and removal of physical barriers and recognition of acquired competencies and experience.

In Bulgaria, the annex to the collective agreement on tourism aims to raise awareness about managing age



diversity and implementing an intergenerational approach, as well as other principles based on the European social partners' autonomous framework agreement on active ageing and an inter-generational approach of 2017. More specifically, the brewery industry's collective agreement includes the possibility of implementing reasonable flexibility by using shared employment, job rotations (where agreed with the employee) and mentoring, and negotiating flexible forms of employment and flexible working hours to safeguard jobs.

### Other provisions specifically addressing older workers

Within the objective of retaining older workers, some collective agreements also facilitate transitions to retirement. In Romania, the National Romanian Post's collective agreement for 2020–2022 allows employees who reach retirement age to continue their employment activity under a new contract. They can do so without objection by submitting a request to the General Director. This provision contrasts with Romanian law, which automatically ends an employee's contract when they reach retirement age.

## Summary and key takeaways

Social dialogue and collective bargaining play a crucial role in enhancing the rights of older workers across the EU, including protection from dismissal, additional annual leave and seniority-based benefits. National social dialogue has been a key catalyst for implementing the framework agreement on active ageing and an inter-generational approach, with various countries implementing measures such as training initiatives, flexible working arrangements and retention schemes to support older workers nearing retirement.

Most of the collective agreements analysed focus on improving working conditions and employability or increasing protection in collective redundancies for older workers close to retirement age; provisions on hiring older workers are very rare.

The key takeaways of this chapter are the following.

- **The implementation of the framework agreement has been the main catalyst for national social dialogue addressing the subject of older workers in recent years.** There are a few examples of national social dialogue directly linked to the EU-level framework agreement, particularly in central and eastern European countries, often with support from European funds such as the ESF.
- **Collective agreements focus on retention schemes and provisions aiming to keep older employees in their jobs.** These schemes and provisions support older employees through reduced working time, part-time work or phased retirement schemes. However, addressing the effects of demographic change is not yet a primary concern in collective bargaining overall.
- **Collective bargaining agreements vary across companies and sectors.** They often do not focus on comprehensive measures addressing workforce ageing. This disparity persists despite labour market challenges, such as shortages and generational replacement, in sectors like construction, transport and hospitality.
- **Some countries have demographic funds jointly managed by trade unions and employer organisations.** The funds provide a potential model of how to address the challenges posed by ageing workforces and help companies fill vacancies.



# Conclusions and policy pointers

Across Europe, the older workforce is actively driving much of the economy, from production and services to education. Every year, millions of fit and healthy European baby boomers retire, even though they perceive their work as meaningful and could remain in the labour force. However, many older workers still face obstacles to remaining in employment until the statutory retirement age or beyond. Age discrimination in workplaces and recruitment, poor age management in many companies and the lack of coherent and systematic strategies addressing ageing are only some of the examples discussed in this report. The ageing workforce faces difficulties in skills development and career advancement. Furthermore, although unemployment is lower among those aged 55+ than other age groups, once they are out of the labour market it is hard for them to find a new job.

Employers need to be better informed of the benefits of having an age-diverse workforce: older workers have wisdom and implicit knowledge of the functioning of the organisations they work in and they bring valuable experience, mentorship possibilities and problem-solving skills to the table. With appropriate support and age-sensitive HR management, older workers can maintain high productivity levels and foster creativity in conjunction with their younger colleagues. Developing the skills of older employees is, therefore, not a lost investment but a chance to use their potential and allow them to fully flourish. Generally, a life-cycle approach to HR management is desirable, as it ensures good prospects for longer working lives from the beginning of workers' careers.

Increasing employment and lengthening working life are also imperative in the light of an overall ageing population and the associated labour and skills shortages, as these steps can support states to finance welfare and social protection systems. This requires, foremost, a focus on employment and working conditions and career paths that 'help workers to retain their physical and mental health, motivation and productivity over an extended working life' (Eurofound, 2015; see also Eurofound, 2019, 2021). Work must become sustainable for the entire life course.

Since 2010, the share of workers aged 55 and older has increased substantially. Driven by institutional changes to pension systems in the aftermath of the global financial crisis that saw retirement ages rise in the EU, the employment rate of older workers has also followed an upward trend. Once dismissed, older workers have a lower chance of re-entering the workforce. In 2022, less than one in five older jobseekers in the EU re-entered the labour market after unemployment. While this is

partially explained by transitions into retirement following spells of unemployment, it also reflects societal stereotypes and the barriers that older workers face when looking for new jobs.

Although the retention rates for both men and women increased, men seem to have benefited more from the economic growth between 2015 and the onset of the COVID-19 pandemic. Gender differences in retention rates are particularly large in some eastern European countries and Austria. These differences are driven by rules governing retirement systems that allow women to transition into retirement earlier, the more precarious labour market position of women and cultural expectations that women will assume more prominent household roles even in later age.

Gender inequalities in the workforce, particularly in female-dominated sectors like healthcare, result in unfavourable conditions, mental health challenges, wage gaps, job insecurity and compounded disadvantages over women's careers. Since female workers encounter such challenges relatively early in their careers, the detrimental effects of institutional prejudice can linger and intensify throughout women's working lives, with negative effects on female employment in older age. Although the gender employment gap in the 55–64 age group has been shrinking consistently since 2005, it still prevails in most Member States, particularly in Malta, Greece and Poland.

Gender differences across all age groups are also reflected in job quality. Older women have worse job quality than older men on average. This is especially the case as regards the social environment, exposure to emotionally disturbing situations, workplace voice, training, working time arrangements and career prospects. The job quality profiles also appear to relate to employees' health and well-being: it is foremost employees in high-risk – and, to a lesser extent, unrewarding – jobs who report negative health and well-being outcomes. Timely workplace improvements are needed to increase employment participation while keeping employees in good health, thereby increasing efficiency and the fairness of measures promoting longer working lives.

Engagement in the labour market up to or beyond retirement age is linked to push and pull factors that either incentivise people to stay in their jobs or push them out of the labour market. These include sociodemographic and individual factors, such as gender, formal education and skills, household composition and health; workplace- and job-related

factors, such as working conditions, income and earnings, time flexibility and discrimination; and factors that are shaped at the country and/or regional level, such as the provision of care infrastructure and pension systems.

Measures to make workplaces more sustainable mainly focus on economic incentives, new technologies, hybrid and telework, HR practices and tackling age discrimination. Regional or country-level policies target the pension and labour market system by, for instance, increasing the statutory retirement age, penalising early labour market exit or incentivising longer working careers through providing flexible retirement options or enhancing the rights of older workers. Others focus on improving employability and skills through qualification support, incentives and funding or improving the digital skills of the older workforce.

All these measures contribute to increased employment among the older population in different ways, yet systematic evaluations are frequently missing. These would be essential to establish best practices and a hierarchy of impactful policies at the Member State level. Such evaluations would also help the development of holistic employment and workplace policies for older people. Overall, knowledge and evidence are available regarding factors that hinder or facilitate extended working careers, and policies are being implemented to boost older workers' labour market engagement. However, for a systematic exchange among Member States and the establishment of best practices, coherent evaluations of policy measures at all levels and a more centralised effort to employ older workers by governments, social partners and the European Commission would be desirable.

## Policy pointers

As outlined in the European Council's strategic agenda for 2024–2029 <sup>(20)</sup>, demographic change, if not managed properly, will become one of the main challenges facing the EU. It will have an impact on competitiveness, human capital and equality. A thorough focus on the older workforce is therefore key.

### Pension policies

**Reward work and later retirement.** Create public incentive systems that motivate people to remain engaged at work. This includes facilitating working beyond retirement age. Systemic incentives to continue working at an older age need to be implemented at the policy level but also across sectors and companies, with a focus on lifelong learning, skills and employability.

**Discourage early retirement.** Such measures need to take account of workers who work in arduous working conditions and those with long employment records. They also need to address the group of people who currently retire early while in good health and motivate them to stay in their jobs for longer.

### Active labour market policies

**Rigorously implement policies that have been proven to work and highlight best practices.** Member State examples include labour market training, subsidised employment measures for vulnerable groups and targeted support measures tailored to specific groups, such as disabled or older jobseekers and workers, that address their unique needs and promote their employability. Recruitment subsidies that require a commitment to continuing employment after the short subsidy period were also found to improve the rates of employment in older age.

**Focus on older jobseekers to prevent long-term unemployment in older age.** Data show that, once unemployed, older workers take longer to find new employment. Therefore, emphasise redeployment within the current organisation or seamless job transitions, supported by early retraining, job-searching measures and other assistance where required. Success has been achieved with specific measures providing targeted support to help older workers returning to work after periods of illness or experiencing chronic illness.

### Social and gender policies

**Increase access to and the quality of (health)care services.** A significant number of older workers retire early primarily to fulfil caregiving responsibilities. This is often exacerbated by limited access to proper (long-term) care facilities, especially in eastern European Member States. This challenge disproportionately affects women, both older women and those in the early stages of their careers, hampering their career opportunities and having a negative impact on later employment.

**Encourage and endorse paternal leave.** As a social policy intervention, this challenges conventional gender norms and therefore can significantly contribute to addressing gender disparities in the workforce. The identification of gender inequalities in the workforce starting early in workers' careers, persisting throughout them and culminating in significant negative consequences close to pension age underscores the critical need to address this issue proactively from the outset of working life. Providing parents with the option

<sup>(20)</sup> The full agenda is available online ([https://www.consilium.europa.eu/media/4aldqfl2/2024\\_557\\_new-strategic-agenda.pdf](https://www.consilium.europa.eu/media/4aldqfl2/2024_557_new-strategic-agenda.pdf)).

of extended paternal leave has been shown to substantially increase gender-equitable attitudes (Tavits et al., 2024). This underscores the transformative potential of social policies in terms of mitigating deep-seated attitudinal biases.

**Focus on the critical area of rehabilitation before retirement.** It can address both health issues and the effective reintegration of individuals with health limitations into the workforce. Integrating this process into labour market initiatives boosts its effectiveness. Prevention is key, so health issues should be addressed before they escalate. This involves promoting workplace health and enhancing health literacy. Individuals and healthcare providers, including public health insurance providers, must prioritise preventive measures, given the healthcare system's emphasis on curative care.

### Company policies and practices

**Stop age discrimination.** Ageism persists in employment practices, so attention must be paid to fostering equitable treatment for older workers. Targeted awareness-raising measures need to be directed at management at the company level and at the workforce and employee representative bodies. Further education institutions should adapt their course offerings to the specific company and external learning conditions of older employees. Other measures to be taken include:

- addressing discrimination due to age through public awareness campaigns;
- encouraging employers to follow good practices in managing an age-diverse workforce;
- creating age-positive cultures across and within companies;
- implementing initiatives to encourage age-inclusive employers.

**Address age-related retainment issues.** Organisations need to focus on efforts to retain older workers. Retention efforts include investing in older workers' skills, incentivising their employment and intensifying corporate education efforts amid a shifting demographic landscape and increasing retirement age. The retention of older workers also requires having health strategies in place to avoid long-term sickness or early exits from jobs.

**Scrutinise recruitment practices.** Businesses should scrutinise their recruitment practices and ensure they are age-neutral. Stereotypes and prejudice are built into recruitment processes and hence critical review is required in most organisations across the EU.

### Efforts by social partners

Overall, the concerns and needs of older workers at the end of their career need to be considered more systematically in collective bargaining or the effective implementation of social dialogue. Some options are outlined below.

**Demographic funds,** jointly managed by trade unions and employers, provide a proactive solution to the challenges of the ageing workforce by supporting older workers, assisting companies in filling vacancies and enhancing social dialogue. They also improve local labour markets and reskilling efforts, particularly benefiting small and medium-sized enterprises with limited resources.

**Flexible retirement models** exist in some countries and should be adopted at the company level by social partners in other Member States. For instance, the 80–90–100 scheme in the Netherlands – where the worker works 80 % of full-time hours, receives 90 % of their salary and keeps 100 % of the payments into their pension funds – has improved working conditions in older age, while providing better opportunities for young people in the labour market. Other areas where a coherent approach is desirable are:

- facilitation of working time flexibility and work adaptations, including health and safety arrangements;
- facilitation of occupational transitions and phase-out arrangements close to retirement;
- provision of information and career guidance to support job change;
- training programmes and skills development for older people.

**Cooperation is needed at all levels.** Eurofound research has shown that the older workforce needs a holistic approach, with close coordination among industry, government, social partners and educational and training institutions, while paying attention to individuals' unique characteristics. Individual circumstances must be considered, such as offering tailored bridging mechanisms into retirement for older workers. Appropriate levels of subsidy would need to be available to provide strong incentives and allow sufficient time for people to reskill and move into new jobs.





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# Annex

## Participants in the expert and stakeholder workshop

Last name	First name	Institution
Antila	Juha	Central Organisation of Finnish Trade Unions (SAK)
Doreste	Ignacio	European Trade Union Confederation (ETUC)
Ellis	Michelle	SMEUnited
Hasselhorn	Hans Martin	University of Wuppertal
Ivaškaitė-Tamošiūnė	Viginta	Formerly Eurofound
Jarc	Tea	ETUC
Kihrer	Raffaella	Lifelong Learning Platform Steering Committee (Vice-President)
Kwiatkiewicz	Anna	BusinessEurope
Loriatto	Sarah	AGE Platform Europe
Navicke	Jekaterina	Vilnius University
Pierini	Fabiana	European Commission
Pot	Frank	Netherlands Organisation for Applied Scientific Research (TNO)
Previtali	Federica	Tampere University
Tur-Sinai	Aviad	Max Stern Yezreel Valley College
van Mierlo	Mario	Confederation of Netherlands Industry and Employers (VNO-NCW)

**Note:** The workshop took place on 17 and 18 October 2023 at the Eurofound premises and online.

## Job quality indicators

**Figure 42: Physical and social environments by age group and job profile, EU-27, 2021 (%)**

	16–29 years	30–54 years	55–59 years	60–64 years	65+ years	Empowered	High-risk	Static	Unrewarding
<b>Physical risks</b>									
Contact with infectious materials	21	18	17	17	18	11	46	9	6
Contact with chemicals	29	25	24	22	20	15	59	16	8
Loud noise	39	35	32	30	27	24	55	25	25
<b>Physical demands</b>									
Heavy loads	42	34	31	28	18	20	78	23	2
Tiring positions	48	50	49	45	36	33	80	40	43
Repetitive movements	70	71	71	67	57	60	84	68	67
<b>Discrimination and intimidation</b>									
Unwanted sexual attention	4	1	0	1	0	0	1	0	1
Discrimination at work	12	12	10	9	6	1	22	2	16
Bullying, harassment or violence	6	7	6	4	2	2	10	2	6
Verbal abuse / threats	11	10	7	8	3	3	17	4	8
<b>Social support</b>									
Support from managers	74	69	65	65	66	80	50	66	55
Support from colleagues	86	79	75	74	71	87	66	67	68

**Notes:** Job profiles cover only employees aged 55+. For questions chemicals, noise, infect, carrying\_loads, tiring\_positions and repetitive\_movements, the percentages indicate the proportion of respondents who answered 'sometimes', 'often' or 'always'. For questions discrimination, asb\_verbal, asb\_unwanted\_sexatt and asb\_violence\_harassment, the percentages indicate the proportion of respondents who answered 'yes'. For questions support\_colleagues and support\_manager, the percentages indicate the proportion of respondents who answered 'often' or 'always'. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

**Figure 43: Work intensity and task discretion and autonomy by age group and job profile, EU-27, 2021 (%)**

	16–29 years	30–54 years	55–59 years	60–64 years	65+ years	Empowered	High-risk	Static	Unrewarding
Working at very high speed	50	50	46	43	38	47	62	8	54
Working to tight deadlines	41	49	47	42	39	47	59	7	60
Emotionally disturbing work	14	20	18	18	13	15	33	2	21
Ability to choose/change methods of work	45	48	49	51	54	77	30	25	49
Ability to choose/change order of tasks	51	53	52	57	53	75	33	38	56
Ability to choose/change speed or rate of work	48	49	51	54	56	72	35	39	52

**Notes:** Job profiles cover only employees aged 55+. Figure is based on answers to questions *highspeed*, *tightdead*, *emot\_disturb*, *autonomy\_method*, *autonomy\_order* and *autonomy\_speed*. The percentages indicate the proportion of respondents who answered 'often' or 'always'. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

**Figure 44: Organisational participation by age group and job profile, EU-27, 2021 (%)**

	16–29 years	30–54 years	55–59 years	60–64 years	65+ years	Empowered	High-risk	Static	Unrewarding
Ability to influence decisions that are important for your work	54	56	54	58	63	91	33	25	52
Involved in improving the work organisation or work processes of your department or organisation	53	59	57	56	56	79	45	40	49

**Notes:** Figure covers employees only and uses weighted data. Item non-response was not included in the analysis. Job profiles cover only employees aged 55+. Figure is based on answers to questions *decision\_influence* and *improv\_workorg*. The percentages indicate the proportion of respondents who answered 'often' or 'always'. For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

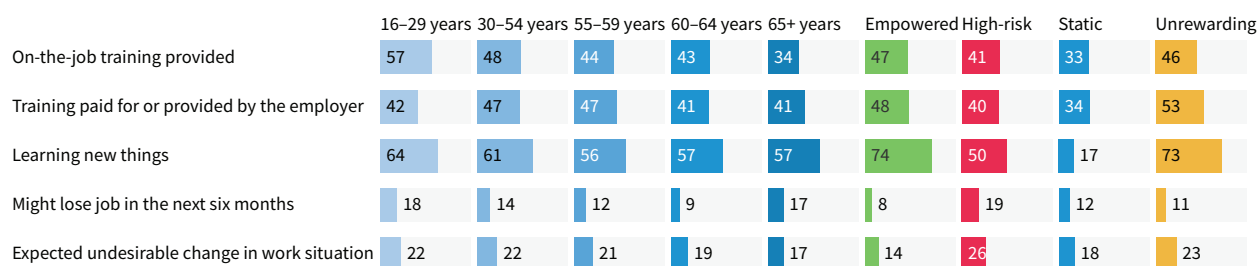
**Figure 45: Organisational participation, unsocial work schedules and flexibility in working hours by age group and job profile, EU-27, 2021 (%)**

	16–29 years	30–54 years	55–59 years	60–64 years	65+ years	Empowered	High-risk	Static	Unrewarding
Working in free time to meet work demands	11	14	13	14	14	15	16	2	18
Working at night	21	20	17	17	15	14	30	9	16
Working long hours	10	13	13	14	12	16	15	5	14
Working at short notice	17	11	10	11	10	8	19	5	8
Arranging to take an hour or two off work	32	32	30	38	49	54	6	45	21

**Notes:** Job profiles cover only employees aged 55+. Figure is based on answers to questions *freetime\_work* (the percentages indicate the proportion of respondents who answered 'several times a week' or 'daily'), *night* (the percentages indicate the proportion of respondents who answered 'sometimes', 'often' or 'always'), *long\_hours* (the percentages indicate the proportion of respondents who work 48 hours or more weekly), *shortnotice* (the percentages indicate the proportion of respondents who answered 'several times a month', 'several times a week' or 'daily') and *able\_hour\_off* (the percentages indicate the proportion of respondents who answered 'very easily'). For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

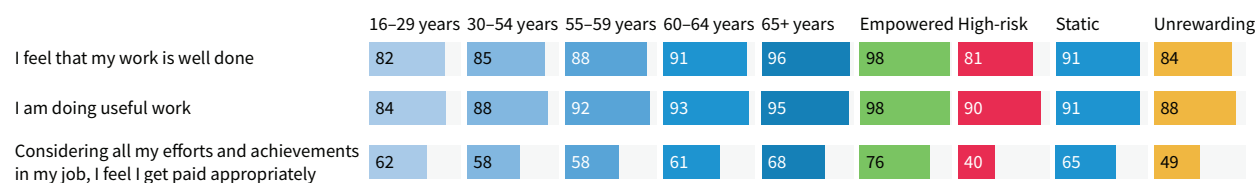
Figure 46: Training opportunities and job insecurity by age group and job profile, EU-27, 2021 (%)



**Notes:** Job profiles cover only employees aged 55+. Figure is based on answers to questions *training\_onthejob* (the percentages indicate the proportion of respondents who answered 'yes'), *learning\_new\_things* (the percentages indicate the proportion of respondents who answered 'often' or 'always'), and *losejob* and *undesirable\_change\_rc* (the percentages indicate the proportion of respondents who answered 'strongly agree' or 'tend to agree'). For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021

Figure 47: Opportunities for self-realisation by age group and job profile, EU-27, 2021 (%)



**Notes:** Job profiles cover only employees aged 55+. Figure is based on answers to questions *work\_welldone* and *usefull\_work* (the percentages indicate the proportion of respondents who answered 'often' or 'always') and *er\_balance* (the percentages indicate the proportion of respondents who answered 'strongly agree' or 'tend to agree'). For the precise formulation of questions, answer categories and other details, refer to the EWCTS questionnaire.

**Source:** EWCTS 2021



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Europe's population is ageing and has experienced natural decline since 2014, cushioned only by net migration. The working-age population is shrinking as the number of older individuals grows, a trend expected to continue with the retirement of the baby boom generation. This shift presents challenges for policymakers in relation to employment, living standards and welfare sustainability across EU Member States.

This report aims to answer the question of how to keep older workers in employment as long as possible. It provides a comprehensive analysis of employment developments. It examines job quality differences across various age groups and analyses differences in job quality within the group of older workers. The report also explores the push and pull factors influencing employment trends across Europe and delves into the policies and practices implemented by Member States to keep older workers in the workforce. It highlights the critical role of social partners in shaping these outcomes and, finally, provides general pointers for policymakers to consider.

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**The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency established in 1975. Its role is to provide knowledge in the area of social, employment and work-related policies according to Regulation (EU) 2019/127.**

