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ACTIVE AGEING AND GENDER EQUALITY: A LABOUR MARKET PERSPECTIVE

Fabrizio BOTTI
Marcella CORSI
Carlo D'IPPOLITI

DULBEA l Université Libre de Bruxelles
Avenue F.D. Roosevelt, 50 - CP-140 l B-1050 Brussels l Belgium

ACTIVE AGEING AND GENDER EQUALITY: A labour market perspective

Fabrizio Botti

Marcella Corsi ♣

Carlo D'Ippoliti

Abstract

Active ageing strategies have so far strongly focussed on increasing senior workers employment rates through pension reforms to develop incentives to retire later on the one hand, and labour market policies on the other hand. Most measures are based on the dominant male trajectory of work and retirement and they are not explicitly gender mainstreamed. By contrast, a gender approach would prove fundamental to the labour market inclusion of elderly people, because in old age women suffer from the accumulated impact of the barriers to employment they encountered during their lifetime (e.g., repeated career breaks, part-time work, low pay and gender pay gap). Moreover, it appears that some pension reforms, by mandating a higher postponement of retirement and by establishing tighter links between formal employment and pension benefits may negatively affect the already high risk of poverty for elderly women.

Keywords: Gender differences, Ageing, Pensions, Active labour market policies, Age management

JEL codes: J14, J16, J71

♣ Corresponding author, Dept. of Statistics - Sapienza University of Rome, and DULBEA.; email: marcella.corsi@uniroma1.it

1. Introduction

The European Union faces significant population ageing. Ongoing demographic changes due to low fertility rates, continuous increase in life expectancy and the approaching retirement age of the baby-boom cohorts are expected to affect the European population size and age-structure dramatically. As is frequently recalled, ageing populations will raise significant budgetary, economic and social issues. The phenomenon increases pressure on pensions systems, public finances, social and care services for older people, heightening the risks of exclusion from the labour market, family and community life, and intergenerational conflicts.

However, it is equally true that ageing brings potential opportunities. The elderly may significantly contribute to tackling the challenges of population ageing by remaining active and autonomous after retirement and delaying exit from the labour market. The historical increases in educational levels and substantial improvements in health conditions make elderly people a great potential for social and economic development. Thus, active ageing emerges as a key factor in the process of optimising opportunities for health, participation and security and as a way to enhance the quality of life as people age.

The need to increase the labour market participation of older people has gained heightened attention in recent years. In the face of population ageing, increases in participation and employment rates for older workers are essential to help sustain economic growth, reinforce social cohesion and the adequacy of pensions, and manage the rising financial burden on social protection systems.[1] Population ageing is, of course, also the consequence of reduced fertility and thus of a smaller proportion of young people with respect to the elderly. Hence, the working age population is projected to decrease and thus in the future rising employment will increasingly imply greater inclusion in the labour market for those currently farthest from it. Among these, women, and in particular elderly women predominate. Thus, increasing women's employment in old age is instrumental to preserving economic prosperity and sustainability for the European social model, as well as - in so far as it contributes to women's active ageing and their greater social inclusion - being an end in itself.

The higher risk women face of social exclusion in old age should be understood as a consequence of their entire life course.[2] At first, lack of adequate policies for work-life balance leads to gendered spells of inactivity during working life.[3] As a consequence, women's employability in old age may be very low, and re-entry in the labour market particularly problematic. A vast array of policies has been adopted by the countries covered in this study: from wage subsidies to the implementation of anti age-discrimination legislation, to policies and initiatives facilitating the labour market re-entry of women aged 45 and over (e.g., the regulation of working time arrangements, the organisation of part-time work, training of part-time workers and of workers aged 50 and over, etc.).

Secondly, pensions are a fundamental topic because they determine the possibility and expediency of working in old age for workers with relatively uninterrupted careers. As noted by Simonazzi (2008), currently the main reasons why workers aged 55-64 leave their jobs are retirement (46% of cases) and early retirement (19.2%), while dismissal or redundancy (9.5%) and own illness or disability (11.5%) come next. However, the data only show the channel along which the elderly exit the labour force without giving the underlying reasons. Thus, retirement and early retirement in particular may be induced or even financially incentivized by employers, if they do not see the advantages of retaining a diverse workforce; they may imply age discrimination or more generally low demand for older workers, or may signal scant incentives (or even disincentives) for workers to remain at work.[4]

Thus, a twofold strategy appears as the most appropriate: while "passive" labour market policies tend

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[1] See European Commission (2007).

[2] Cfr. UNECE (2009).

[3] Cfr. Simonazzi, A.M. (2009).

[4] Cfr. Casey, B. and Laczko, F. (1989).

to limit the use of early retirement schemes, "active" measures tend to favour employment maintenance and reintegration for senior workers. These strategies will be separately considered in the next two sections. Among the latter particular relevance is attributed to "senior planning", as it is called, i.e. encouraging firms to take senior workers into consideration and adapt age management in workplaces, and a third, separate section will therefore be devoted to it.

2. Pension reforms

Pension system reforms are fundamental to retain elderly workers at work, by providing effective incentives and a friendly environment for both demand and supply of the labour of older workers. In the countries reviewed in the present study the general trend, in accordance with the objectives agreed upon within the Open Method of Coordination, is to: create incentives to work longer; tighten the link between contributions paid and benefits received by the individual; take life expectancy more explicitly into account; and promote the provision of supplementary individual or occupational pensions.[5]

On these issues, we may identify three kinds of policies that are relevant from a gender perspective. First, in most countries the effective retirement age is being raised by modifying statutory minimum requirements and/or by discouraging early retirement. Second, the amounts of pension entitlements are being made increasingly dependent on the cumulative amount of previous contributions. Third, pension systems are being reformed with the aim to respond better to the needs of a changing society. These issues will be separately commented upon in the present section.

Postponing retirement is a fundamental part of national strategies on pension reforms. From a gender perspective it is crucial to enable and encourage women, and mothers in particular, to participate in the labour market and build careers in the same way as men do. On the one hand, this would contribute to the adequacy of women's social security entitlement in old age, in the face of currently lower average pension benefits being paid to women than to men and higher at-risk-of-poverty rates for women pensioners. On the other hand, such measures improve the long-run sustainability of pay-as-you-go pension systems.

In nearly all Member States recent reforms aimed at extending working lives and reducing access to early retirement, as shown respectively in Tables 1 and 2. With regard to the statutory retirement age, policies can be broadly classified into two categories: one mandating postponement of retirement, for example by raising minimum requirements or abolishing possibilities for early retirement; the other encouraging such postponement by creating appropriate financial incentives within pension schemes.

In the first case, as shown in Table 1 a widespread trend in the EU and neighbouring countries is to extend the age of compulsory retirement for both men and women, but more for women, by gradually raising the female retirement age towards that of men. Such is the case in **Austria**, **Belgium**, the **Czech Republic**, **Estonia**, **Greece**, **Italy**, **Malta**, **Slovakia** and the **United Kingdom** (see Table 1). Such a measure places a higher proportion of the social policy adjustment burden resulting from population ageing on women, and thus in some countries it has been criticised by women's movements and in feminist research.[6] However, in more recent research it is argued that equalising men's and women's retirement age is in fact a positive measure because it conveys a cultural message of gender equality and reduces the financial incentives for families to have women do all the unpaid work at home.[7]

The second category of policies aimed at extending working lives makes use of financial incentives created within pension schemes, as is also to be seen in Table 1. A general trend in this respect is the introduction of partial or full actuarial adjustments, or in other words adjustment of the amount of

[5] For a more detailed account of the impact of pension reforms on women in a selected number of EU Member States see Horstmann, S. and Hüllsman, J. (2009).

[6] See for example Ginn, J. (2003).

[7] See Corsi, M. and D'Ippoliti, C. (2009).

pension received by the individual on the basis of his or her residual life expectancy. In this way, working longer is encouraged with pension supplements and retiring earlier discouraged with benefit reductions. Actuarial corrections have been introduced in a number of Member States, such as **Austria**, **France**, **Finland**, **Spain**, **Portugal**, the **Netherlands** and **Italy**, while similar provisions are in place in other countries (such as **Germany**, **Belgium**, **Luxembourg**, **Hungary**, **Estonia**, **Latvia**, **Lithuania**, **Poland**, **Slovakia**, **Slovenia** and **Sweden**).

In the case of perfect actuarial fairness, monthly payments are adjusted exactly to the amount necessary to make the total sum of pension annuity received during the pensioner's residual life course independent of the age at retirement. Such an institutional arrangement couples the benefits of guaranteeing pension system sustainability with the advantage of allowing ample flexibility for workers in terms of retirement age. However, insofar as women's life expectancy in old age is higher than men's, pension systems taking in the principle of actuarial fairness are confronted with the issue of whether to adopt gender-specific life expectancy parameters. With gender-specific actuarial corrections, for any retirement age the women's monthly pensions would be lower than the men's because they would presumably be receiving them for a longer time. However, most countries do not adopt gender-specific life expectancy parameters because gender is but one of the many factors that systematically affect life expectancy and it would be perceived as unfair to make it a decisive consideration.

Table 1 – Pension reforms

Country	*Minimum Legal Retirement age*	*Comments*
Austria	M: 65 – W: 60	Progressive increase of age limit for women until the same retirement age as for men (=65) is reached, i.e. between the years 2024 and 2033. People are eligible to receive old-age pension if they have accumulated 15 years of insurance contributions or fictitious qualifying periods such as child raising periods. Following recent pension reforms, the number of contributory years for the calculation of pensions is increasing from the 15 years of the year 2004 to 40 years of contributions by 2024. The pension level can be raised with children's supplements, equalisation supplements, voluntary upgrading insurance, bonuses for postponing retirement.
Belgium	M: 65 - W: 65	In the private sector, the reform equalising retirement age introduced in 1996 was mechanically implemented by gradual steps until 1 January 2009. As from 1/1/09, retirement age is set at 65 for both women and men, and a full career is 45 years. In the public sector, retirement age has always been the same for both sexes.
Bulgaria	M: 63 - W: 60	To obtain a full pension both a minimum age and a certain number of points are required. Points are computed as a function of years of contribution. If a person does not accumulate the necessary number of points retirement is allowed at the age of 65 and after 15 years of contributions for both men and women. Specific provisions exist for certain categories of workers.
Cyprus	M: 65 – W: 65	Under the General Social Insurance Scheme retirement age is 65. However, old age pension can be paid at the age of 63, under specific contribution conditions. Incentives for postponing retirement translate into an increase in pension benefits (in particular, increase by 0.5 % for every month postponed from the date the beneficiary is entitled to a pension, up to a maximum at age 68.

Czech Republic	M : 65 – W : (65-62)	Gradual increase of the retirement age to 65 years for men and women, without children or with one child (for other women the retirement age will be 62-64 years). The retirement age shall be gradually increased by 2 months for men and 4 months for women each year until it reaches 65 years for men, women without children and women who have raised one child, up to 64 years for women who have raised two children, up to 63 years for women who have raised three children, and up to 62 years for women who have raised at least four children. In addition, the period of insurance necessary to become entitled to receive an old-age pension is gradually being lengthened from 25 to 35 years by one year for each year the law is in force. The mandatory insurance period began to be extended in 2010, when it was 26 years, meaning that the target, 35 years, will be achieved in 2019.
Denmark	M: 65 – W: 65	Postponement of the public pension retirement age from 65 to 67 years with effect from 2024.
Estonia	M: 63 – W: 63	Retirement age is gradually increasing and shall be equalised for men and women by 2016 at the age of 63. In April 2010, Parliament approved a draft Act stipulating another increase in the retirement age, gradually increased by three months a year, so that by 2026, it should be 65 years for both men and women.
Finland	M: 65 – W: 65	National pension (Kansaneläke): 65 years.
France	M: 60 – W: 60	The main measures of the reform implemented as of 2004 include a prolongation of the contribution period for a full pension from 37.5 to 40 years for public sector employees a further increase to 41 years for all employees between 2009 and 2012 and to 41.75 in 2020.
Germany	M: 65 – W: 65	Retirement age for women and men will be raised in stages from 65 to 67 from 2012.
Greece	M: 65 – W: 60*	Persons insured before 1.1.1993: Men 65 years, women 60 years. *Persons insured since 1.1.1993: Men 65 years, women 65 years. Possibility to work thereafter with employer's consent.
Hungary	M: 62 – W: 62	
Ireland	M: 65 – W: 65	Under the new National Pensions Framework, the age at which people qualify for the State pension will increase over time from the present 65 years of age to 66 in 2014, 67 in 2021 and 68 in 2028. The minimum statutory retirement age for post 2004 public sector entrants is 65 but is expected rise in line with above increases in state pension age. Criteria for qualifying for state pensions are also expected to tighten. A new single pension scheme for new public servant entrants will come into effect in 2011. This will bring future public service pensions more in line with private sector provision with pensions based on career average earnings rather than final salary, pension age increases and post-retirement pension increases linked to retail price inflation rather than to pay.

Italy	M: 65 – W: 60	Persons who were insured as of 1.1.1996: men 65 years, women 60 years. With the Budget Law for 2010, upon request of the European Commission and a decision of the Court of Justice of the European Communities, Italy has taken the first step towards a pension system with the same retirement age for men and women. The retirement age has been raised to 65 for women working in the public sector starting from 1.1.2012. Retirement is still allowed if 40 years of contributions are accumulated. Persons who were not insured as of 1.1.1996: men 65 years, women 60 years (only allowed before 65 if the resulting monthly pension payment is higher than 1,2 times minimum social assistance payments. Retirement is still allowed if 40 years of contributions are accumulated, or 35 years coupled with a minimum age requirement that is currently being increased up to 61 (62 for the self-employed) in 2013.
Latvia*	M: 62 – W: 60.5	For women, 60.5 years by 1 July 2005 (gradually increasing by 6 months every year until it reaches 62 years).
Lithuania	M: 62.5 – W: 60	
Luxembourg*	M: 65 – W: 65	
Malta	M: 65 – W: 65	As a result of the recently enacted pension reform, the effective retirement age for men increases by 4 years, while the postponement of retirement for women is 5 years.
The Netherlands	M: 65 – W: 65	Recently the Netherlands government decided to raise the official retirement age to 66 year in 2020 and to 67 year in 2025. This is the age at which the first pillar pension (so-called AOW) is accorded. This pension is the same for all people who lived and or worked in the Netherlands between the age of 15 and 65 (and thus 66 from 2020 and 67 from 2025 onwards).
Poland	M: 65 – W: 60	
Portugal	M: 65 – W: 65	
Romania	M: 65 – W: 60	Minimum retirement age is currently 63 and 9 months for men and 58 years and 9 months for women. The requirement for both men and women is set to increase up to 65 for men and 60 for women in 2014.
Slovenia	M: 63 – W: 61	Pension and Disability Insurance Act (OG 106/1999), amended further in subsequent years) has introduced full pensionable age at 63 for men and 61 for women (after 20 years of contribution); the age limit can be lowered for the time of caring for and raising a child (to 56 for women and 58 for men). The Ministry of Labour, Family and Social Affairs is preparing a new Pension and Disability Insurance Act (ZPIZ-2). The latest proposal states that the retirement age will increase to 65 years for men and women (after 15 years of contribution) (to retire early – at 60 years – 43 years of insurance period are needed for men and 41 for women).
Slovakia	M: 62 – W: 60	Until 2004, retirement age was 60 years for men, while it was 53-57 years for women, depending on the number of children raised. The 2004 reform of social insurance stipulated a transitional period for men who reach age 60 in 2004-2005 and a 6-11 years transitional period for women who reach age 53-57 during 2004-2009 (2014), depending on the number of children raised. In 2009, women retired at age 57.5 to 61.5 years. After 2014, the retirement age for all women will be 62 years regardless of how many children a woman raised.The qualifying condition for entitlement to the old age pension (*starobný dôchodok*) is currently 15 years of insurance and reaching the retirement age.
Spain	M: 65 – W: 65	

Sweden	M: 67 – W: 67	Flexible retirement age from 61 to 67 years. Possibility to work thereafter with employer's consent. Pension is based on lifetime earnings. The longer someone works, the higher the pension received. A person can also choose to take out full, three-quarters, half or one-quarter pension. Similarly, a person can draw different proportions of her/his income pension and premium pension. As long as a person has an income she/he will continue to earn pension entitlements, regardless of whether she/he draws a pension or not. The old age pension is liable to tax. If the individual continues to work after pension has started to be drawn, new pension entitlement is earned, regardless of age.
United Kingdom	M: 65 – W: 60	State pension age: men 65 years, women 60 years (gradually rising to 65 over period 2010 to 2020). The State Pension Age will increase from 65 to 68 between the years 2024 and 2046.
Croatia	M : 65 – W : 60	At least 15 years of insurance contribution is required. The new law which came into force on 1 November 2010 increases the retirement age for women to 65 by 2030.
FYROM	M: 64 – W: 62	At least 15 years of work experience is required
Turkey	M: 60 – W: 58	After the 2006 social security reform, minimum retirement age for men and women will be gradually raised every year between 2036 and 2048, when it will finally reach age 65 for both women and men. There is a minimum contribution period of 7,000 days for private sector workers; after the reform it will be increased by 100 days each year. Public sector employees and the self-employed are subject to a minimum of 9,000 days of mandatory contributions, not modified by the reform.
Iceland	M: 67 – W: 67	Retirement age is 67 but many people enjoy a flexible termination of work at 70 and even later.
Liechtenstein	M: 64 – W: 64	At the end of the nineties women's retirement age was raised from 60 to 64 and thus equalised for both sexes.
Norway	M:67 – W: 67	The retirement age in the previous National Insurance Scheme Agreement was 67 years, but the pension system in Norway has recently been reformed. Pension is based on lifetime earnings. When the reform is in force, people will be able to draw flexibly on their retirement funds from the age of 62 years, and it will be possible to combine retirement pension and income from employment without the pension being reduced.

Source: Corsi M. and Samek M.(2010).

(*) *Employment in Europe* (2007), chapter 2, "Active ageing and labour market trends for older workers", p. 84.

The second stream of reforms aimed at extending men's and women's working lives is the gradual abolition of most options for retirement before the official statutory retirement age, as shown in Table 2. The diffusion of early retirement is very diverse among the countries considered in the present study. In some Eastern European and Baltic countries it was seen as a way to reduce structural unemployment (for example in **Estonia**).[8] It has been shown that early retirement is often related to generous benefits, as for example in **Poland**, while family-related constraints play a minor role.[9] In some cases, such as for example in the **Czech Republic**, preferences for early retirement are especially widespread among low-income workers, who stand to gain more financially.[10] Early retirement used to be common practice also in Western European countries (for example in **Ireland** or **France**),[11] often because it was seen as

[8] See Corsi, M. and Samek, L. (2010).

[9] See http://www.analizy.mpips.gov.pl/images/stories/publ_i_raporty/RaportRPWS.pdf

[10] See Remr, J. (ed.) (2007).

[11] See McGivern (ed.) (2001).

a way to free jobs for young workers substituting the older ones. For example, in **Spain**, workers below 65 years old may sign an agreement with their employer to be dismissed, and so receive an income from the employer on top of the unemployment subsidy. However, the view that younger workers substitute the older ones is based on the assumption that there exists a fixed number of jobs in the economy – an assumption rejected by economists. Thus, over the last months the Spanish government has been reforming the system to limit early retirement practices and ban such agreements in companies with profits.[12]

As mentioned, most countries are reforming their pension systems in the direction of eliminating or introducing disincentives to early retirement. In many countries this apparently gender neutral measure in fact addresses a relevant gender unbalance, for men are frequently over-represented among early pensioners, for example in **Belgium** or **France**, as a consequence of two widespread characteristics of early retirement schemes. First, early retirement is frequently related to long records of past contributions and thus disproportionally rewards men who benefit from uninterrupted work histories. Second, early retirement frequently depends on sector-specific collective labour agreements, as in **Belgium,** or sector-specific favourable regulations (for example in **Romania**), thereby favouring male-dominated occupations. On the whole, it appears that country-specific institutions and regulations determine the diffusion and gender impact of early retirement schemes. However, research has shown that the are in fact gender differences in attitudes to employment and reasons for early exit: financial considerations seem to be predominant in men's choices, whereas for women social aspects of having a job may also be important. In the case of the **United Kingdom**, it emerges that while old-aged women do not express a markedly lower propensity to work, perceived age-related barriers to employment such as ageism are likely to affect women's behaviour.[13]

Attracting men and women in their mid-life into employment and retaining more old-aged workers in their jobs is crucial to the viability of the European social model. However, it is also fundamental to workers' well-being that they be allowed a certain flexibility and a real choice about when to retire. For example, early retirement is allowed in many Member States for workers employed in physically demanding jobs or in jobs with difficult working conditions. Although there are no specific studies focussing on Europe, a recent study on the USA has documented that there, as of 2009, although men on the whole were over-represented among workers employed in physically demanding jobs or in jobs with difficult working conditions, a smaller share of male workers in the oldest age group was employed in such jobs (34.7 %) than in the youngest age group (38.3 %), while a greater share of female workers in the oldest age group was in such jobs (37.2 %) than in the lowest age group (30.2 percent).[14] Thus, further research focussing on Europe is needed in order to investigate the possibly gendered nature of policies and institutions regulating older workers' employment conditions as well as the relation of these conditions with early retirement schemes.

Finally, in some countries a peculiar channel for early exit from the labour force used to be through access to disability, sickness and incapacity benefit schemes.[15] Consistently with an overall strategy of active social inclusion, such schemes are increasingly being reviewed to increase the incentive for workers to remain at work.

Table 2 – Early retirement arrangements

Early retirement pension

[12] See *El Pais*, 21st February 2010, interview to the Ministry of Labour and Immigration, Celestino Corbacho, available at: http://www.elpais.com/articulo/primer/plano/Hay/prohibir/prejubilaciones/empresas/beneficios/elpepueconeg/20100221elpneglse_4/Tes

[13] See Ginn, J. and Arber, S. (1996).

[14] See Jin Rho, H. (2010).

[15] See Corsi, M. and Samek, L. (2010).

Country	*Minimum Legal Retirement age*	*Comments*
Austria	M: 61.5 – W: 56.5	Between 2004 and 2017 the age limits for early retirement will be gradually raised from 56.5 (women) and 61.5 (men) years of age to the statutory retirement age (60 for women and 65 for men). At present, there only exist two different forms of early retirement: the early retirement due to extremely long insurance (*vorzeitige Alterspension bei langer Versicherungsdauer/"Korridorpension"*) and a special form of early retirement available to people working in physically extremely demanding jobs.
Belgium	M: 58 – W: 58	According to the Generation Pact (political agreement by the federal government, complemented by agreements between the inter-professional social partner organisations), the official minimum age is fixed at 58 years. But there are still many exceptions that allow for even earlier withdrawal from the labour market, in some cases from the age of 50-52. The early-retirement age depends on the sector-specific collective labour agreement (CA). CAs are needed to obtain exceptions for very physically demanding professions (pre-pension for a worker who is 56 years old and has worked for a minimum of 33 years) and long careers (pre-pension is possible at 56 or 57 years, depending on the number of years worked and within certain time restrictions that collective agreements can fix).
Bulgaria	M: 52/57 – W: 47/52	Only available to certain categories of workers, early retirement is possible up to 31.21.2010. Certain professions (so called group 1) may retire at 52 (men) and 47 (women); others (group 2) at 57 for men and 52 for women.
Cyprus	M: 63 – W: 63	
Czech Republic	M: 60 – W: (60-57)	After reaching at most five years before the statutory retirement age (since 2010, previously it had been only three years) and meeting the minimum mandatory insurance period the person is entitled to early retirement. With this scheme the reduction in the pension is 0.9% of the tax base per every 90 days remaining up to retirement age, if the period before the statutory retirement age is shorter than 720 days. If the early retirement is by more than 720 days, as from the 721st day the reduction in the pension is 1.5% for every 90 days.
Denmark		No retirement possible before the statutory pensionable age of 65 years.
Estonia	M: 60 – W: 60	Early Retirement Pension (*ennetähtaegne vanaduspension*) is available in case of at least 15 years of pension qualification period, up to 3 years before the legal retirement age, but there are various occupational pensions that allow for retirement even earlier. The amount of pension is permanently reduced by 0.4% per each month of earlier retirement which means that the amount of pension will be affected by early retirement for the rest of the person's life. This should work as a disincentive to take up early retirement. Working while receiving early retirement pensions is allowed after the person has reached statutory pension age. The pension is recalculated when the person has acquired additional pension insurance periods (but still applying the reduction factor). It is possible for a parent of 3 or more children to retire before pensionable age with no reduction of the amount of pension. A parent of three children may retire one year earlier, parent of four children may retire 3 years and five or more children 5 years before the retirement age if they have 15 worked for 15 years in total. Only one of the parents (or step parents) may take earlier retirement.
Finland	M: 62 – W: 62	National pension (*Kansaneläke*) and statutory earnings-related pension (Työeläke): Early old-age pension from the age of 62 (60 if born in 1944 or earlier).

France	M:56 – W: 56	General scheme for employees (*Régime général d'assurance vieillesse des travailleurs salariés*, RGAVTS): From the age of 56 for the insured who started their professional activity at the age of 14 and under a triple condition (duration of insurance, duration of contribution and retirement age). From the age of 55 for the insured with severe disabilities who fulfil the minimum periods of insurance and contribution.
Germany	M: 63 – W: 63	From the age of 63 (or 60 for severely handicapped persons) after 35 years of pension insurance periods. From 60 for those born before 1952 under specific conditions.
Greece	M: 55 – W: 55	Varies according to specific conditions.
Hungary		Varies according to specific conditions, but not related to any age limits.
Ireland		For public sector retirement age is not age related but full pension requires a full 40 years of contributions. There is a minimum public sector retirement age of 55 for firefighters and police and a compulsory retirement age of 60 for police.
Italy	M: 61 – W: 61	Early retirement pension (*pensione di anzianità*): retirement is allowed at any age when 40 years of contributions are accumulated, or with a mixed criterion based on both years of contributions and age. In the latter case minimum requirements will increase up to 2013, when they will equal a minimum age of 61 (62 for the self-employed) and 36 years of contributions. Pensions may be awarded to employees of companies in economic difficulties (*pre-pensionamento*), but procedures are determined each time according to the special cases.
Latvia*	M: 60 – W: 58.5	Early pension available 2 years before standard pensionable age.
Lithuania	M: 57.5 – W: 55	Persons are eligible for early retirement pension if they have an insurance period of 30 years, they are registered as unemployed for at least 12 months, and the age is less than 5 years to retirement age.
Luxembourg*	M: 57 – W: 57	Early retirement pension (*pension de vieillesse anticipée*): From 60 years of age (on condition that 480 months of effective insurance or assimilated periods can be proved). From 57 years of age (on condition of 480 months of effective insurance).
Malta		No early pension.
The Netherlands		Fiscal facilities for early retirement have been abolished. Early retirement systems disappeared; some transition measures still persist, but will expire in 2015.
Poland	M: 60 – W: 55	Persons born before 1.1.1949, early pensions for specific cases. Person born after 1.1.1949, no provisions.
Portugal	M: 55 – W: 55	The current Reform Law (Law 60/2005 December 29, amended by Law 52/31.08.2007) contemplates the possibility of early retirement. Accordingly, 55-year-old people having worked for at least 30 years have been able to apply for early retirement as from January 1, 2009. However, a 4.5% penalty per year is deducted considering the legal age, 65 years old.
Romania	M: 60 – W: 55	Only available for certain categories of workers, such as those who contributed under special or difficult working conditions, the disabled, women with multiple births, etc. Retirement is allowed up to 5 years before minimum retirement age.

Slovakia		Early retirement pension (*predčasný starobný dôchodok*) is possible and varies according to specific conditions. Entitlement to an early retirement pension has been tightened with the 2008 revision of pension laws and is granted to a person (a) with at least 15 years' pension insurance, (b) who has less than 2 years till statutory retirement age, (c) his/her retirement pension is higher than 1.2 times of the minimum subsistence level determined by the government. The amount of an early retirement pension is calculated using special formula, while every 30 days of early retirement are penalised with 0.5% (or 6% per year) of the calculated pension.
Slovenia		No special early pension. Possibility of exceptions (no malus) in the case of retirement at the age of 58 provided that a person has completed 40 years (men) or 38 (women) years of service.
Spain	M: 60 – W: 60	60 years of age for certain persons who were insured according to the system abolished on 1.1.1967. 61 years of age for employees in certain cases.
Sweden		Varies according to specific conditions, but not related to any age limits.There is early pension if a person is disabled, sick or incapacited.
United Kindgom		No early pension.
Croatia	M : 60 – W: 55	For men 60 years and 35 years of insurance contribution, for women 55 years and 30 years of pension contribution. The new law which came into force on 1 November 2010 gradually increases (up to 2030) requirements for earlier retirement for women to 60 years and 35 years' contributions.
FYROM		No early pension.
Turkey		After the 2006 pension reform, the minimum contribution period for women with children is shortened by up to 2 years (730 days) per birth, up to two births (i.e. a maximum of 4 years or 1,460 days).
Iceland		Fishermen and pilots can retire at 60 and policemen at 65 years old.
Liechtenstein	M: 60 – W: 60	Flexible retirement is practised, i.e. women and men may freely choose to retire between the ages of 60 and 70. Early retirement pensions are permanently reduced, i.e. even after the regular retirement age has been reached; conversely, late retirement leads to an actuarial increase in the pension. The rate of reduction depends on how early the retirement is; it varies from 16.5% (if retirement is four years early) to 0.25% (if retirement is one month early).
Norway		About two-thirds of employees work in businesses participating in early retirement programmes under the Contractual Early Retirement Scheme (AFP). This scheme, which was introduced in 1989, allows retirement from age 62. The pension level under this scheme is about the same as the ordinary old-age pension from 67 years of age, i.e. if the person had continued until that age in the job he/she was holding at the time he/she actually retired. After the pension reform people will generally be able to draw flexibly on their retirement funds from the age of 62 years, although if retiring early the pension will be much smaller.

Source: Corsi M. and Samek M.(2010).

(*) *Employment in Europe* (2007), chapter 2, "Active ageing and labour market trends for older workers", p. 84.

A number of recent reforms have strengthened the link between pension benefits and past contributions to the system. Besides the introduction of actuarial corrections, discussed above, this process has mainly been through the introduction of longer contribution periods required to qualify for a full pension, and by devising formulas for the calculation of benefits that refer to lifetime earnings in the place of the average salary of the last few years. The compound effect of these measures is that

pension benefits will increasingly depend upon workers' entire career, with an ambiguous gender effect. On the one hand, since men's salaries typically exhibit higher dynamism in the late career and the gender gap is higher at old age, such reforms reduce men's pension entitlements more than women's. On the other hand, since women exhibit more irregular and interrupted career patterns, they may suffer sharper reductions in benefits determined with reference to lifelong earnings. The final gain or loss implied by these policies isthus varies greatly between women and men of the same country, and crucially depends upon the details of pension system regulations and benefit formulas.[16]

Reforms of public pension schemes have often led to a decrease of projected individual replacement rates. Many Member States have increased the accrual of pension rights if people work longer, which should act as incentives to work longer. However, a crucial challenge for the capacity of European pension systems to contribute to the active inclusion of elderly men and women is the fact that women often fail to accumulate sufficient pension entitlements to secure a decent standard of living in old age.[17] The higher risk of poverty faced by women in old age depends primarily on their lower accumulation of pension rights during working life, which is mainly a consequence of the gender pay gap and of women's more frequently interrupted careers.

The accumulation of pension entitlements for women is lower than for men especially within individual and occupational pension plans (the second and third pillars), because these are more directly linked to employment and wealth accumulation. Member States differ to a large extent in the nature and extension of the second and third pillars within their pension systems. However, it has been highlighted that in the vast majority of cases private schemes fail to take into account periods of income reduction (and thus lower contributions, or none at all) due to unpaid work burdens.[18]

There are no universal solutions to the problem in the first or any other of the pillars, because in each country it is necessary to find a balance between adequacy of benefits and social sustainability of the system, also in a gender perspective. On the one hand, in particular women who take one or more career breaks due to care responsibilities should be able to enjoy a certain level of social security in old age. On the other hand, a gender-assessed pension system would need to compensate for women's disadvantages in the labour market without providing incentives towards maintenance of the current gender roles and unfair division of unpaid labour between the sexes.

A partial solution to the issue of low pension income may rest in the policy adopted in a number of countries (see Box 1), allowing accumulation of pension and labour income. This policy creates more favourable conditions for growth in employment of persons of retirement age and, coupled with a larger diffusion of part-time and flexible work arrangements, may help sustain the income of the younger women pensioners.

Box 1 – National schemes allowing the accumulation of pension and labour income

Czech Republic

Since 2010 new measures have been introduced with the aim to increase the employment of older people. If a person continues to work after reaching the entitlement to a pension, for every 90 calendar days of employment his/her pension increases by 1.5%, considerably faster than during the years worked before retirement age. Alternatively, the person may opt to receive one half of his or her pension temporarily while carrying out gainful activities: in this case the retirement pension is increased every 180 calendar days of employment by 1.5%. Finally, he or she may even decide to receive his/her full pension while carrying out gainful activities, with the consequence that his/her retirement pension will only increase by 0.4% every 360 calendar days of gainful employment.

Estonia

As an incentive to work, since 1996 working pensioners have been entitled to full old-age pension while working. Also, working in retiremment increases the amount of pension if the person is also paying social contributions. This applies only

[16] See Corsi, M. and D'Ippoliti, C. (2009).

[17] See Horstmann, S. and Hüllsman, J. (2009).

[18] See Ginn, J. (2004).

in the case of pensioners entitled to an old-age pension and not in case of early-retirement pension, the national pension (minimum guaranteed pension) or the survivor's pension.

Slovenia

The Ministry of Labour, Family and Social Affairs (MLFSA) encourages 'personal additional work', or work intended for those whose working status is already defined (e.g. retired people). It enables legal performance of some types of activities, such as occasional help in household work, collecting herbs or forest fruits, home-crafts, etc. The condition is that income from this type of work should not exceed the minimum income. Moreover, recently the government offered for public debate the draft version of a new Mini-work Act that would enable pensioners to be more active through occasional and temporary work arrangements.

Spain

Law 35/2002 introduces what is known as flexible retirement, which allows workers over 60 to be employed in a part-time job while receiving a retirement pension.[19] These part-time jobs are limited in number between 25% and 75% of the full-time jobs supplied by the employer. The retirement pension is reduced proportionally to the length of the daily working time. When the worker fully retires a new pension is calculated, including the contributions made during the part-time job. Similar to flexible retirement, within the same reform the Royal Decree 1131/2002 also made it possible for workers aged 60-64 to access partial retirement, if a replacement contract is made with a younger worker.

United Kingdom

Since April 2006 it has been possible to remain at work with the same employer, possibly on a part-time basis, while starting to draw an occupational pension. At the same time, however, the age from which an occupational or private pension can be drawn was raised from 50 to 55.

Source: Corsi M. and Samek M.(2010).

In some countries, another solution adopted to tackle the issue of women's lower pension benefits is the introduction of specific forms of flexible retirement options or pension credits for women with children. For example, in **Estonia**, it is possible for a parent of 3 or more children to retire before the standard pensionable age with no reduction in the amount of pension. A parent of three children may retire one year earlier, a parent of four children 3 years before, and of five or more children 5 years before the retirement age if they have worked for 15 years in total. Only one of the parents (or step parents) may opt for the earlier retirement. In **Norway**, the current pension reform provides benefits for the time spent at home caring for small children, up to 6 years per child.[20] In **Sweden**, a supplementary pension entitlement is allocated to parents of children below 4 years of age, financed from general tax revenue.[21] In the **United Kingdom**, the Pensions Act 2007 introduced a system of weekly credits for those who take time out of the labour market to care for children up to age 12 and for those who spend at least 20 hours per week caring for severely disabled people. However, from a gender perspective it is to be noted that while allowing parents to retire earlier induces older workers to withdraw from the labour force, pension credits constitute recognition of unpaid work without implying disincentives to work. The main limitation of this measure is that most countries in which it is enacted only recognise pension credits for periods of childcare and not care in general (for example, not for eldercare).

3. Policies affecting the availability of jobs for older workers and their employability

Besides pension reforms, a number of Active Labour Market Policies (ALMP) have been adopted to encourage older workers to enter or remain longer in the labour market: (i) enabling more flexible forms of employment and work for older persons; (ii) encouraging employment of older people through financial incentives to employers and employees.

[19] More information about flexible retirement can be found at the Spanish Social Security website: http://www.seg-social.es/Internet_1/Trabajadores/PrestacionesPension10935/Jubilacion/RegimenGeneral/Jubilacionflexible/index.htm#35811

[20] Norwegian Labour Administration, Information on old-age pensions http://www.nav.no/page?id=397

[21] Socialdepartementet (2008), p. 34.

Indeed, while lifelong learning and continuing education are fundamental to allow older workers to update their skills and prevent the obsolescence of their human capital, in order to support employment for older women it is crucial that public and private services be easily accessible, of high quality and affordable for older people. From this point of view there is the possibility that insofar as Active Labour Market Policies effectively increase employment for older women there may be a reduction in the provision of informal care at home, women being the prime informal carers. Such a situation may place pressure upon the public provision of care services, jeopardising welfare for older men and women as recipients of care. Thus, a comprehensive active social inclusion strategy is necessary. As shown in Box 2, a framework of Active Labour Market Policies often includes both financial incentives for employment of older workers and supporting services such as placement, retraining and provision of care services.

Box 2 - Examples of national Active Labour Market Policies

Belgium

One (positive) effect of the "Generation Pact" is outplacement for employees made redundant. Structured in several steps to enable dismissed workers to find another job, outplacement policies can be summarised as follows:[22] 1) introduction of a right to outplacement for all redundant employees aged 45 or over (white- and blue-collar). The Collective Labour Agreement (CLA) in 2002 represented a turning-point: the employer is required to offer outplacement support to the redundant employee. Should he/she fail to do so, a penalty of € 1,800 must be paid to the federal Unemployment Benefits Agency (RVA). In 2003, it was agreed in the federal employment conference that outplacement should be introduced as an employment stimulation instrument during restructuring programmes. Financial incentives were provided for businesses to invest in the re-employment of employees made redundant as a result of restructuring. 2) Transformation of the right to outplacement support into an obligation for both the employer and the employee. The "Generation Pact" went a step further by requiring the businesses undergoing restructuring that applied for reduction of the early retirement age (which remains common practice in Belgium) to set up an employment unit. An employment unit offers basic administrative services to the target group for early retirement, registers and refers redundant employees to an outplacement agency. An employment unit is established by a partnership between (among others) the Public Employment Service (PES), the employer, and the outplacement agency. Employment units used to be temporary and run by the business in reorganisation. For the smaller businesses, the PES runs permanent employment units in each of the labour market regions. The new CLA provides for a new procedure, and the services provided and the service provider now also have to satisfy a number of quality criteria. Under the new CLA 82bis, the initiative has shifted from the employee to the employer. For those aged 45+, the employer is required to offer outplacement support. For younger employees, this is voluntary. The development from right to obligation has considerably increased the volume of outplacement. In 2007, we found that 58% of employees aged 45 or more (after collective dismissal) participated in outplacement support, compared with 8.8% of the under 45.

Liechtenstein

The "Volunteer Work Certificate" was introduced in 2003, aiming primarily to support women of late working and early retirement age. Volunteers should be able to use the Volunteer Work Certificate to record their accomplishments and length of experience. The basic idea was that the evidence of volunteer work and corresponding training could be important in particular when re-entering the workforce, since years of volunteer work build up knowledge and skills that are also useful in paid employment. These activities in support of women re-entering the labour market were widely presented and discussed in the media. However, participation in these few activities was not as high as expected. It is unclear whether this was due to a lack of interest or to limited opportunities. No evaluation has been conducted and there were no numerical targets. Moreover, there are no data on the employment rate of women returning to the labour market in Liechtenstein. Since it is primarily women who are engaged in voluntary social work and are confronted with the difficulties of re-entering the workforce, the Volunteer Work Certificate represents at least social recognition of unpaid work, which could facilitate the re-entry of women into the workforce. However, by focusing on so-called "female working capacity" it may reinforce gender stereotypes.

Poland

The programme "Active Woman" (*Aktywna kobieta*), launched in 2007, was targeted particularly at senior women aged 50 or more. Activation instruments of the programme included mainly training and re-training (especially in view of those occupations more in shortage in the labour market) and promotion of self-employment. In some cases these measures

[22] Struyven, L. and De Cuyper, P. (2009).

included additional support, for example in the form of reimbursement of the transportation costs related to training. In 2007, the sum of PLN 15 millions (or more than € 3.8 m)[23] was budgeted for the "Active Woman" project. [24] In October 2008, a large and comprehensive labour market programme called "Solidarity across Generations - measures aiming at increasing the economic activity of people over 50" (*Solidarność pokoleń – działania dla zwiększenia aktywności zawodowej osób w wieku 50+*) was approved by the government.[25] The programme sets seven specific operative goals grouped under two categories: "Labour market policies" and "Social benefits adjustment". The former group is regarded as more relevant than the latter, in terms of both number of goals and level of financing. Two operational goals clearly address employment of women older than 50. One is "Expanding opportunities of employment for women" (financed *inter alia* by the European Social Fund), which involves four tasks. These are oriented to the development of services that would allow for better conciliation between career and family life, mainly through simplification of regulations on the establishment of kindergartens and support for their development, especially in rural areas, making it possible to finance company-based kindergartens from the company's social fund, and support for other forms of childcare. Some of these tasks have already been implemented, others are under implementation. However, it also emerges from public debate that substantially more action is needed. The other is the "Limitation of employees' withdrawal from the labour market within the social benefit system". Detailed tasks focus on the rise of the effective retirement age and a gradual equalising of the retirement age of women and men. While the former is still under discussion, development of the latter has in fact been postponed.

Source: Corsi M. and Samek M.(2010).

With regard to increased employment flexibility for older workers, in several countries modified working time arrangements have turned out to be one of the most important aspects to ensure that older workers stay longer in employment (see Box 2). In particular, it is largely recognised that part-time work can be a means for enhancing work–life balance and the employment rate of older workers, both men and women.[26] From a life-course perspective, it is particularly important that workers benefit from a reversibility of working time arrangements, or in other words that they may decide to make more than one transition from full-time to part-time or vice versa.[27] According to several researches on representative samples of the European population, a certain number of part-time workers are underemployed, i.e. they would like to work longer hours than they do. By contrast, from a gender perspective it emerges that many women workers would like to able to switch to part-time employment in order to conciliate their work and family life better. Part of the obstacles to a greater flexibility of employment arrangements reside in labour demand, because firms may incur greater costs (for example the cost of hiring a second worker if partial replacement is necessary). For this reason, as shown in Box 3, Member States often offer financial incentives for such arrangements. However, among other obstacles there may be the disincentives embedded in the institutional framework. For example, with regard to the legal regulation of employment, in order to promote part-time work and job sharing it is fundamental for flexible workers to enjoy the same rights as full-time workers. As for firm organisation and practices, disincentives may lie in the human resources policy. For example, according to a recent survey, 39% of firm managers and 51% of employees reported that promotion prospects for part-time workers were not the same as for full-time workers.[28] Finally, an obstacle to the diffusion of flexible work arrangements may rest with pension system regulation. Some Member States have started to review pension provisions for workers with atypical careers and for the self-employed, with a view to easing access to statutory and supplementary pension schemes. More in general, income gained from part-time or flexible work should not affect the pension level in a less favourable way than income from full employment. For example, some Member States allow people to acquire pension credits for periods of short-term contracts, part-time and voluntary work as well as for some breaks in the work career such as for child and old-age care, education and unemployment.

[23] Polish zloty (PLN) is converted into euro (€) assuming 1 € = 4 PLN. Note, however, that the exchange rate fluctuates considerably over time.

[24] See www.mpips.gov.pl

[25] The programme, together with its short English version, is available on the MPiPS website, http://www.analizy.mpips.gov.pl/index.php/komunikaty-topmenu-49/58-program-50.html.

[26] Cfr. Leber, U. and Wagner, A. (2007).

[27] See, for example, Fagan, C. (2001).

[28] European Foundation for the Improvement of Living and Working Conditions (2007).

Box 3 - Enabling more flexible forms of employment

Austria

The most relevant measures include the old age part-time scheme: part-time work for older workers aims at allowing them to reduce their weekly working hours without losing entitlements to an old-age pension, or to unemployment or health insurance. Employers entering into a part-time work agreement with older employees receive a grant called "part-time allowance for older workers"(*Altersteilzeitgeld*).[29] This part-time work allowance is paid from unemployment insurance funds, while the Public Employment Service (PES) funds the gap in social insurance contributions to the pension, unemployment and health insurance. If all eligibility criteria are met,[30] the part-time work allowance for older workers covers half of the additional cost of employer contributions to social insurance in excess of the hours actually worked by an employee on part-time work for older workers. In 2008, women from age 52.5 and men from age 57.5 were entitled to reduce their working hours by 40-60% and receive a PES allowance to give them a total income of 70%-80% of their previous income. Up to 2013 these age limits will be gradually raised to 55 years for women and 60 years for men, in accordance with the provisions of the 2004 Pensions Reform. Between January and June 2009, the number of recipients of a part-time allowance for older workers steadily decreased, according to PES figures numbering 18,457 in June 2009. According to the PES, a major reason for the declining popularity of the scheme is the fact that from January 2004 tighter regulations were introduced for the scheme to put a stop to excessive "blocking" of working hours (that is, the practice to continue working the standard hours for two and a half years and then take full time off for the remaining two and a half years). Under the new scheme, the PES only covers 55% of the additional costs for the employer if hours are "blocked", compared to 90% if the person on old-age part time gradually "eases" into retirement. In addition, the "blocking" of working hours was made harder by obliging employers to take on a substitute worker. The number of participants in the scheme is expected to rise again following the introduction of new regulations in September 2009. Within the framework of Labour-Market Stimulus Package 1, the scheme was redesigned to increase its attractiveness for employers: they are now no longer obliged to hire a substitute employee, even if the employee "blocks" his or her working hours.

Belgium

From 2000 to 2007, there has been a sharp increase in the proportion of older people taking up their "time account right" by reducing working time by 20% or more. According to some research this may suggest that part-time career breaks at an older age are conceived as an initial step towards early retirement.[31]

Estonia

Part-time work is opted for mostly by older workers (in 2005, about 12% of the 65-69 year old and 10% of the 60-64 year old employees were working part-time).[32] In 2006, 28% of women and 14% of men aged 60-64 planned to work part-time in the next five years before moving to full retirement, while among workers aged 55-59, 34% of the men and 32% of the women planned working part-time prior to retirement (Luuk 209). Despite some changes in the system, the taxation system does not favour the use of part-time work at the company level, as the cost of hiring two part-time workers is significantly higher than that of hiring one full time worker.

Germany

The law on part-time working for older employees (*Altersteilzeitgesetz*) aims at allowing older employees gradual exit from working life by facilitating early withdrawal from employment without drawing a pension. Employees aged 55 and over may halve their working hours and have part of the resulting loss of income replaced. If the employer hires a replacement, the Federal Agency for Labour takes on the additional costs.[33] The proportion of women taking advantage of part-time working for older employees rose significantly from 26.3 % in 2000 to 44 % in 2007.[34]

Italy

At the national level, employment policies in favour of adult workers are still fairly rare and not adjusted within a

[29] For more detailed information on the funding of part-time work for older workers through the Public Employment Services, see: http://www.ams.at/_temp/noe/14180.html

[30] Barred from participating in the scheme are workers who receive benefits from pension insurance (with the exception of widow's/widower's pensions), exceptional benefits under the Law on Strenuous Night Work (Nachtschwerarbeitsgesetz) or a civil service pension, or who are already entitled to receive one of these benefits.

[31] See Vanthuyne J and Bevers T (2009).

[32] See Anspal, S. and Karu, M. (2007).

[33] This promotion of part-time working for older employees by the Federal Agency for Labour terminated at the end of 2009.

[34] Hans-Böckler-Stiftung (2009).

comprehensive framework. However many Regions have enacted their own laws and regulations. For example, seven Regions[35] have drafted regional laws in the direction of supporting employment within an active ageing strategy and for the re-placement of older workers. There are many agreements between Regions and INPS (the national agency for social protection) to experiment forms of flexible work for older workers in seasonal jobs (as regulated by the Ministerial Decree 12 March 2008); incentives for adult workers (in Friuli, Puglia and Toscana Regions), and a Framework Contract Agreement to recognise social benefits for older workers (Basilicata Region).

Source: Corsi M. and Samek M.(2010).

In several countries *financial incentives* are offered to companies employing older workers (see Box 4). In many countries, policies are often targeted to labour inclusion of elderly people or "vulnerable population groups"; in other words, they frequently adopt a "one-size-fits-all" approach. Gender is rarely a qualifying requirement for participation in these programmes, though in some cases incentives are higher if the employer hires elderly women. As mentioned above, the rationale behind the provision of financial incentives is to reduce the perceived gap between elderly workers' cost and their productivity. Since labour costs are often proportional to workers' tenure or seniority, it is generally lower for women. However, the higher unemployment and inactivity rates for elderly women suggest that higher incentives for the hiring of women are a sensible strategy. As shown in Box 4, incentives less frequently benefit the employees because, as mentioned in the previous section, the supply labour offered by elderly workers , and by elderly women in particular, seem more determined by cultural factors and external constraints than by financial considerations.

In some countries special incentives target employers going through restructuring processes, with the aim to induce them to retain older workers. Sufficient data to evaluate the gender impact of firm restructuring are not available, although the issue may prove relevant in the present economic crisis. One study by the Italian Ministry of Labour (jointly written with the Ministry for Equal Opportunities)[36] shows that in 2009 more men than women workers were receiving unemployment benefits (CIG), being made temporarily redundant (the CIG benefit is temporary income support provided in cases of cyclical or temporary firm crisis, before workers are actually dismissed). However, men outnumber women in Italy's labour market, and indeed the share of women recipients of the benefit was greater than their share in employment. Thus, given the possible cases of discrimination in firing incentives to firms undergoing restructuring processes, this may be taken to be a positively gendered policy. By contrast, the case of Italy also shows that men may benefit from a specific form of financial incentives comparatively more than women. Indeed, in many countries social contribution reductions or exemptions are granted to workers who continue working after qualifying for an old-age pension, or to employers who hire old-aged workers. When social contributions are proportional to wages these measures effectively provide larger financial support to male workers (or to firms hiring old-aged men, respectively). Moreover, if these measures aim at inducing a postponement of retirement in those systems in which eligibility depends on a certain number of years of contribution, they disproportionally affect men, who are more able to accumulate long contributory histories at a relatively younger age than women. Thus, in Italy, in the year 2005 a disproportionate 28,990 out of 32,131 recipients of this kind of financial incentive were men.[37]

Box 4 - Financial incentives schemes too long table (more than 4 pages !)

Austria

The "Bonus-Malus System" offers both a positive and a negative incentive for employers. If a company employs a person above 50 years of age, the contribution to the unemployment insurance is abolished. At the same time employers have to pay a contribution in the form of the unemployment insurance ("Malus") when dismissing a worker over 50 years who has

[35] Friuli Venezia Giulia, Lazio, Liguria, Lombardia, Marche, Sardegna and Veneto.

[36] Carfagna, M. and Sacconi, M. (2009).

[37] Senato della Repubblica Italiana (2005).

worked for the company for at least ten years.[38] Other relevant employment measures include "Come back", a subsidy scheme aimed at bringing elderly workers (men above 50 and women above 45) as well as long-term unemployed persons back into employment: when they are hired, employers receive 66.7% of labour costs for a maximum period of 2 years. Integration subsidies are targeted to the long-term unemployed, elderly employees, women returners, or persons with disabilities. According to evaluations, women above 45 in particular were benefiting from this subsidy. In 2006, a temporary subsidised wage scheme ('Kombilohn') was enacted, intended to serve as an incentive for employers and for the long-term unemployed under the age of 25 and over 45 in low-wage sectors. The model was not very successful, and in July 2009 a new subsidised wage scheme came into force: female labour market re-entrants, unemployed over 50 or persons with disabilities who have been unemployed for more than 6 months will be subsidised with € 150 monthly for part-time jobs or € 300 for full-time jobs when the gross wages for these jobs are between € 650 and 1,700.

Cyprus

In 2009, 23% of public assistance recipients were elderly (no gender disaggregated data available). When determining the amount of public assistance for an applicant aged 63 or more years, monthly earnings of € 170 from work are not taken into account. Furthermore, a sum of up to € 1,700 may be granted for training or professional equipment for the claimant or a dependant.[39] Other schemes co-funded by the European Social Fund include the "Scheme for the provision of incentives for the hiring of unemployed persons" and the "Scheme for the provision of incentives for the hiring of persons belonging to vulnerable groups" (including older workers). The first involves the provision of financial incentives to employers for hiring the unemployed by subsidising 65% of the annual wage for the first 12 months of employment to a maximum of € 13,000 as well as the transportation costs for the commuting employee. The second involves the subsidisation of 60% of annual salary to a maximum of € 1200 per month for the first six months of employment. Specific measures that target inactive women include the programme "Promotion of Flexible Forms of Employment" (FFE). During the period 2004-2006 the aim of the programme was the integration of inactive women into the labour market by offering more flexible forms of employment. The main criterion for participation was inactivity for at least the previous 12 months. Criteria for participation were relaxed for women under 25, over 50, and lone parents. Through the scheme, businesses were subsidised for a 12-month period in the measure of the 50% of the employment cost of the hired worker. In turn, each worker was subsidised for the travelling cost to and from her workplace. 195 women benefited from this programme and were placed in 145 businesses. According to the evaluation of the programme, 24% (188) of applicants were 50 years old or above. Of these, only 38 women found employment, corresponding to 20% of all the women employed through the programme.

Denmark

In February 2008, the welfare reform was followed up by a "Job Scheme", intended to increase employment and rrender people independent of public benefits. The main point in the Job Scheme was to strengthen employment among seniors and persons with reduced working capacity. The Job Scheme included: a special lower-limit allowance of DKK 30,000 (€ 4,010) per year, introduced for pensioners and reduced employment requirement for postponed retirement; tax reduction for 64-year-olds who have worked full-time since the age of 60 and with an average annual earned income below DKK 550,000 (€ 76,000). In 2008 a scheme was introduced under which people over 55 years who lose their entitlement to unemployment benefits are allowed to have a 'senior job' in their local authority on ordinary pay and working conditions, until the age when they are entitled to early retirement benefit. A temporary wage subsidy scheme for older unemployed people who obtain jobs in private-sector companies has been introduced for those aged 55+, who have been unemployed for 12 consecutive months and are recruited for positions in private-sector companies. The wage subsidy can be received up to 6 months. There is also financial support for various activities that support the postponement of retirement of seniors or return to the labour market. One such initiative is the creation of the fund to support networks for seniors 55-59 of age in order to assist them in finding work (*Pulje til selvaktiveringsnetværk for seniorer*). Despite the fact that women, and especially single women, tend to retire earlier than men, there are no special initiatives with a gender focus. Research has shown that the gender difference is especially pronounced when the employees find it difficult to live up to the job demands and when new technology or job assignments are introduced. Here, women tend more often than men to retire from the labour market as a consequence[40].

Germany

The labour market policy reforms (known as the "Hartz Reforms") have contributed to an increase in labour market participation by older people since 2006. The eligibility period for unemployment benefit for older people, which was increased several times before 2006, was cut to a maximum of 18 months for over-55s with the "Hartz IV" reform. In the face of massive political protests, the eligibility period was again extended as from 2008 to 24 months from age 58. After 12 months of unemployment, unemployed people (regardless of their last income) no longer receive insurance benefits but a basic needs benefit based on the social and cultural existence minimum. This means, especially for older skilled workers who had previously enjoyed a high income (and therefore drawn a high level of Unemployment Benefit I), a drastic drop in

[38] The regulation was abolished in 2010 due to lacking sustainable effects. See http://www.ams.at/_docs/Topline_3-2009.pdf

[39] Public Assistance and Services Law 1991-2003 www.mlsi.gov.cy

[40] See Jørgensen, M.S., Larsen, M. and Rosenstock, M. (2005).

income. This, too, significantly increases the attractiveness of remaining in employment or finding new employment without delay. These regulations are proving to be especially "painful" for older men, as a result deprived of their "breadwinner" role (in the traditional family model). Two other regulations have been restricted or abolished in the past few years, likewise affecting participation in the labour market in a negative way. Firstly, eligibility for structural short-time working allowance has been shortened to one year from 2005. Previously this benefit could be claimed for up to two years when companies undertook personnel adjustment measures, in order to avoid dismissing workers. During the financial and economic crisis, however, this instrument is again being used more heavily. However, it is being claimed predominantly by men, as this measure is aimed at labour market segments in which few women are employed. Secondly, what is known as the "Fifty-Eighter Rule" expired in 2008, which means that people over 57 years of age can no longer draw unemployment benefit without being obliged to seek work. Another important measure is the integration allowance for older employees, whereby employers taking on employees aged 50 and over receive wage cost subsidies. This subsidy can be claimed for up to a maximum of 36 months. The number of women to whom such subsidies are paid has, however, been declining since 2002. 4

Spain

There are several fiscal policies at the national and the regional level for the creation of new jobs for older workers. These policies consist in the reduction of the social security payments for newly hired older workers at the national level, while at the regional level the policy consists in subsidising social security payments. In Spain generally the age line to benefit from these reductions is set at 45 years old, instead of 55. Since 2001, the social security system has also been offering some incentives consisting in reduction by 50% of social security payments for companies that retain workers over 60 who have worked at least 5 years within that company. The reduction in the social security payments is increased by an additional 10% per year up to the age of 65, when it reaches 100% of the payments. A 49.15% reduction in core social security payments is granted for new open-ended work contracts with a previously unemployed person. This reduction is raised by an additional 10%-20% for women over 45 years old.[41] After a new Labour Reform, effectively from June 2010 higher tax reductions on social security payments apply for employers that hire unemployed women on an open-ended labour contract entered into up to 31 December 2011. They will benefit from a reduction on social security payments for three years of € 1,200 for workers above 45 years old. For women workers, this reduction is raised to € 1,400. As the social security payments are managed by the central government, regional governments cannot reduce the payments, but only subsidise them. As an example of this policy, there is a programme of social security payment subsidies for the hiring of women over 45 in the Autonomous Community of Valencia. With the same perspective an employment plan has been launched in the Autonomous Community of Andalusia, which also includes some active policy measures.

Source: Corsi M. and Samek M.(2010).

4. Efforts to change age management in work places and labour markets

In the first European guide to good practices in managing an ageing workforce,[42] *age management* is defined as those measures that combat age barriers and/or promote age diversity. These measures may entail specific initiatives aimed at particular dimensions of age management; they may also include more general employment or human resources policies that help to create an environment in which individual employees are able to achieve their potential without being disadvantaged by their age. In a publication by the European Foundation for the Improvement of Living and Working Conditions it is pointed out that while age management "needs to be implemented at the level of the organisation, age management may also be promoted through legislation or public policy for the ageing workforce as a whole, in order to strengthen labour market integration, increase or sustain productivity and improve the quality of the work environment."[43] The key actors in age management are the social partners and government at different levels, but also the NGO sector.

As shown in Box 5, most policies and experiences of age management are gender-blind. By contrast, an explicit gender perspective and gender-specific age management strategies would prove relevant in the face of the multiple discrimination faced by elderly women. This finding is shared by a specific report

[41] A reduction of an additional 20% for over 45 unemployed women is limited to those that have been unemployed for at least 12 months. Further information is available at the website: http://www.seg-social.es/Internet_1/Trabajadores/Afiliacion/Incentivosalacontra30035/InContRespCotSS/TIPOCONTRATO1K5/index.htm

[42] See Walker, A. (1999).

[43] Cfr. Naegele, G. and Walker, A. (2006).

on the subject prepared for the European Commission.[44] However, as the report highlights, "whilst age management strategies appeared to be gender neutral (the company case study sample certainly included a balanced mixture of companies with a predominately female or male workforce and companies with a gender-balanced workforce), there may still be gender specific preferences for the take-up of single measures, e.g. part-time work".

Box 5 – National experiences on changing age management

Austria

Social partners and other public institutions - the Commission for Equal Treatment and the Ombudsman for Equal Treatment[45] - have become increasingly active in tackling workplace discrimination on the ground of old age, also following the implementation of anti-discrimination laws in 2004. In 2008 the social partners launched an "Action plan for older workers" [46] focussing on health and occupational health prevention, part-time work for older workers and subsidised wage schemes ('Kombilohn').

Belgium

Since September 2004, a "Fund for Professional experience" (*Fond pour l'expérience professionnelle)* has provided financial support for work experience projects to promote employment opportunities, improve the quality of working conditions or work organisation for workers aged 45 and over. This fund is the major instrument to support employers for preventive diagnosis of the ability to continue working. A questionnaire is available to evaluate the ability of workers to perform their work and assess the necessary changes.

Czech Republic

The National Programme of Preparation for Ageing, 2008–2012 (NPPA) introduces the issue of age management into the Czech context: "age management strengthens social dialogue and improves the image of a company. It is an instrument for exploitation of valuable expertise of workers. A work team comprising workers of various ages is more stable and more productive. Age management requires the creation of a new model of work, learning and balance between professional and family obligations over the life course."[47] The corresponding measures are: to raise awareness of the benefits of age diversity in the workplace, good practice in age management and human resources management, age discrimination and protection against discrimination. Responsibility for these measures lies with the Ministry of Labour and Social Affairs and Ministry of Industry and Trade in cooperation with social partners, regional and local government, non-governmental and not-for-profit organisations.

Germany

It is in particular the seniority principle and specific dismissal protection regulations applying to older people that are regarded by employers as barriers to the employment of older people. The seniority principle, which provides for higher pay with increasing age, and applied in particular in the civil service, has now been abolished with the introduction of a new collective bargaining agreement structure: from BAT (Federal Employees' Collective Bargaining Agreement) to TVöD (Collective Bargaining Agreement for the Civil Service). In the private sector, this principle is in any case the exception. A further factor contributing to the protection of older employees is the greater protection against dismissal acquired with greater length of service.[48] However, there are very few provisions in collective bargaining agreements on further training for older employees. Older employees are under-proportional in their take-up of occupational training and qualifications acquisition measures provided by labour market policy.[49] Finally, the number of older employees at firm or works job level is also controlled. Various promotional and model programmes have been initiated, including some in cooperation with social partners and foundations. Not least, there are also a few job-related initiatives looking to an innovative staffing policy to promote the employability of older people in a time of demographic shift. The General Equal Treatment Act (AGG) of 2006 has, moreover, introduced new legal framework conditions dealing with age discrimination among other things, since age is still being equated with low performance. Rethinking in this area is only happening very gradually, however. Age-specific personnel strategies are still in their infancy. Around 40% of all German companies have taken on no older

[44] Cfr. Warwick Institute for Employment Research, University of Warwick Economix Research, & Consulting Munich (2006).

[45] http://www.gleichbehandlungsanwaltschaft.at/site/6419/Default.aspx

[46] http://portal.wko.at/wk/dok_detail_file.wk?AngID=1&DocID=840595&ConID=314816

[47] http://www.mpsv.cz/files/clanky/5606/starnuti_en_web.pdf

[48] http://www.bmfsfj.de/bmfsfj/generator/BMFSFJ/Service/Publikationen/publikationen,did=78114.html

[49] See Lott, M., and Spitznagel, E. (2010).

employees at all.[50] In particular, there are no personnel strategies with a multi-dimensional approach against disadvantages in the labour market and in companies and addressing the categories of both "gender" and of "age".

Lithuania

In 2005 a new Tripartite Cooperation Agreement between the Lithuanian Government, Labour Unions and The Organisations of Employers was drawn up. One of the priorities of the new agreement was the aim of securing equal rights in the labour market – also including the rights of older people. as from 2006 the Ministry of Employment and Social Affairs has allocated funds for NGOs representing older people. Actively involved is the Lithuanian Labour Exchange, which has entered into an agreement with the Council of Pensioners. One result of this agreement is a 2006 initiative called the Bank of Seniors, which aims to provide information about potential older workers for employers willing to hire pensioners.

The Netherlands

Under the heading of sustainable employability the memorandum calls upon social partners to include this issue in collective bargaining processes. This would include measures for education and training, also for broader competencies. The Government plans to create a legal mutual right to claim education and training, so that both the employer and the employee can take the initiative for further training. This should be one of the elements to support a more learning culture in companies. As for age-related human resources management, the government supports this, more in particular in the case of SMEs, gathering and disseminating information on good practices.[51] Also, subsidies were available (until mid-2010) for the implementation of good HRM practices in this field. The Government supports an organisation (Stichting Blik op Werk) that stimulates the use of the Work Ability Index (WAI – developed in Finland). Furthermore, the Netherlands is leading the European ESF-Age Network in the framework of ESF 2007-2013. The network will exchange expertise and good practices to support effective Age Management measures with ESF funds (75 billion Euros for the whole EU) and national funds. The network focuses on sustainable employability and work capacity, and also the transition from unemployment to work. Finally, the Dutch government places emphasis on improving working conditions for older workers, but also for younger workers in difficult jobs.

Norway

An important policy promoting active ageing is the agreement between the government, employer and employee unions to support and generally work for a more inclusive world of work. The first agreement identifying this policy was signed in 2001, the second in 2005, and the third in 2010. The current agreement will end in 2013. A central part of this policy is to promote active ageing, i.e. to make efforts to ensure that more people choose to stay longer in paid employment positions. A concrete goal of the new agreement is to increase labour market activation by 6 months for everyone over 50 years of age. A central means for reaching this policy goal is to raise awareness of the potential resource that senior workers can represent in public and private enterprises[52]. The agreement for an inclusive world of work rests on the assumption that the way to solve the problem, including excessive rates of early retirement, is to be found in the workplace. The agreement presupposes that employers and employees work together to achieve inclusive work-world objectives. The recommended methodology for improving employer-employee dialogue is increased focus on what employees with health problems and reduced working capacities can do (workability), rather than on concentrating upon what they cannot do. Responsibility for realizing this agreement is primarily placed with enterprise employers and includes support provided by the state.

United Kingdom

New legislation has been introduced to tackle age discrimination. Following a consultation process (1997) and a voluntary Code of Practice on Age Diversity in Employment (1999), the Employment Equality (Age) Regulation 2006 came into force in 2006. This prohibits age discrimination in employment and vocational training, including access to help and guidance, recruitment, promotion, development, termination, perks and pay. It covers age discrimination against both the old and the young. Upper age limits for unfair dismissal and redundancy are removed. A national default retirement age of 65 is in force, making it unlawful to force anyone into retirement before 65. It provides for all employees to have the right to request to work beyond default retirement age and employers have the duty to consider. Anti-discrimination policy has tackled the problem of how to identify age discrimination in a way that takes gender differences into account. Ageism in employment is measured against a 'prime worker', based on a male norm of a career trajectory, but efforts have been made to take into account women's different experiences (Duncan and Loretto 2004, 112). The establishment of a single equalities commission, the Equalities and Human Rights Commision (EHRC), in 2007 will help develop a better understanding of the 'double jeopardy' experienced by older women workers. Finally, the Equalities Act (2010) means that both age and gender discrimination are banned in provision of services and exercise of public functions. A public sector equality duty requires that public bodies are obliged to consider how spending decisions, employment practices and public services help promote

[50] See Brussig, M. (2005).

[51] See Cuelenaere, B. (2009).

[52] The intention strategy for an inclusive working life 2010-2013
http://www.regjeringen.no/upload/AD/publikasjoner/web-publikasjoner/2010/IA-avtale_24022010.pdf

age and gender equality.

Source: Corsi M. and Samek M.(2010).

5. Conclusive remarks

Active ageing strategies have so far focussed closely on raising senior workers' employment rates through pension reforms to develop incentives to retire later, on the one hand, and labour market policies on the other hand. While "passive" programmes tend to discourage the use of early retirement schemes, "active" measures aim at favouring employment retention and reintegration for senior workers. Moreover, in the most recent years implementation of so-called "senior planning" in several EU countries has encouraged firms to take senior workers into consideration and to adapt age management in work places.

The approach to active ageing has so far extensively focussed on senior worker employability, resulting in a dominant role played by pensions and social security reforms, with the main aim of postponing the age of retirement by law.

Most measures are based on the dominant male trajectory of work and retirement and are not explicitly gender mainstreamed. By contrast, a gender approach would prove fundamental to labour market inclusion of the elderly because in old age women suffer from the accumulated impact of the barriers to employment encountered during their lifetime. Thus, while repeated career breaks, part-time work, low pay and the gender pay gap characterise women's employment, in old age they may be the object of multiple discrimination. For example, in the labour market women are frequently regarded as "old" at a much younger age than men, while care burdens for their parents and grandchildren may compound to produce high barriers to old women workers' employment.

Moreover, while it would be critical for the labour market disadvantage, and care burdens in particular, not to penalise women in their pension entitlements, it appears that some pension reforms, by delaying retirement and forging tighter links between formal employment and pension benefits may negatively affect the already high risk of poverty for elderly women. Thus, while retirement deferral schemes on a voluntary basis are an effective way to promote active ageing for women, it is crucial for women's pension contributions to be boosted by crediting time spent caring and closing the gender pay gap so that women will not continue facing very high risks of poverty and social exclusion in old age.

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