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**EU comparative report on
the situation, policies and
practices for an aged
workforce in the EU**

Final report



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1. Introduction

1.1 The challenge of ageing in European societies

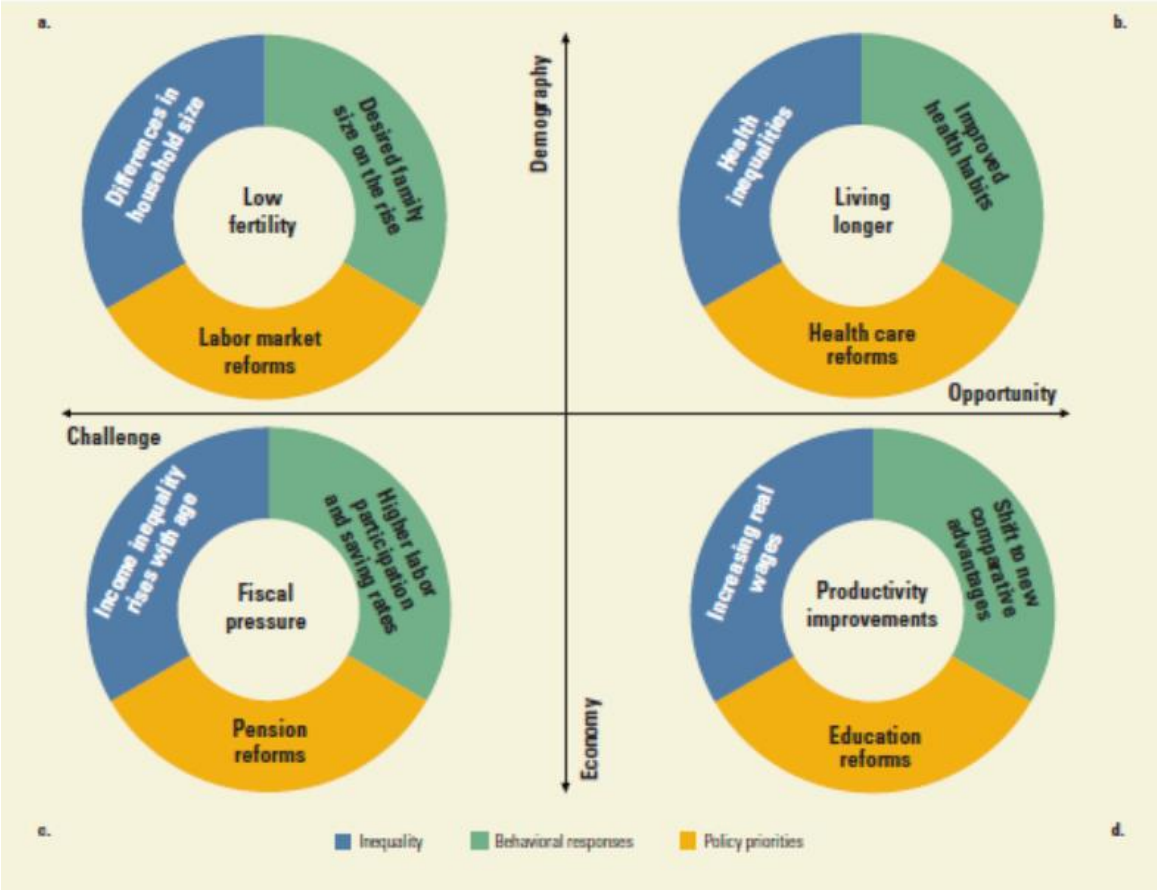
The problem faced by European societies due to the growing proportion of an ageing, dependent population, resulting from declining fertility rates and rising life expectancy, combined with the related shrinking of the workforce, is already well-established and has been a known phenomenon for years now (European Commission 2004; SPC 2015a). This important demographic trend has significant economic and social consequences. The increased percentage of an older dependent inactive population generates strong pressure on social protection resources, as rising expenditure (health-care, long-term care, pensions etc.) must be financed through the contributions and taxes paid by a shrinking younger workforce. In the EU the pressure is even higher: countries' short and long-term expenditure is now constrained by the lasting budgetary limitations imposed by the EU economic governance framework in the context of the European Monetary Union (EMU) and the persisting consequences of the economic crises faced by Europe since 2007. Social protection is caught between the wish to maintain/improve the adequacy of provisions and the need to preserve the long-term sustainability of social systems. This is a common challenge faced by all EU countries, although to differing degrees according to their national circumstances.

In the context of globalisation, the ageing of populations is considered to be a worldwide concern, leading international institutions such as the United Nations (UN), and its agencies the World Health Organisation (WHO) and the International Labour Organisation (ILO), the Organisation for Economic Cooperation and Development (OECD), the World Bank (WB) and the International Monetary Fund (IMF) to develop analyses and strategic policy planning to cope with the consequences of ageing in developed societies. The adaptive capacity of people, firms and societies, as well as the ability of policy makers and institutions to induce sound behavioural adjustments will play a key role in the outcomes of ageing (Bussolo et al. 2015). The multidimensional concept of "Active Ageing", promoted by the EU, has been forged through the work of these institutions, reflecting the need to develop integrated approaches to the multi-faceted ageing issue. According to the definition given by the WHO in 2002, which is used in European institution documents, "*active ageing is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age. It applies to both individuals and population groups. Active ageing allows people to realize their potential for physical, social, and mental well-being throughout the life course and to participate in society, while providing them with adequate protection, security and care when they need¹*" (WHO 2012:12). The notion of Active Ageing enlarges the scope of action from financial systemic sustainability to overall social inclusion, participation in society and quality of life of healthier ageing populations. To be "active" refers to continuing participation in social, economic, cultural, spiritual and civic affairs and is not limited to having a job or not. Although the need to increase the size of the workforce by inciting older persons to remain active as long as possible has become one of the main drivers of policy reforms in the EU countries, the wider framework of Active Ageing must also be taken into account so that policies can be integrated in an appropriate fashion and the ageing question can be tackled in an adequate and sustainable manner. The following figure,

¹ The WHO policy framework identifies six key determinants of active ageing: economic, behavioural, personal, social, health and social services, and the physical environment (WHO 2012).

taken from an IMF report, depicts the interactions between the different facets of the ageing question in Europe in terms of challenges and opportunities.

Figure 1: Challenges and opportunities created by demographic drivers and the economic consequences of ageing



Source: Bussolo et al. 2015.

1.2 European Union context

Since the turn of the millennium, the European Union has been involved in strategies concerning the ageing workforce. Since the Luxembourg Jobs Summit in November 1997, with the launch of the first European Employment Strategy (EES) and the introduction of the Open Method of Coordination (OMC), concepts such as employability, combatting unemployment and providing equal opportunities have been enshrined in the European strategy².

However, the issue of older workers was specifically addressed only from the Lisbon Strategy, encompassing the period 2000-2010. The Lisbon strategy was meant to be a response to the challenges of globalisation and ageing, with the objective for the EU "to become the most dynamic and competitive knowledge-based economy in the world by 2010 capable of sustainable economic growth with more and better jobs and greater social cohesion and respect for the environment". The Strategy was compounded by two targets specifically referring to older workers: the Stockholm target and the Barcelona target. The former, defined after the Stockholm European Council in 2001, agreed to "set a EU target for increasing the average EU employment rate among older women and

² <http://eur-lex.europa.eu/legal-content/SK/TXT/?uri=uriserv%3Ac11318>

men (55-64) to 50% by 2010". The latter, an outcome of the Barcelona European Council of 2002, established that "a progressive increase of about 5 years in the effective average age at which people stop working in the European Union should be sought by 2010" (Commission of the European Communities 2003). In 2005, the Lisbon Strategy was re-launched with a focus on growth and jobs, following an overly complex development of the Strategy's structure (European Commission 2010).

An evaluation of the Lisbon Strategy in 2010 determined that the most important goals had not been reached: the employment rate had not reached 70%, neither had R&D expenditure reached 3% of GDP (European Commission 2010). However, according to the evaluation, the Strategy helped build a broad consensus on the reforms needed in the EU, made the economy more resilient, and delivered concrete benefits for EU citizens and businesses. It also stressed that the importance of interdependence in a closely integrated economy had not yet been sufficiently recognised.

The Stockholm and Barcelona targets were not met by 2010 either. Looking at Eurostat data for 2010, it can be concluded that both the EU and the Eurozone fell short of the 50% target employment rate among older workers by 2010 set in Stockholm. As for the Barcelona target, the effective retirement age in the EU was still 61% in 2010 (OECD).

Although the quantitative targets set by the Lisbon, Stockholm and Barcelona Councils were not reached, it is important to note that issues concerning older workers and challenges posed by ageing had been highlighted, and have continued to be embedded in EU strategies since then.

The Lisbon Strategy was followed by the Europe 2020 Strategy, which sets, among other targets, the goal of raising the employment rate of the population aged 20-64 to at least 75%. In practice, this is shown in specific objectives concerning women and older workers: as noted by the Commission, 'the employment rate is particularly low for women (62.4% compared to 74.6% for men aged 20-64 in 2012) and older workers, aged 55-64 (48.9% compared to 60% in the US and 65% in Japan)'³. Indeed, many European countries, in order to meet the employment target set by Europe 2020, will need to focus on specific labour market groups such as female and older workers. Also the concept of 'active ageing' is stressed in Europe 2020, which highlights the 'importance of the European Union's ability to meet the challenge of promoting a healthy and active ageing population to allow for social cohesion and higher productivity' (Tymowski 2015). Among the Europe 2020 initiatives, the 'European Innovation Partnership on Active and Healthy Ageing' can be also cited as an example of the approach of the EU⁴. According to the European Commission, Active Ageing can be defined as 'helping people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society'⁵.

Active ageing was brought to the top of the agenda in 2012, the European Year for Active Ageing and Solidarity between Generations. Preparatory efforts involved public consultation with various stakeholders and resulted in the creation of the 'EY2012 Coalition', managed by the network AGE-Platform Europe (Tymowski 2015). The objectives of the European Year included: promoting the value of active ageing and solidarity between generations, holding debates and exchanges, promoting activities aimed at overcoming age-related discrimination, and creating an Active Ageing Index. During the year, hundreds of separate initiatives concerning active ageing took place at European and national level. In 2014, the Committee on Employment and Social Affairs requested an overall assessment of the Year, which was carried out by DG EPRS. According to the assessment, 'The

³ http://ec.europa.eu/europe2020/pdf/themes/18_employment_target.pdf

⁴ http://ec.europa.eu/research/innovation-union/index_en.cfm?section=active-healthy-ageing&pg=about

⁵ <http://ec.europa.eu/social/main.jsp?catId=1062>

four specific objectives set by the Decision establishing EY2012 were largely met, even if it was not planned to indicate it in a quantitative manner'. Moreover, it was noted that the gender issue was given much attention, including with respect to the level of female representation among speakers and participants in the events.

An important legacy of the European Year for Active Ageing and Solidarity between Generations is the joint preparation by the Employment Committee and the Social Protection Committee of a list of guiding principles to promote active ageing among the EU Member states. These principles were endorsed the EU Council in its 2012 Declaration on the European Year for Active Ageing and Solidarity between Generations: The Way Forward. The following table presents these principles, which are still relevant today.

Table 1: Guiding Principles for Active Ageing and solidarity between generations of SPC and EMCO

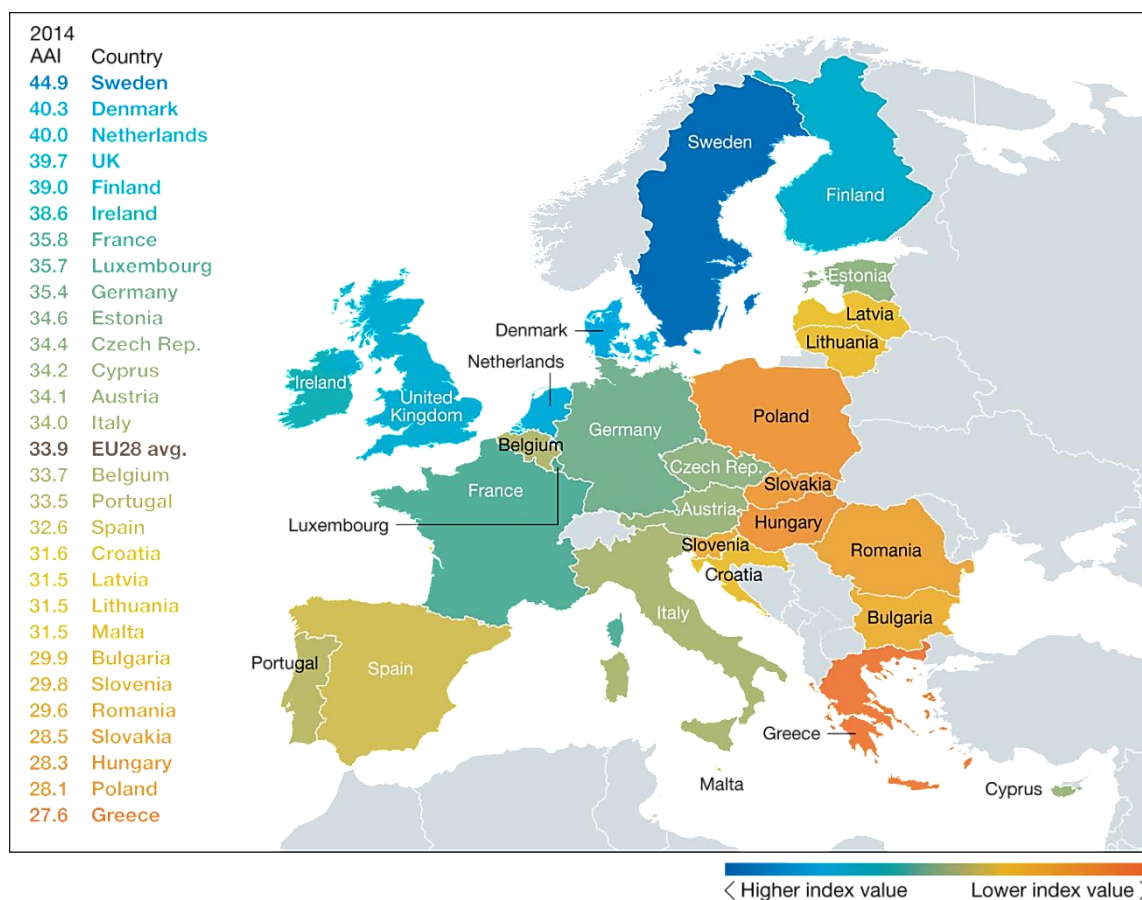
Employment	<i>Continuing vocational education and training</i>	Offer women and men of all ages access to, and participation in, education, training and skills development allowing them (re-)entry into and to fully participate in the labour market in quality jobs.
	<i>Healthy working conditions</i>	Promote working conditions and work environments that maintain workers' health and well-being, thereby ensuring workers' life-long employability.
	<i>Age management strategies</i>	Adapt careers and working conditions to the changing needs of workers as they age, thereby avoiding early retirement.
	<i>Employment services for older workers</i>	Provide counselling, placement, reintegration support to older workers who wish to remain on the labour market.
	<i>Prevent age discrimination</i>	Ensure equal rights for older workers in the labour market, refraining from using age as a decisive criterion for assessing whether a worker is fit for a certain job or not; prevent negative age-related stereotypes and discriminatory attitudes towards older workers at the work place; highlight the contribution older workers make.
	<i>Employment-friendly tax / benefit systems</i>	Review tax and benefit systems to ensure that work pays for older workers, while ensuring an adequate level of benefits.
	<i>Transfer of experience</i>	Capitalise on older workers' knowledge and skills through mentoring and age-diverse teams.
	<i>Reconciliation of work and care</i>	Adapt working conditions and offer leave arrangements suitable for women and men, allowing them as informal carers to remain in employment or return to the labour market.
Participation in society	<i>Income security</i>	Put in place systems that provide adequate incomes in old age preserving the financial autonomy of older people and enabling them to live in dignity.
	<i>Social inclusion</i>	Fight social exclusion and isolation of older people by offering them equal opportunities to participate in society through cultural, political and social activities.
	<i>Senior volunteering</i>	Create a better environment for volunteer activities of older people and remove existing obstacles so that older people can contribute to society by making use of their competences, skills and experience.
	<i>Life-long learning</i>	Provide older people with learning opportunities, notably in areas such as information and communication technologies (ICT), self-care and personal finance, empowering them to participate actively in society and to take charge of their own life.

	<i>Participation in decision making</i>	keep older women and men involved in decision making, particularly in the areas that directly affect them.
	<i>Support for informal carers</i>	Make professional support and training available to informal carers; ensure respite care and adequate social protection to prevent social exclusion of carers.
Independent living	<i>Health promotion and disease prevention</i>	Take measures to maximise healthy life years for women and men and reduce the risk of dependency through the implementation of health promotion and disease prevention. Provide opportunities for physical and mental activity adapted to the capacities of older people.
	<i>Adapted housing and services</i>	Adapt housing and provide services that allow older people with health impairments to live with the highest possible degree of autonomy.
	<i>Accessible and affordable transport</i>	Adapt transport systems to make them accessible, affordable, safe and secure for older people, allowing them to stay autonomous and participate actively in society.
	<i>Age-friendly environments and goods and services</i>	Adapt local environments as well as goods and services so that they are suitable for people of all ages (design-for-all approach), in particular by making use of new technologies, including eHealth; prevent age discrimination in the access to goods and services.
	<i>Maximising autonomy in long-term care</i>	For people in need of help/care, ensure that their autonomy and participation are augmented, preserved or restored to the greatest possible extent and that they are treated with dignity and compassion.

Source: authors' elaboration, 2016.

Another legacy of the European Year for Active Ageing and Solidarity between Generations was the Active Ageing Index (AAI), constructed on the basis of four distinct domains: (1) employment, (2) participation in society, (3) independent, healthy and secure living, (4) capacity and enabling environment for active ageing (AAI, 2014). In 2014, an evaluation of the AAI was carried out across the 28 Member States: a rise in the AAI was observed in the majority of EU countries compared to 2012; however, greater policy efforts were said to be required to fully mobilise the potential of active ageing. The ranking of EU countries remained stable, with Nordic countries as top performers while Greece and the Central and Eastern European countries lagged behind. The same assessment highlighted that women fared worse than men in almost all countries, and, more specifically, there was 'a great deal of gender disparity in the employment experiences of older people' (UNECE/European Commission 2015).

Figure 2: The Active Ageing Index in 2014



Source: (UNECE/European Commission 2015).

The research methodology for the PAWEU project was discussed in some detail in another document produced by the OSE⁶. We will thus only briefly recall here some of its key features.

The project focuses on the labour market patterns of older persons in the EU, including their employability in terms of skills and competences. Special attention is paid to the reforms in the policy domains of social protection and employment implemented by the EU Member States to cope with the challenges of ageing populations and workforces. Older workers are the first group of older persons that is considered in the report, with the subsequent research question of what is being done to incite them to stay as long as possible in the labour market. The older unemployed are the second group of older persons considered in the report, with a focus on what is being done in EU countries to help them to (re)enter the labour market. The first chapter presents a number of points concerning the challenges related to ageing populations, as well as the EU policy framework regarding ageing challenges. The second chapter provides a detailed overview of the situation of older workers and unemployed in the EU. The third chapter investigates the social protection and employment policy responses implemented by the Member States. The fourth chapter describes practices implemented by companies to improve the management of ageing workers. The fifth chapter presents national case studies (SE, UK, CZ, DE) to provide a deeper insight into national policy reforms. The last chapter draws some conclusive remarks.

⁶ European Social Observatory – OSE (2016), Methodological note for the PAWEU project.

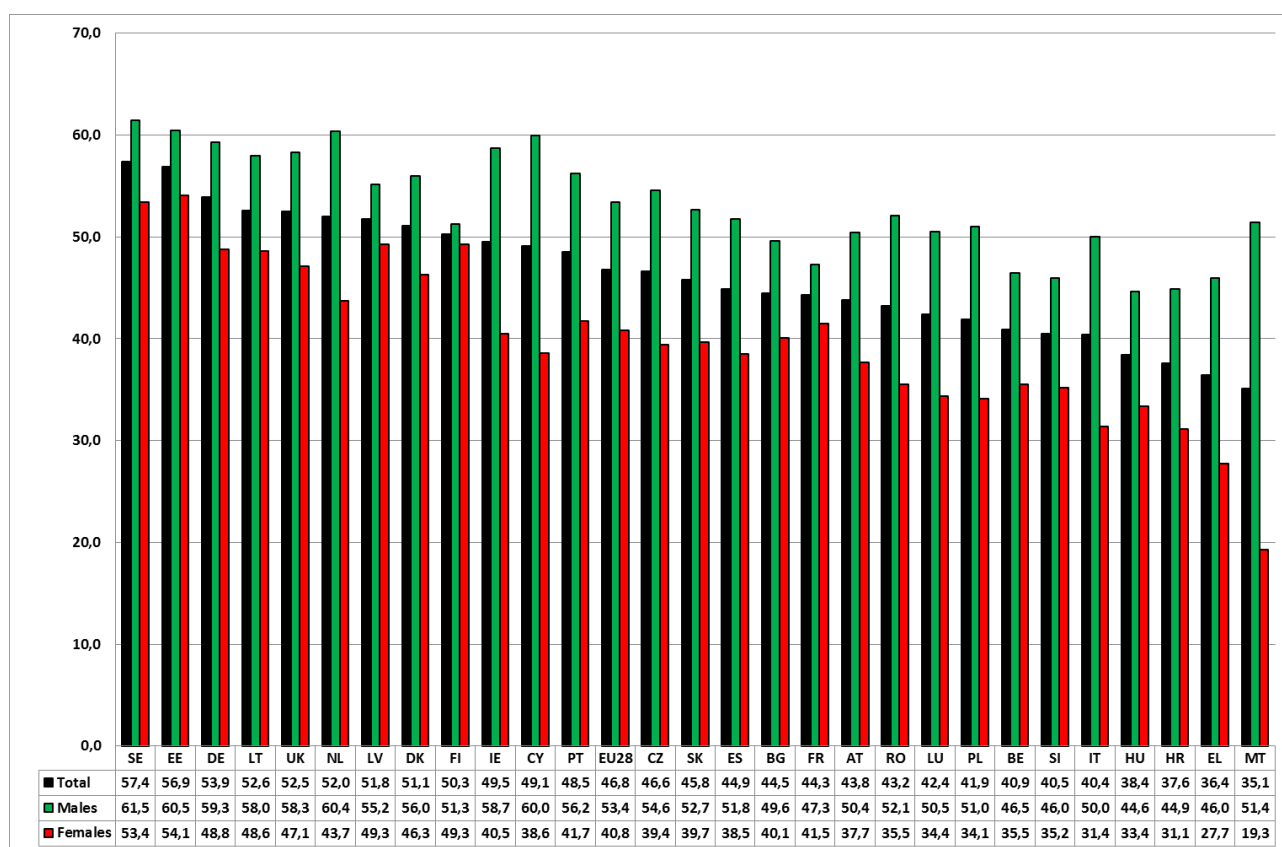
2. The situation of ageing workers in the EU

In 2015, the EU-28 population aged 50 or more amounted to 97% of the number of people aged between 20 and 49 years old (table 1, Annex 2). The 50-64 year olds (50%), as well as those older than 65 years (47%), each amounted to around one half of the 20-49 years old population. The “older people” group is thus a significant share of the population compared to its younger counterpart in all EU countries. While the demographic challenge of ageing populations is of concern to all EU countries, the intensity of political action taken has varied. In the current context of limited economic growth and public budgetary constraints in Europe, countries may choose to adapt their policy responses according to the pressing nature of the ageing challenge. The demographic pressure is particularly severe in certain countries such as DE, FI and IT, but also in numerous other EU Member States (HR, BG, FR, EL, LT, LV, NL, DK, SI, BE, MT, SE and EE). At the opposite end of the scale, the pressure is lower in a group of countries (IE, CY, LU, SK, PL, RO CZ and ES) where the older population amounts to only around 80% of the younger working age group.

2.1 Activity

The activity rate of the 50-74 years old group covers both employed and unemployed persons actively seeking a job, so allows a first broad insight into the populations of older workers and unemployed being studied in PAWEU. Figure 3 below shows the activity rates for the year 2014.

Figure 3: Activity rates of 50-74 year olds - 2014



Source: Eurostat EU-LFS, online database, accessed 03/16.

In 2014, 46.8% of the EU-28 population aged between 50 and 74 years old was active (table 2a, Annex 2). This EU average conceals marked differences among countries. Activity rates of the older population are higher in SE, EE, DE, LT UK, LV, DK and FI, where they exceed 50%, but much lower in MT, EL HR and HU where they are below 40%. This diversity between countries is also noticeable with respect to gender differences, although in all the EU countries the activity rates of men are higher than those of women. The gender difference is particularly striking in certain countries (MT, CY, IT, EL, IE, PL, NL, RO, LU, CZ) while it is lower in another group of Member States (FI, FR, LV, EE, SE, LT, BG, DE, DK, SI).

Since the beginning of the century, the activity rates of older persons have increased in all European countries, except in Romania where a decrease has been observed over the period (-11%) (table 2b, Annex 2). The average rise in activity rates since the early 2000s for persons aged from 50 to 74 years old in the EU-28 was 9.1%. The countries with the highest % increases are DE (+16.6%) and, to a lesser extent, BG, BE, LV, SK, NL and LU (around +14%). However, in one group of countries the increase in the activity rates of older persons is almost insignificant, lower than 3% (CY, EL, DK, SE, PT). While for Sweden and Denmark this modest increase could be partly explained by the already high level of activity rates prevailing in the country, this is not the case for the remaining countries of this group. In nearly all the EU countries the increase in activity rates is pointedly higher among the female older population. This is particularly the case in ES, IE, and LV, where female activity rates have risen much faster than male rates. In certain countries the gender trend has differed across time, as the increase in female activity rates has been accompanied by a drop in male activity rates (MT, CY, EL, PT). Romania appears to be an outlier in the EU, with decreasing activity rates observed for both male and female older populations, with the drop being even greater for women.

2.2 Employment

As discussed earlier, a methodological choice was made in the PAWEU project to consider a broad age group of older workers, the 50-69 year olds, in order to better grasp policies and social protection interactions. For practical reasons related to data availability, this group has generally been enlarged in this report to the group of 50-74 year olds. However, it has to be kept in mind that such a large group may hide variations occurring between smaller age groups of ageing workers, that are not without importance when issues such as (early) retirement are considered. A recent OECD study, on employment barriers faced by diverse groups of persons, underlines the fact that broad groupings often used in the policy debate, such as “youth” or “older workers”, are in fact made up of multiple distinct sub-groups facing very different combinations/accumulations of employment barriers, requiring different but coordinated policy approaches (Fernandez et al. 2016).

While the report will be mainly focused on the broad category of 50-74 year olds, the following table gives us a quick overview of the patterns observed in EU countries for more precise age groups of ageing workers.

Table 2: Employment rates of different age groups older than 50 - 2014

	From 50 to 54 years	From 55 to 59 years	From 60 to 64 years	From 65 to 69 years	From 70 to 74 years	Average
EU28	76.3	65.7	36.6	11.5	5.5	39.1
BE	75.5	59.4	23.6	4.7	2.4	33.1
BG	74.0	64.9	35.3	8.7	2.8	37.1
CZ	87.9	76.9	32.2	9.1	4.5	42.1
DK	82.5	78.2	47.5	15.9	6.7	46.2
DE	83.5	77.2	52.6	13.8	5.9	46.6
EE	80.0	74.2	53.0	26.5	13.5	49.4
IE	69.1	61.4	43.6	18.2	8.7	40.2
EL	58.7	43.9	24.1	6.5	2.1	27.1
ES	64.0	54.0	33.0	4.3	1.1	31.3
FR	80.2	67.8	25.3	5.6	2.0	36.2
HR	65.7	47.6	23.9	6.2	3.2	29.3
IT	69.1	60.1	31.1	8.3	3.9	34.5
CY	69.8	57.9	35.3	11.3	8.8	36.6
LV	77.1	69.9	40.6	15.9	10.1	42.7
LT	78.9	69.0	40.9	14.1	5.3	41.6
LU	78.7	58.1	23.1	7.1	3.6	34.1
HU	77.4	63.2	19.4	4.3	1.8	33.2
MT	63.2	52.5	22.3	9.1	4.8	30.4
NL	78.6	70.8	47.9	14.7	5.7	43.5
AT	81.1	63.1	23.3	10.2	4.7	36.5
PL	72.7	57.2	26.3	9.7	4.0	34.0
PT	71.9	57.8	37.1	18.6	13.3	39.7
RO	71.5	54.9	30.3	21.1	19.2	39.4
SI	78.4	50.4	18.9	9.9	7.8	33.1
SK	76.8	66.1	21.1	4.2	1.6	34.0
FI	81.7	74.1	44.3	13.1	5.6	43.8
SE	84.6	81.9	66.0	21.0	10.5	52.8
UK	81.5	72.7	48.2	20.7	9.4	46.5

Source: Eurostat, EU-LFS, data accessed online in March 2016.

Employment rates decrease with age in all EU countries, but the situations differ among Member states. A first group is made up of countries with very high (SE, EE) and high levels of employment across all age groups of older workers (DE, UK, DK, FI, NL and to a lesser extent CZ and LV). However, employment rates are very low for all age groups in EL, HR, MT, ES, SI. Needless to say, the situation in terms of employment of ageing workers is particularly worrying in these countries. In between these opposites are the rest of the EU countries, whose performances in terms of the employment of particular age groups are more divergent, with some groups more affected than others.

In all countries there is a strong fall in the employment rate once the age of 60 is reached⁷. This is notably the case in BE, HU and SK, where the reduction in employment rates concerns mainly persons older than 60. Nevertheless, in some countries somewhere between one quarter (EE) and one fifth (RO, SE, UK, PT, IE) of the 65 to 69 years old are still in employment (EU28: 11.5%).

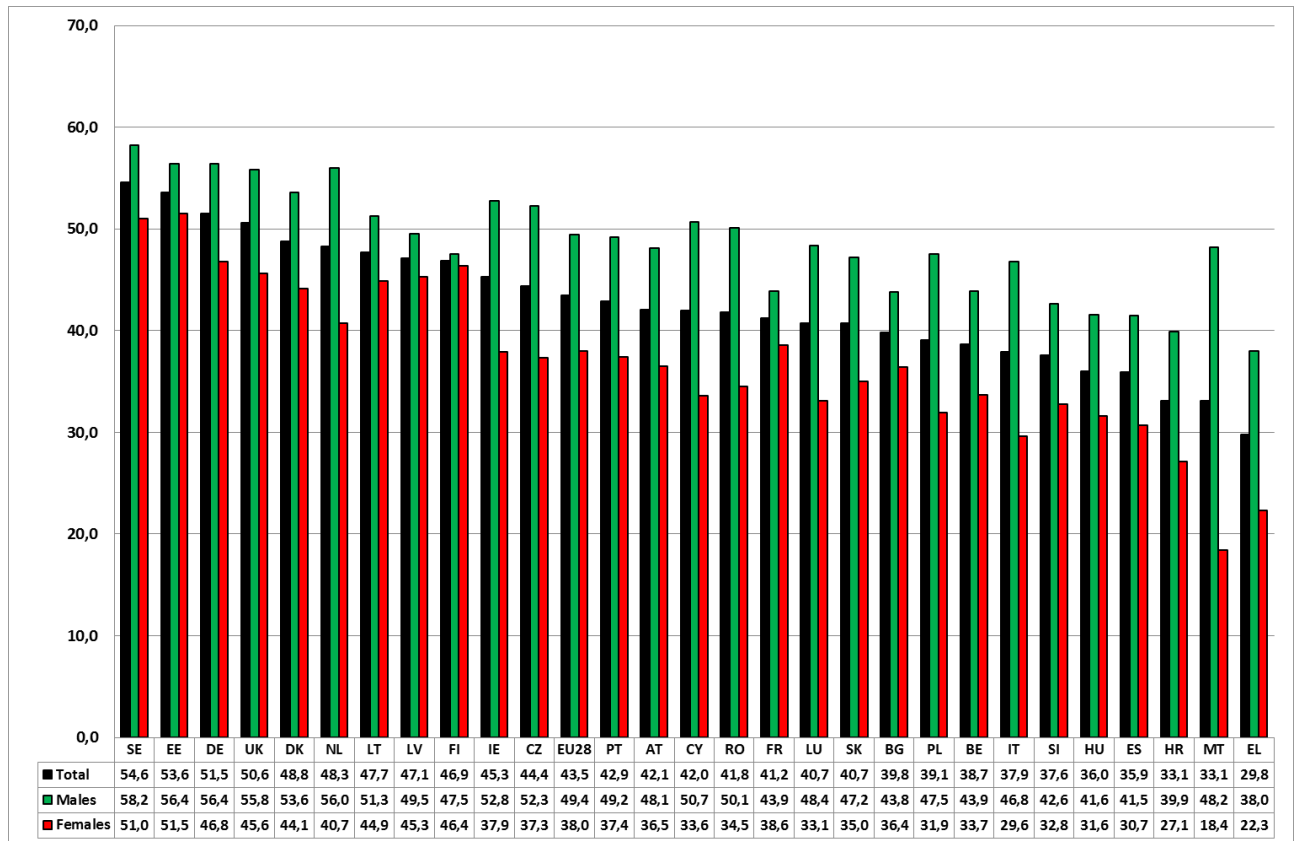
⁷ With the exception of Slovenia where employment rates already start to decline strongly in the 55-59 years old group.

Employment rates of the 70+ age group are also remarkably high in RO (19.2%) and, to a lesser extent, in EE, PT, SE, LV and the UK (around 10% vs 5.5% for EU-28).

2.2.1 Standard employment

In 2014, 43.5% of the EU-28 population aged between 50 and 74 years old are in employment (Figure 4 below and table 3a, Annex 2).

Figure 4: Employment rates of 50-74 years old - 2014



Source: Eurostat, EU-LFS, data retrieved online in March 2016.

In one group of countries, around one half of the age-group is in employment (SE, EE, DE, UK, DK, NL, LT, LV, FI), while this share falls to one-third in another group of countries (EL, MT, HR, ES, HU).

The age ratios show that compared to the group of individuals aged 25-49y, older workers are about twice less present in employment, with rates around one half of those of the younger age group (0.56 for EU-28). The range of age ratios is narrow, fluctuating from 0.42 in MT to 0.66 in EE.

Employment rates for male workers are usually higher than those of female workers, and the older population is no exception (for the EU-28, respectively 49.3% vs 38%). However, there are marked differences among EU countries in the extent of the underrepresentation of women in employment. The gender ratios range from 0.38 in MT to 0.98 in FI, while the EU average is 0.77. Male and female employment rates are nearly equal in FI, but also in LV, EE, FR, SE and LT (around 0.9). On the other side, the gender difference is more marked in MT EL, IT, CY, PL, HR and LU, where female employment rates stand at only around two-thirds of male rates.

Since the beginning of the century the employment rates of the 50-74 age group have risen in nearly all the EU countries, although to different extents (table 3b, Annex 2). The average increase for the

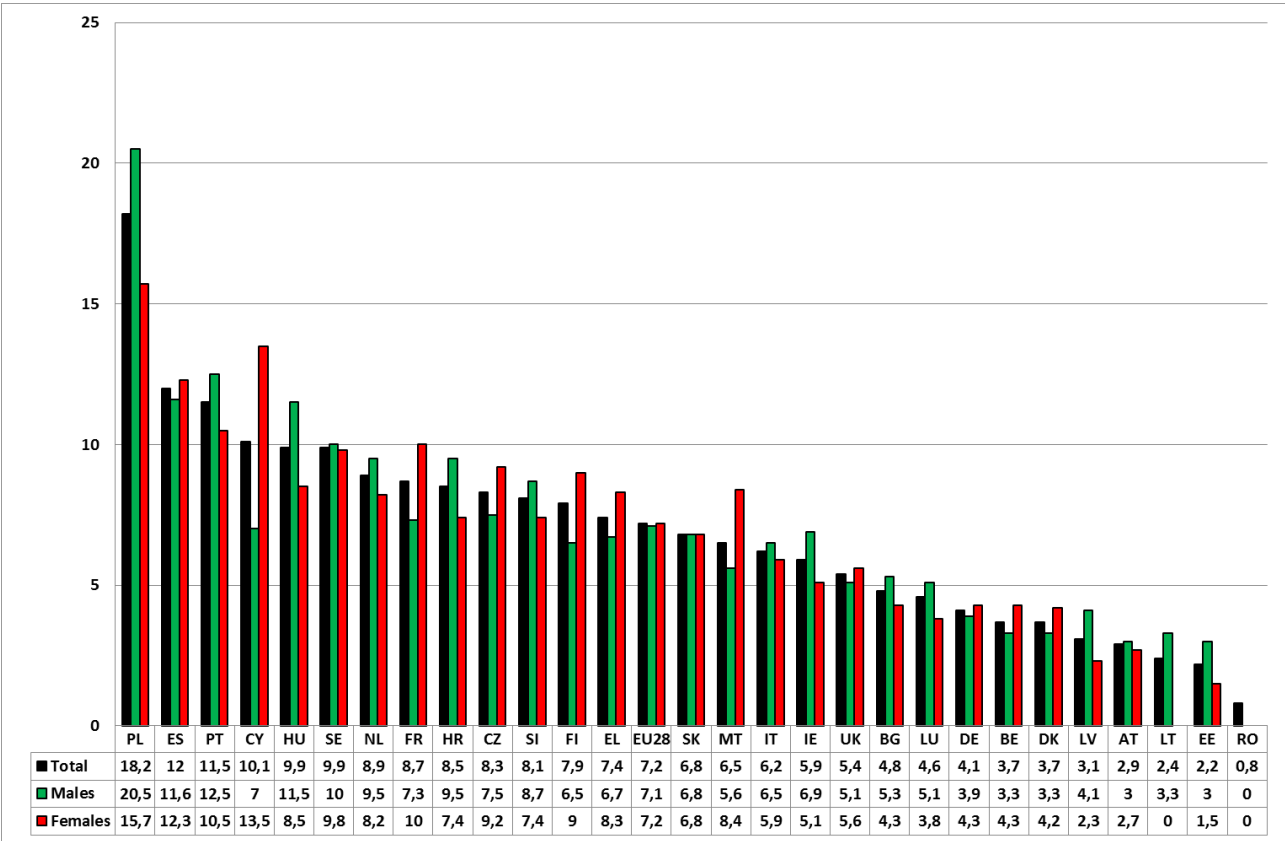
EU 28 over the period has been 8.2%. In DE, EE, BG, LV, BE and SK the employment rates have risen by around 15% since 2000. The increase has been much more limited in DK and SE (around 2%) where the initial levels of employment of older workers were already high in 2000. More worryingly, employment rates have decreased in some EU countries. In RO there has been a marked decrease (-11%) affecting both male and female older workers. In EL, CY and PT, the drop in overall employment rates (around -3%) is the result of differentiated gender trends, with employment rates increasing for women while decreasing for men. The same diverging evolution of gender rates can be seen in ES, IE and MT, where low reductions in male employment rates are counterbalanced by significant increases in female employment rates.

2.2.2 Non-standard employment

▪ **Temporary work**

In 2014, 7.2% of the EU-28 population aged between 50 and 74 years old was working under a temporary contract (figure 5 below and table 4a, Annex 2). Temporary contracts are nevertheless more frequent for older workers in certain EU countries such as PL (18.2%) or PT, ES, CY and HU (around 10%). However, the temporary employment rates of ageing workers are very low (less than 4%) in several EU countries (BE, DK, EE, DE, LV, LT, AT and RO).

Figure 5: Temporary employment rates 50-74 year olds - 2014



Source: Eurostat, EU-LFS, data retrieved online in March 2016.

The proportion of temporary employment is significantly lower for the ageing population than for the younger EU-28 age group of 25-49 years old (7.2% vs 12.8%). However, age ratios show divergent patterns across EU countries. In some countries temporary employment rates of older workers are slightly higher than (MT, LV, LT, UK), or similar to (HU, BG, CZ), those of the younger age-group. Some

countries also display temporary employment rates close to parity between both age-groups (SK, EE, IE). At the bottom of the distribution are a group of countries where temporary employment rates are around twice higher for younger than older workers (FI, SI, PT, HR, NL, CY, AT, DK, BE, ES and IT). DE has the lowest ratio of temporary employment for older workers in the EU (0.39).

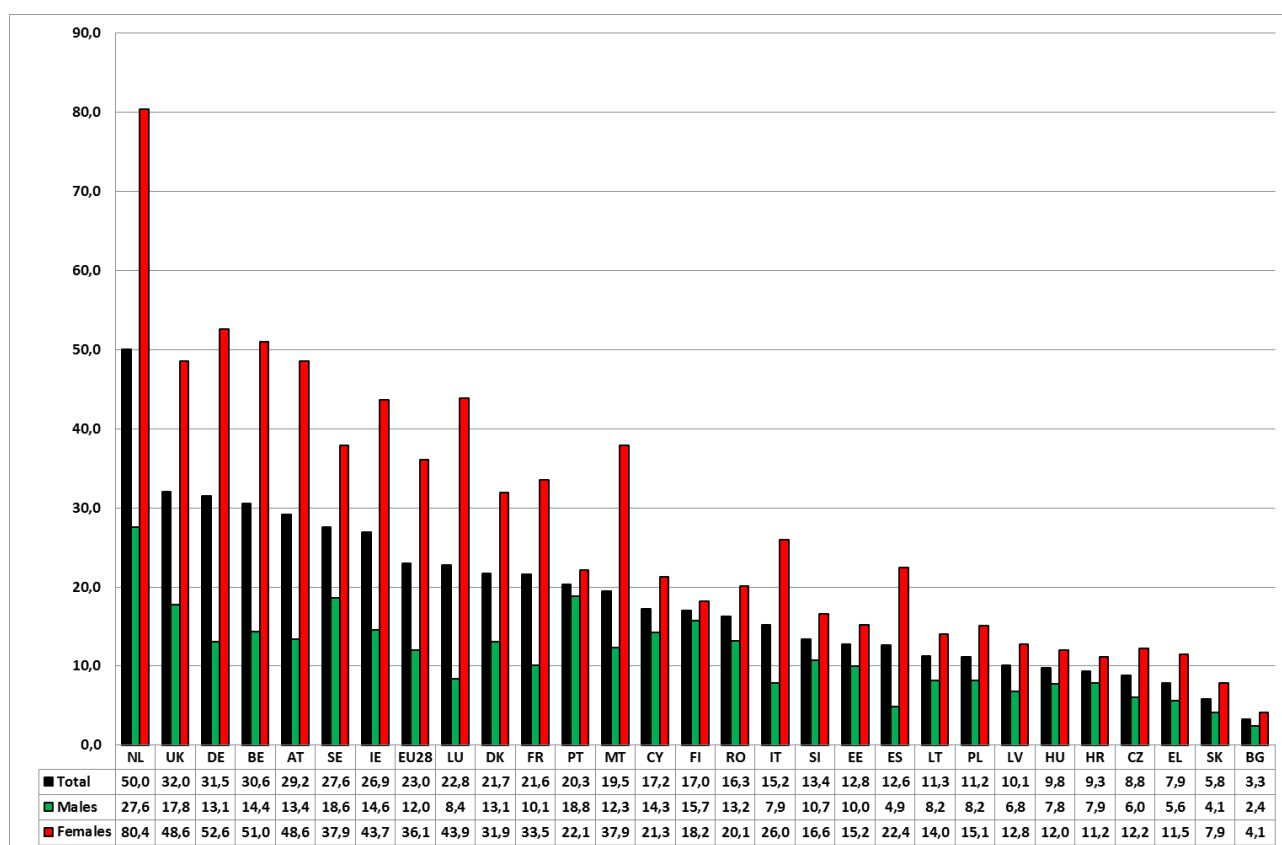
The main pattern of gender representation points to the same average incidence of temporary employment for older men and women. The EU 28 average gender ratio of 1.01 confirms that there are no significant gender differences in the majority of EU countries. Nevertheless, in CY (1.93) and MT (1.50) the gender balance is clearly on the female side. This is also the case in other countries (FI, FR, BE), but to a lesser degree (around 1.35). In countries such as EE or LV, however, the (low) temporary work rate is about twice as high for the older male population. Male temporary employment rates are also significantly higher than the female temporary employment rates in another group of countries (IE, HU, LU, PL, HR), but in a more moderate range (around 0.75).

Trends in temporary employment rates for older workers since the early 2000s reflect a divergent pattern among EU countries (table 4b, Annex 2). PL shows the highest rise in temporary employment rates in the EU (+10.6%). Temporary employment rates have risen significantly in HR, HU and CY for both genders (around 5%). Over the same period, temporary employment rates have increased in other countries, but very slowly (from 0.3 in EE to 3.3% in FR). In a number of EU countries, a decline in the temporary employment rates can be seen since the beginning of the century. The reduction in temporary employment rates is however very limited in nearly all these countries (from -0.3% in ES to -2.9% in LT). CZ appears as an outlier with a reduction of 5.3% in the temporary employment rate since 2000. The trend in temporary employment rates among genders is also diverging between Member States. In one group of countries temporary employment rates have increased for both older men and women (PL, HR, HU, CY, FR, MT, SK, SE, FI). In another group, the temporary employment rate for older men has risen while the temporary employment rates for women decreased over the period (IE, NL, AT, SI, PT, BE). In some countries, temporary employment rates decreased for both genders (DE, DK, LV, UK, ES, BG, LT and CZ).

▪ **Part-time work**

In 2014, nearly one in four individuals aged 50 to 74 years are in part-time employment (23%) (figure 6 below and table 5a, Annex 2). The incidence of part-time employment among older workers is particularly high in the NL (50%). Part-time employment rates are also higher in UK, DE, BE, AT, SE, and IE (around 30%). In one group of countries part-time employment rates are nevertheless lower for older workers (EE, ES, LT, PL, LV, HU, HR, CZ and EL) (around 10%). In SK and BG part-time employment rates are the lowest in the EU (around 5%).

Figure 6: Rates of part-time work for older people aged 50 to 74 - 2014



Source: Eurostat, EU-LFS, data retrieved online in March 2016.

There is a strong gender differentiation in nearly all countries of the EU regarding the incidence of part-time employment (table 5a, Annex 2). Female part-time employment rates are much higher than male rates in several countries. In these countries, as shown by the gender ratios, the part-time employment rates of ageing women are between two (PL, LV, SK, CZ, SE, EL, DK, UK, NL) and four (DE, ES) or five times (LU) higher than those of ageing men. The NL appears again as an outlier with by far the highest rates of part-time employment in the EU, for men (27.6%) but especially for women (80.4%). At the opposite end of the spectrum, the rates for older women and men are similar in PT and FI.

An analysis of age ratios shows that the incidence of part-time employment is usually higher in the age-group of older workers than for their younger counterparts aged between 25 and 49 years old. This difference is marked in countries such as PT, RO, HR, PL, EE, HU, SI, CZ and LV, where part-time employment is two to three times more frequent among ageing workers. AT is the only country where gender differences in the incidence of part-time employment are negligible. In EL, ES and IT, part-time employment rates are slightly higher for the younger age group.

Part-time employment rates have increased for ageing workers since the early 2000s in nearly all EU countries (table 5b, Annex 2). A significant rise of around 10% is observed in several countries (AT, MT, LU, BE, DE and NL). In IT, IE and ES the increase in part-time employment rates for ageing workers is also significant (around 5%). At the opposite end of the range, part-time employment rates for ageing workers decreased slightly in CZ, PT, BG and BG and LV, but more markedly in HR, RO and PL (down by around 10%). In one group of countries (AT, MT, LU, and IT) part-time employment rates grew more strongly among ageing women than men. In another group, part-time employment

rates increased among men but decreased among women (IE, CY, UK, DK, EE, and particularly PT). Finally, a last group consists of countries where part-time employment rates diminished significantly for both men and women (LV, HR, RO and PL).

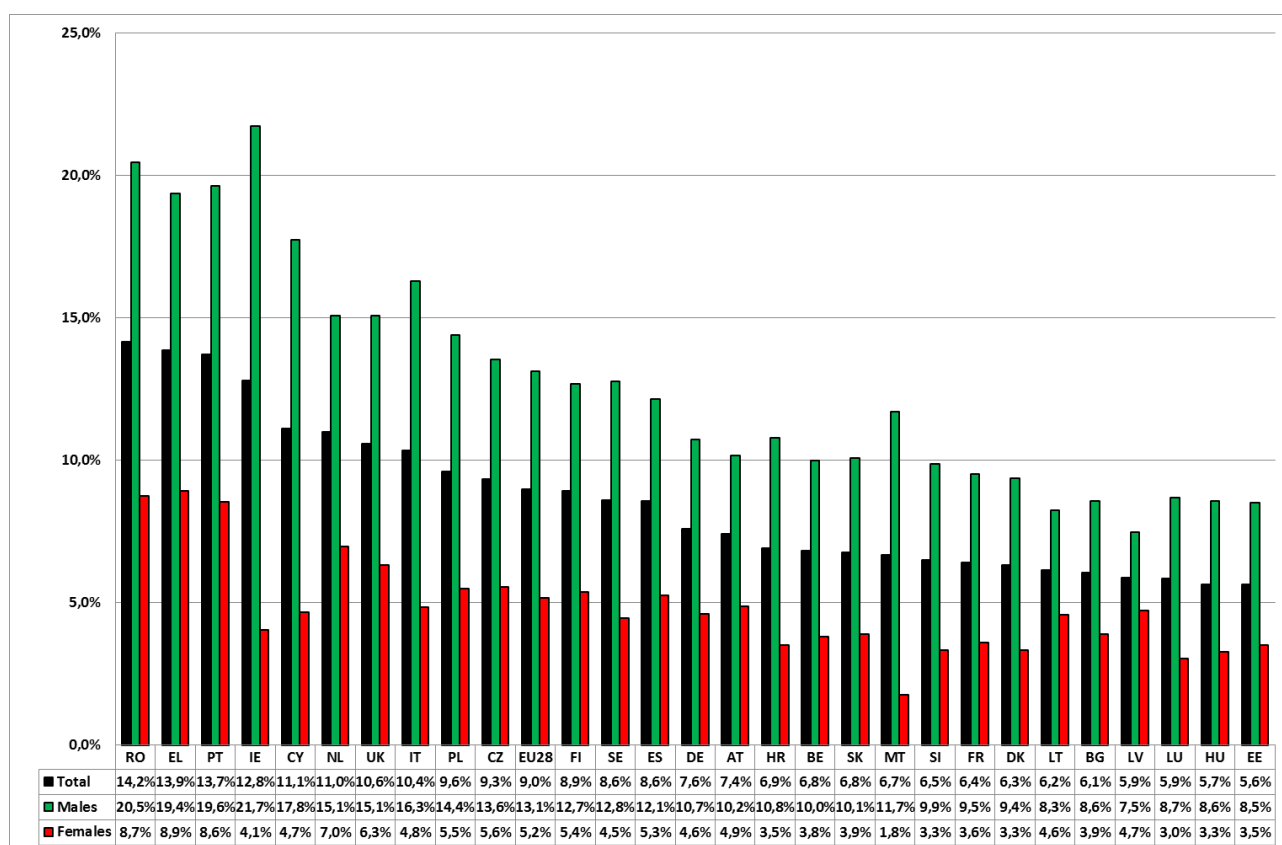
Part-time work is tending to increase in all Europe, including among ageing workers. Part-time work could be a way for older workers to reconcile professional and personal life, notably for those needing to care for dependents. However, an important number of part-time workers have not opted voluntarily for that form of work. In 2000, 21.7% of EU-28 part-time workers declared that they had not chosen to work part-time (table 5c, Annex 2). Behind the EU average there are strong diverging national patterns. In certain countries around half of older part-timers of both genders would have preferred to work longer durations (BG, EL, ES, IT, CY). In another group of countries, the rates of IPT (Involuntary Part-time) are on the contrary much lower. In SI, BE, NL, LU, MT, HR and CZ the IPT rates are around 10%. In BE (5.2%) and SI (2.9%) these rates are even lower. Age ratios indicate that in the majority of EU countries IPT is less frequent for the older age group compared to the younger group. This is notably the case in countries such as SI, RO, HR, PT and HU. A noticeable exception is EE, where the IPT rate is 1.5 times higher for the group of older workers. In DE, IE, ES, FR, IT there is almost no gender differentiation. The main divergences appear between a group of countries where IPT is twice as high among female workers (CZ, DK, EE and PT) and another group where IPT is higher among male older workers (RO, HR, IE and UK).

▪ ***Self-employment***

First, it should be noted that for this category of employment the available data at EUROSTAT does not include the age bracket of 50-74 years old. The numbers therefore refer to a narrower age group, 55 to 64 year olds.

In 2014, 9% of the EU-28 population aged between 55 and 64 years old was working as self-employed (figure 7 below and table 6a, Annex 2). In the EU, the self-employment rates of the ageing population are relatively modest, ranging from 5.6% in EE to 14.2% in RO. The large majority of countries is situated in a narrow bracket between 5 and 10%, although self-employment rates are slightly higher in some countries such as RO, EL, PT and IE (around 13%).

Figure 7: Rates of self-employment of people aged 55 to 64 years old - 2014



Source: Eurostat, EU-LFS, data retrieved online in March 2016.

The age ratios indicate that on average for the EU 28 self-employment is less frequent for the younger cohort than for the ageing group (0.73). This is particularly the case in SK, CZ, BE, SI, MT and PL, where age ratios are equal or lower to 0.6. At the opposite end of the range, in some countries (RO, FI, DE, SE) self-employment rates for the older cohort are similar to those of the younger cohort (around 1). In PT this higher incidence of self-employment in the older group is even more significant (1.23).

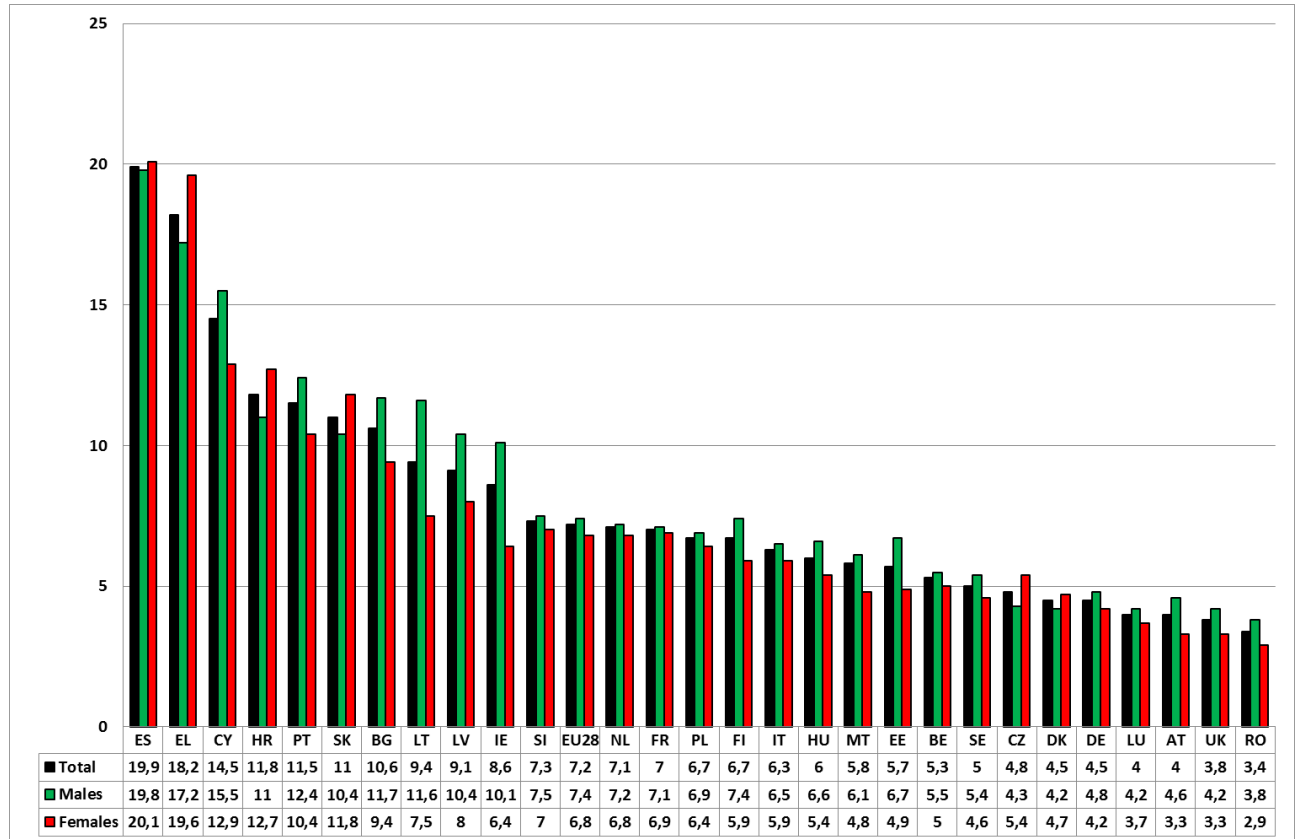
Self-employment is more frequent for ageing men than for ageing women in all the EU. Self-employment rates are usually around twice as high for older males in all countries. The gender differences appear more marked in favour of men in CZ, SK, EE, RO, IE and MT, where gender ratios are lower than 0.4. Older women are more frequently in self-employment in LU, LT, PT and CY (more than 0.6) than in other EU countries.

The expansion of self-employment among the population aged 55 to 64 years old has been relatively modest since the beginning of the century (table 6b, Annex 2). The EU-28 average points to a rise of 0.7%. In one group of countries, the rise in self-employment rates is more important than in the rest of the EU. This is the case in SK, CZ, NL, EE and UK where self-employment rates have progressed by around 3%. In another group of countries, self-employment rates have on the contrary been declining since the early 2000s. This is notably happening in RO (-11.1%), PT (-6.1%) or CY, EL and PT (around -3%). Both rises and falls in self-employment rates are usually more important for the male than for the female population. This is particularly illustrated in RO, where the male self-employment rate has decreased from 17.5% since the early 2000s, but the female rate has fallen by only 5.6%.

2.3 Unemployment

In 2014, the unemployment rate of the EU-28 population aged between 50 and 74 years old was 7.2% (figure 8 and table 7a, Annex 2).

Figure 8: Unemployment rates 50-74 years old - 2014



Source: Eurostat, EU-LFS, data retrieved online in March 2016.

Levels of unemployment among ageing workers are the highest (15 to 20%) in one particular group of countries (ES, EL, CY). In another group, rates are around 11% (HR, PT, SK, BG). At the opposite end of the range, unemployment rates are lower in a larger group of countries, where they are equal to or lower than 5% (SE, CZ, DK, DE, LU, AT, UK, RO).

In the majority of EU countries there is no marked difference between unemployment rates for 50-74 year olds and 25-49 year olds. However, age ratios show that unemployment is more frequent for the younger age-group than for the older age-group in IT and RO (around 0.5) and, to a lesser extent also in BE and EL (around 0.6).

Neither are there significant differences across EU countries in the gender incidence of unemployment rates of the older population, as indicated by an EU 28 gender ratio of 0.92. The range for countries goes from 0.63 in IE to 1.26 in CZ.

Trends in unemployment rates since the 2000s show a contrast between two groups of countries in the EU (table 7b, Annex 2). In the first group are countries where unemployment rates of the older population have declined. This is particularly the case of DE (-6.1%) and EE (-5.2%) and also to a lesser extent in BG, PL, LT, AT, SK and LV (around -2%). In the second group of countries, however, unemployment rates have risen significantly since the beginning of the century. This is notably the

case in EL (+14.2%), ES and CY (around + 11%). In PT, IE, NL and HR unemployment rates increased from 3.9% (HR) to 8.6% (PT). From a gender perspective, the increases in unemployment are more pronounced in the male population in several countries (CY, ES, PT, IE). In the countries where falls in unemployment can be seen, these are more marked for the female population in some countries (AT, BG, DE). But this is not the case in EE and LT, where the decline in unemployment rates is more important for the male than the female population. In SK there are contradictory trends: the male unemployment rate has fallen while the female rate has risen over the same time period.

In 2014, 61% of unemployed persons in the EU are in a situation of long-term unemployment, having spent 12 months or more in unemployment protection schemes (table 8a and 8b Annex 2). This is a considerable share of the total population of older unemployed. Long-term unemployment rates are particularly high in EL, SK, PT and IE (around 75%). Long-term unemployment is also at higher levels in countries such as BE, HR, BG, ES, SI and IT, where nearly two-thirds of the older unemployed are long-term unemployed. FI, DK and particularly SE have the lowest incidences of long-term unemployment in the EU (around 40%). In another group of countries, the long-term unemployment rates are also more moderate (AT, UK, LV).

The incidence of long-term unemployment is expected to be higher among the older unemployed age-group than in the younger age-group of long-term unemployed, as older job seekers face additional obstacles to finding and starting new employment (skills obsolescence, health, hiring discrimination, etc.) than their younger counterparts (Fernandez et al., 2016). However, this age pattern is clear in only 3 countries according to the age ratios: AT and FI (around 1.7), and especially LU (2.27). In DK, NL and DE, long-term unemployment is also higher for the older age group (around 1.45). However, in the rest of the EU countries there are no marked differences between the two age-groups.

The gender distribution of long-term unemployment rates is remarkably neutral, as indicated by the narrow range of national gender ratios, varying from 0.92 in LU to 1.08 in CY and UK.

2.3.1 Transitions and job preferences of the older unemployed

Unfortunately, there are only limited information at European level concerning labour market transitions of older unemployed persons. However, data on transition flows of the whole population of working age (15-74 years old) do exist⁸, allowing us to have an insight into the general dynamics of the labour markets in the European countries (table 9, Annex 2). According to this data, in 2015, 18.4% of the unemployed population found employment. This means also that for 2 out of 3 persons unemployed in the EU there was no transition at all (65.7%). Transitions to employment are higher in DK where 33% of the unemployed found a job and, to a lesser extent, also in EE, AT and SE and FI (around 25%). EL appears as an outlier, with transitions to employment much lower than in rest of the EU (5.6%). Moreover, 16.7% of the EU unemployed swung directly to inactivity in 2015. This trend is more marked in countries such as IT (37.6%) or LV, LU, NL and FI (around 25%). On the contrary, transition rates from unemployment to inactivity are very low (around 2.5%) in EL HR and SK, and also in CY, LT and HU (around 10%). The dynamics of the labour market appear to have little effect on the inactive population. 93% of the EU 27 inactive population remains in the same status

⁸ Flow statistics are experimental statistics derived from the longitudinal component of the EU-LFS data. Flow statistics quantify the quarter-on-quarter transitions between the labour market states of unemployment, employment and inactivity of all persons from 15 to 74 years of age. See: http://ec.europa.eu/eurostat/statistics-explained/index.php/Labour_market_flow_statistics_in_the_EU

from one year to another, as opposed to only 3.3% transiting to employment, and 3.2% to unemployment. But the size of the inactive population is growing more rapidly, with 16.7% of newly inactive persons transiting from unemployment, and even 2.2% directly from employment.

As mentioned, these results concern only a broad age group, the 15-74 years old. Transition rates of the older unemployed are expected to be lower than these numbers, for accession to employment, and probably higher, for transitions from unemployment to inactivity. The possibilities of exiting unemployment therefore appear limited for the older unemployed given the relatively weak dynamics of the EU labour markets. The latest EESD in Europe 2016 presents detailed information about the transitions of the older unemployed, but unfortunately aggregated for the 24 EU countries available in the longitudinal component of the EU-LFS (table 10, Annex 2). The age groups of 50-64 and 25-49 years old unemployed persons are compared. In average for the EU-24, 25,8% of the younger unemployed transited to employment, against 18,5% of the older unemployed. In both age groups the transition to employment rates decline significantly with the duration of unemployment. More worrying are the findings concerning the transitions from unemployment to inactivity. In both age groups, these transition rates are higher than those to employment, especially among aged unemployed. This means that the stock of inactive (older) persons continues to grow in spite of the flows to employment. In the EU 24, a quarter of the aged unemployed transit to inactivity (26.7%), but also 20,4% of the younger unemployed. Transitions rates to inactivity rise with the duration of the unemployment. Whether to employment or inactivity, transition rates of the older unemployed are around 10% lower than those of the younger unemployed (European Commission 2016).

In addition to the overall outlook offered by these policy dynamics, the unemployed may also express personal preferences concerning the type of employment they are ideally seeking, reflecting their attitude to their forthcoming prospects in the labour markets. One EU-LFS indicator reflects the statements of unemployed individuals aged 50 to 74 years old concerning their preferred types of job⁹. In 2014, the majority of the EU older unemployed (64.6%) said that they were looking for either a part or full time job, with no preference (table 11, Annex 2). However, 20% are looking for a full-time job exclusively, as opposed to only 8% searching specifically for a part-time job. Self-employment is by far the least favourite option in the types of jobs sought by the older unemployed (2,5%).

Full-time employment is the first preference in all EU countries, but this preference is much higher in certain countries (around 55%: CZ, LV, LT and AT) than in others (less than 10%: PT, IT, UK, SI). The preference for full-time jobs is similar for the older and younger age-groups. The age ratios are close to 1 in nearly all EU countries. Diverging patterns are however observed in SE, IT and DK, where there is a slightly higher preference for full-time in the older age-group compared to the younger cohort. In another group of countries, preference for a full-time job is significantly more frequently expressed in the younger cohort (around 0.75: PL, SK, RO, HU, LV and FR), and particularly in EE (0.61). There are few gender differences in preference for full-time work in a large group of countries. However, in another group the age ratios are low, indicating that in these countries full-time jobs are more

⁹ It is worth noting that this data needs to be read cautiously in terms of absolute comparability. There is some national variability between countries for this indicator on the EUROSTAT website. Certain items of this question are not (publicly) available in the Labour Force Surveys (LFS) of certain countries. Preference for part-time work is not proposed as an answer option in a broad group of countries (BE, EE, EL, HU, LT, LU, LV, MT, PL, PT and RO). Preference for self-employment is however an option in a limited number of countries (BE, CZ, DE, EL, ES, FR, IT, NL, PT, SE and UK).

sought-after by the younger cohort of unemployed (around 0.5: ES, SE, AT, DK, DE, BE and particularly NL (0.33)).

Part-time work is less of a preference among the older unemployed. Only 8% of the unemployed opt for this option in the EU 27. The range runs from 15.7% in AT to 3.4% in SK (excluding NL). However, in one group of countries (SI, FR, CZ, SE and BE) the age ratios indicate a marked preference for part-time work in the older age group rather than the younger one (around 2). In other countries, however, the differences between age-groups are not very significant. There is a strong gender differentiation in EU countries in preference for part-time work. In all countries where the LFS questionnaire offers the possibility to choose between part-time and full-time items (ES, IT, DE, FR, UK, NL, SE, and CZ), the gender ratios are overwhelmingly female; ranging from 2.35 in SE to 8.56 in ES! It is only in CZ that the gender difference is more modest (1.39). A particular case is the NL. The country is a well-known outlier in the EU regarding the incidence of part-time work, notably among female workers. This peculiarity is reflected in the employment preferences of the unemployed. Many more of the Dutch unemployed (47.4%) would prefer a part-time job than elsewhere in Europe. But a similar share of Dutch unemployed also indicate a preference for a full-time job (43.9%). These strong preferences are of similar levels among the older and the younger cohort. The gender difference is also significant in the NL, with twice as many women opting for part-time work.

Not many of the European older unemployed express a preference for self-employment rather than waged employment (2.5% in the EU). In UK and IE, the preference for self-employment is more significant (around 6%) than in the other countries. Age ratios are diverging among EU countries: there is a group where self-employment is a more marked preference of the older age-group of unemployed (BE, EL, IE, PT, UK), and another group of countries where the preference is stronger in the younger cohort (CZ, NL, SE and FR). Self-employment is also clearly a masculine option in the majority of countries (around 0.5%), again with the exception of the NL where there is no significant gender difference.

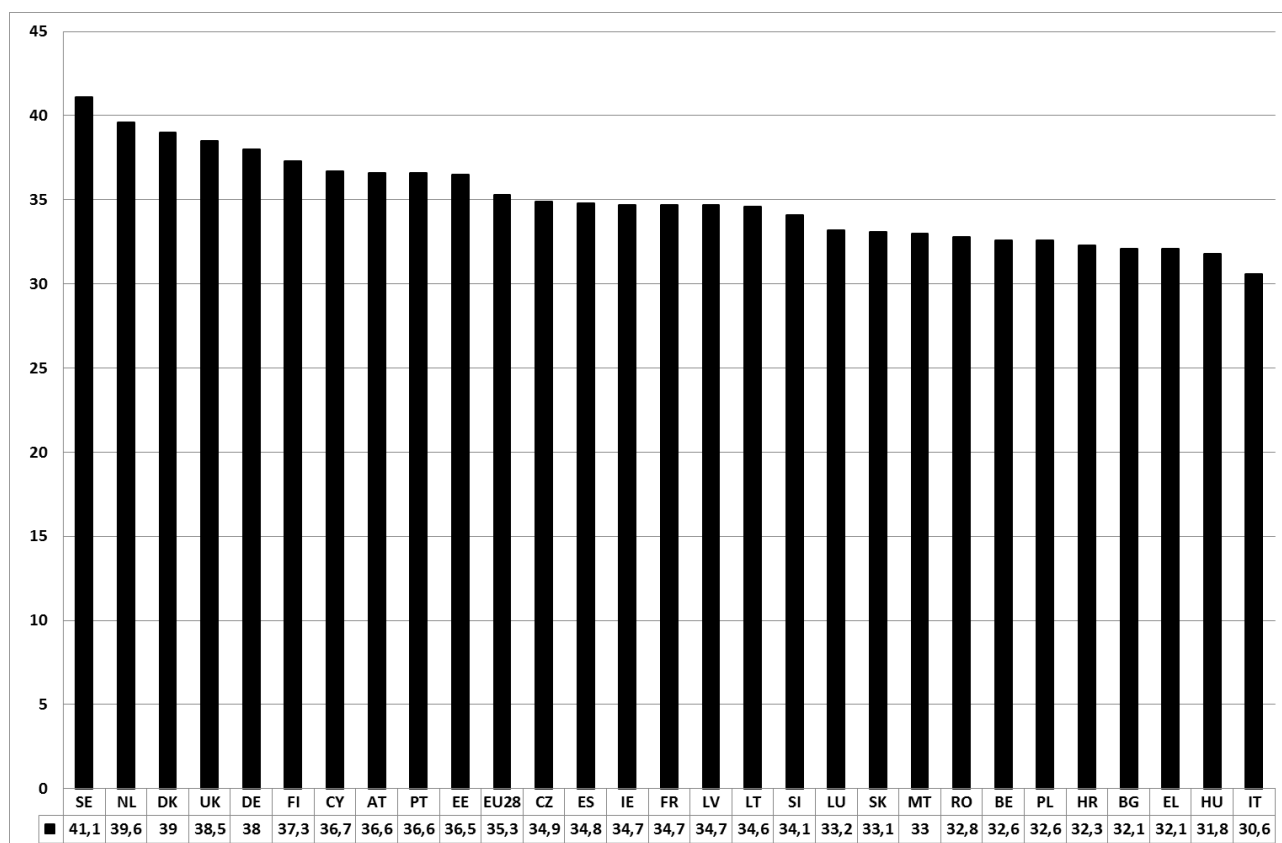
For the older unemployed, as well as for its counterpart in employment, much attention has been given to the pathways to retirement as an alternative way for the ageing population to leave the active population early.

2.4 Pensions and early retirement

Early labour market exit towards retirement is commonly designated as a major factor explaining the lower activity of ageing workers and unemployed. Policies implemented in EU countries have taken a converging path: to increase the duration of working lives among EU citizens. In the framework of the 2000-2010 Lisbon Strategy, the European Council in Stockholm in 2001 agreed a quantified target in the European Employment Strategy (SEE) specifying that one half of the EU population in the 55-64 age-group should be in employment by 2010. In 2002, the Barcelona European Council introduced a second target concerning ageing workers and the extension of their working life. By 2010 there should be a progressive increase of about 5 years in the effective average age at which people stop working in the EU. Although, since 2010, these targets are no longer on the EU agenda as quantified targets, they nevertheless remain in the current Europe 2020 Strategy through the EES component.

In 2014, the EU 28 average duration of working lives was 35.3 years (figure 9 below and table 12, Annex 2). It is close to 40 years only in SE (41.1) and NL, DK, UK, DE. At the opposite end of the spectrum, the duration of working life is much shorter (around 30 years) in another group of EU countries (RO, BE, PL, HR, BU, EL, HU and IT).

Figure 9: Duration of working lives in EU countries - 2014



Source: Eurostat, data retrieved on line in March 2016.

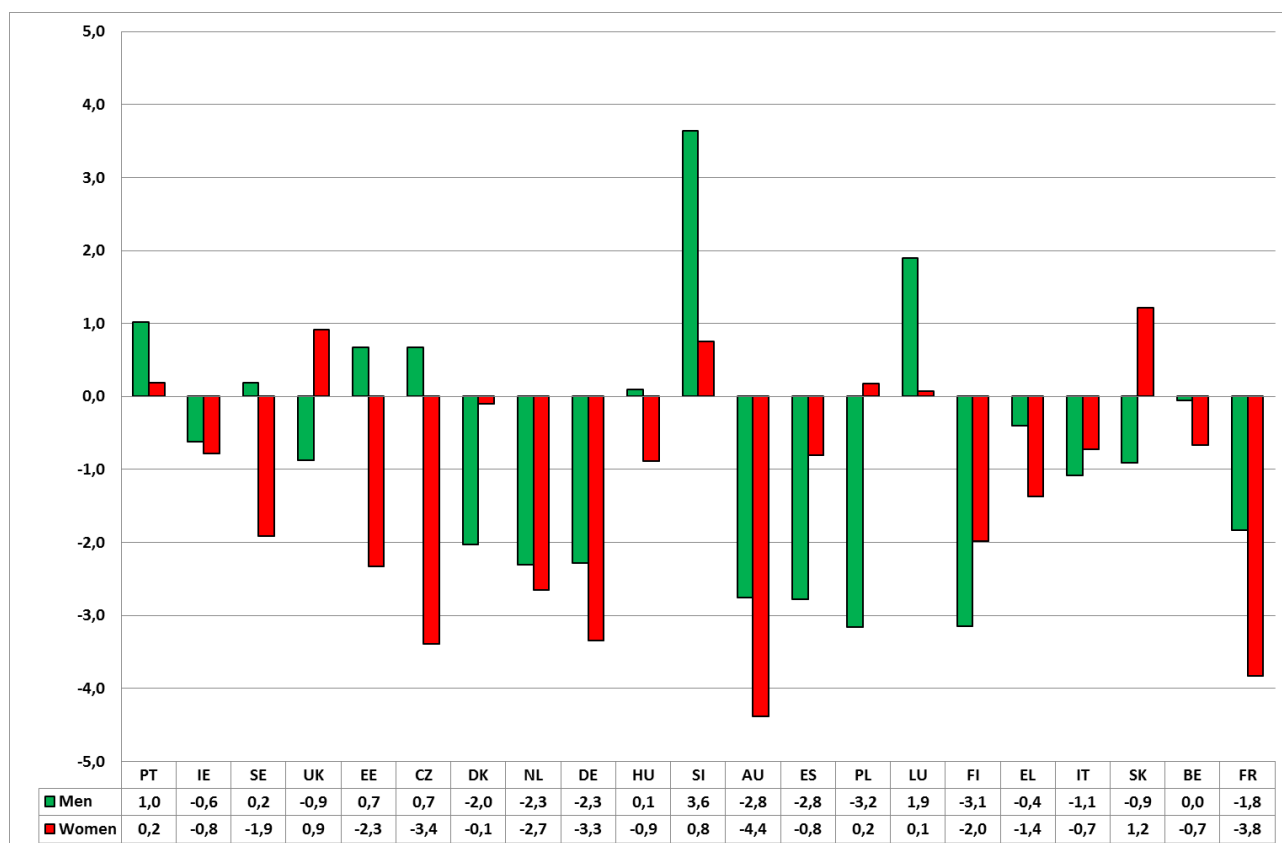
We mentioned earlier that the Stockholm target for employment of older workers was not reached. Neither was the Barcelona target on extending the duration of working life (table 12, Annex 2). Starting from 32.2 years in 2000, the duration of working life¹⁰ increased to only 34.5 years in 2010, reaching its peak in 2014 at 35.3 years. Only half of the targeted 5 years-increase in working life was reached during the Lisbon Strategy. And since then the progress has been very limited. The increase has been more significant (around 4 years) in the countries with the current longer durations of working life (SE, HU, MT, NL, LU, ES and DE). In other countries (BG, EE, AT, LV, FR, and CY) more limited progress was achieved (around 3 years). In some countries the duration of working life has scarcely changed since 2000 (DK, FI, LT, SK, PT, EL). In the cases of FI and DK this may be due to the already longer working life in the early 2000s. RO is the only EU country where a decrease in the duration of working life can be observed (-3.2 years).

In nearly all EU countries, older individuals tend to retire earlier than the statutory age. This is illustrated in the following figure, which reflects the difference between effective age of retirement¹¹ and legal age of pension¹² based on an OECD methodology (table 13, Annex 2).

¹⁰ According to EUROSTAT, the duration of working life indicator measures the number of years a person aged 15 is expected to be active in the labour market throughout his/her life. This indicator is calculated with a probabilistic model combining demographic data (life tables available from Eurostat to calculate the survival functions) and labour market data (Labour Force Survey activity rates by single age group).

¹¹ According to the OECD, the average effective age of retirement is defined as the average age of exit from the labour force during a 5-year period. Labour force (net) exits are estimated by taking the difference in the participation rate for each 5-year age group (40 and over) at the beginning of the period and the rate

Figure 10: Difference between effective and legal retirement ages in EU OECD countries



Source: OECD online database; data retrieved in March 2016.

In certain countries both women and men retire effectively later than the normal pension age (SI, LU, PT and EE). This is particularly noticeable among men in SI, who retire 3.6 years later. However, in other countries both genders retire much earlier than the normal age of pension, from 2 to 4 years earlier (DE, DK, FI, NL, AT, FR, ES). In some countries there are diverging patterns between genders. In SE, EE, CZ, HU and LU, men retire after the legal age while women retire earlier. The opposite is true in UK, PL and SK, where women retire after the legal age while men do not.

An alternative measure of early retirement, developed in an ad hoc module of the EU-LFS in 2012 on transitions from work to retirement, is based on the declarations of the respondents to the survey (table 14, Annex 2). Early retirement appears very frequent in IT, IE, ES, AT and PT (60% and more) but also in HR, NL and HU (around 50%). However, early retirement is much less frequent in EE, EL and DK (around 10%) and especially in BG and CZ (around 5%). In all EU countries, except for IE, HU, SE, LV, DK, EL and FR, early retirement is more frequent among men than women. This is particularly the case in IT, AT, PT, PL and SK.

The same 2012 ad hoc LFS module gives us a more precise insight into the reasons and behaviour leading Europeans to (early) retirement. It should be noticed that in this module the age group considered is people from 50 to 69 years old.

for the corresponding age group aged 5-years older at the end of the period. The official age corresponds to the age at which a pension can be received irrespective of whether a worker has a long insurance record of years of contributions.

¹² The normal retirement age is the age at which an individual can retire in 2014 without any reduction to their pension having had a full career from age 20.

In 2012 in the EU 28, the main reason by far for economically inactive persons who receive a pension to quit working is because they have become eligible for a pension (37%) or because of their own health or disability status (20.9%) (table 15 Annex 2). Other reasons are less frequently invoked, such as having reached the maximum pension age (9.8%), or having lost their job without being able to find another job (7.5%) or taking the opportunity of favourable financial arrangements to leave (7.2%). Other job-related reasons and reasons related to family or care of dependent persons are less frequent (3.9%). Having become eligible for a pension is much more frequently mentioned in certain countries (BG, CZ, MT and SI) while much less so in another group of countries (DE, EE and PT: around 10%; BE, IE, ES, LT, SE and UK: around 20%). In CY, EL and LT, more persons than average declare that they are leaving work because of reaching the maximum retirement age (around 25%). In EE and PT (around 38%) and to a lesser extent in DK, DE, ES, HR; AT, LV, LU, RO and FI (around 30%), reasons related to the individual's own health or disability conditions are more frequently given. The loss of the last job is given as a more frequent reason in EE and LV (around 25%) than in the rest of the EU. In IE, UK, CY, EE and RO, family or care-related reasons are more frequently mentioned. In BE, IT, LV and NL, 'other job-related reasons' are nearly twice more frequently declared than the EU average, but is difficult to see what these reasons could be. Finally, the existence of favourable financial arrangements encouraging the individual to leave work is more often cited as a reason to quit working in NL, IE and UK.

There is thus a variety of reasons explaining why older workers leave the labour market. But for many Europeans the decision to stop working is not necessarily a voluntary option. In 2012, 28% of the EU 28 population aged 50-69 years old declared that they would have wished to stay longer in employment (table 16, Annex 2). This is particularly the case in PT and EE, where around 55% would have liked to have worked longer, and to a lesser extent also in a broader group of countries (CY, ES, DK, UK, LV, FI, IE) where around 40% of the population expressed the same wish. At the opposite end of the range, it is less common to wish to have worked longer (around 10%) in one group of countries (EL, LT, SI, PL).

In other cases, the transition from activity to retirement is the result of a more voluntary and gradual shift. In 2012, 6.5% of the EU 24 population¹³ aged 50-69 years old stated that they had reduced their working hours in a move towards retirement (table 17, Annex 2). This relatively low European average, however, conceals national divergences, showing that not all Europeans are equal when it comes to preparation for an earlier exit from the labour market. In Nordic countries and BE a larger share of the population reduced their working time before retirement (around 15%). This is much less an option in another EU countries (BG, RO, CY, IT, DE, ES and HU), where only around 3% of older workers reduce their working time. In SK this share falls to 0.5%.

However, some older Europeans continue to work even after retirement. This depends of course strongly on the legal framework in each country, with regard to the possibilities of combining work and pension. According to the data provided in the 2012 ad hoc module of the EU-LFS, 15.9 % of EU-28 old-age pensioners continue working. Diverse reasons are invoked to explain the continuation of work after the retirement age (table 18, Annex 2). One of the main reasons is the economic need to work in order to provide sufficient personal/household income. In 2012, this reason was mentioned by 37.3% of Europeans. Ensuring financial resources for a decent lifestyle is by far the main reason why people continue to work after retirement age in numerous EU countries, notably in RO, EL and EE (around 85%) but also in HU, SK, PT, HR and LV (around 65%). However, this is much less the case in more affluent EU countries (AT, FI, SE, DK, ES, SI). The need to establish or increase future

¹³ No data for UK, IE, HR and LV.

retirement pension entitlements is more frequently given in countries such as IT LV, LT, EE, BE (around 12%) and particularly in ES (18.6%). The combination of both previous reasons is referred to in several countries as the main factor explaining continuation of work after retirement (LT, CY, ES, PL, FI and BG). It is much less the case in DK (5.9%) and particularly RO (1.6%). A significant share of retirees also, however, mention non-financial reasons, such as work satisfaction, for continuing working after the legal age of retirement (29.1%). This 'personal satisfaction' reason is much more frequently mentioned in the richest countries such as DK (78.8%) or AT, SE and SI (around 65%). In contrast, this reason is picked by only 10% or less of the retired in HU, LV, EE and SK. For RO this proportion falls to 2.2%.

The need to secure sufficient income to live decently is a significant factor in the decisions of workers to defer exit from the labour market and/or to continue working after the legal retirement age. The transition to retirement is especially hard in countries where an old-age pension does not guarantee sufficient resources for retirement.

2.5 The income situation of older workers

The above findings highlight that financial motives are the main reasons for older people to delay exit from the active population and also to continue to work after the legal pensionable age is reached.

Ensuring an adequate income after retirement depends on the opportunities available for individuals to have longer working careers but also on the capacity of pensions to replace previous earnings. The 'aggregate replacement ratio' (ARR) measures the ratio of gross median individual pension income of the population aged 65-74 years old relative to gross median individual earnings from work of the population aged 50-59 years, excluding other social benefits. This indicator allows a rough estimate of the income replacement capacity of pension systems (table 19, Annex 2). In a large group of countries, ARRs are around 0.5 (FI, NL, UK, BE, EE, DK, DE, LT, SI, BG, LV). In other words, retirement implies the loss of half of the previous income in these countries. ARRs are even lower in certain countries such as IE, CY and HR. In other EU countries, workers lose only around a third of their previous earnings when they retire (FR, IT, RO, PL, PT, HU, SK, EL, ES, AT and SE).

Aside from this replacement capacity of pensions, the relative need to ensure sufficient income becomes a pressing necessity when older persons and workers are already in a situation of relative poverty. In the next section we focus on two poverty indicators for older workers and others.

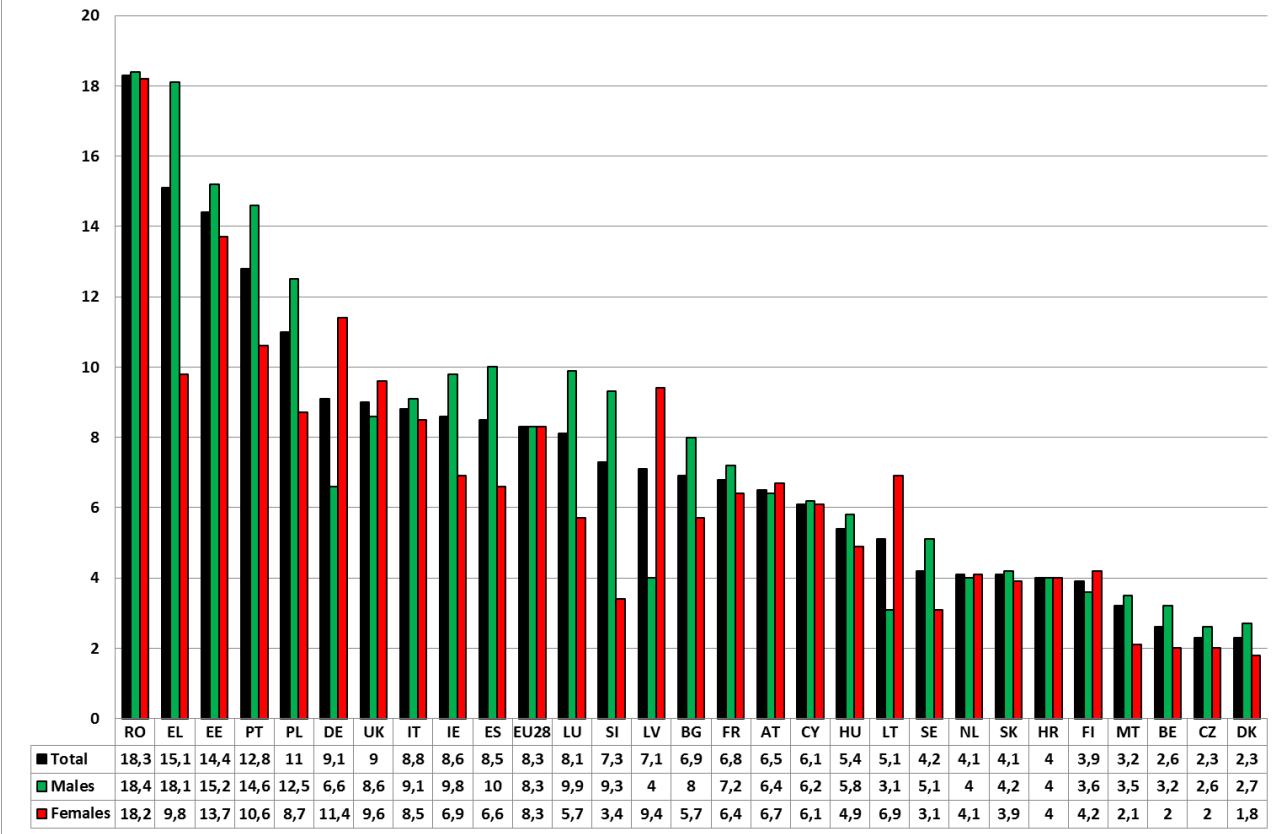
2.5.1 In-Work Poverty

In EU statistics, in-work poverty is measured as the number of persons in employment (having worked at least 6 months in the previous year) and living in poor households. Poor households are those where the disposable income is below the threshold of 60% of national median income.

In 2014, 8.3% of persons in the EU 28 aged 55 to 64 years old and working are also living in a poor household, in other words they are classified as working poor (see figure below and table 20a, Annex 2). The proportion of older working poor is much higher in RO, EL and EE (around 15%). In-work poverty rates of older workers are, however, much lower than in the rest of the EU in one group of countries, where they range from around 3% (DK, CZ, BE, MT, and FI) to around 4% (HR, SK, NL and SE). The average age ratio for the EU 28 (0.86) indicates that in-work poverty of older workers aged from 55 to 64 years old tends to be lower than that of the younger workers (25-54). This is noticeable in a group of countries where age ratios are around 0.55 (MT, DK, BE, LT, CZ and SE). Older workers are more frequently working poor only in a small number of countries (SI, EL, PT, EE), and to a limited extent. However, IE appears to be an outlier, with an in-work poverty rate twice as high for older

workers as for younger workers. Gender ratios of the working poverty of older persons highlight a marked contrast between a group of countries with higher levels of in-work poverty among older female workers (LV, LT and DE) and another group of countries where women are less numerous than men in working poverty (SI, EL, LU, MT, SE, BE, ES and DK).

Figure 11: In-Work poverty rates of 55-64 year olds – 2014



Source: Eurostat, EU-SILC, data retrieved online in March 2016.

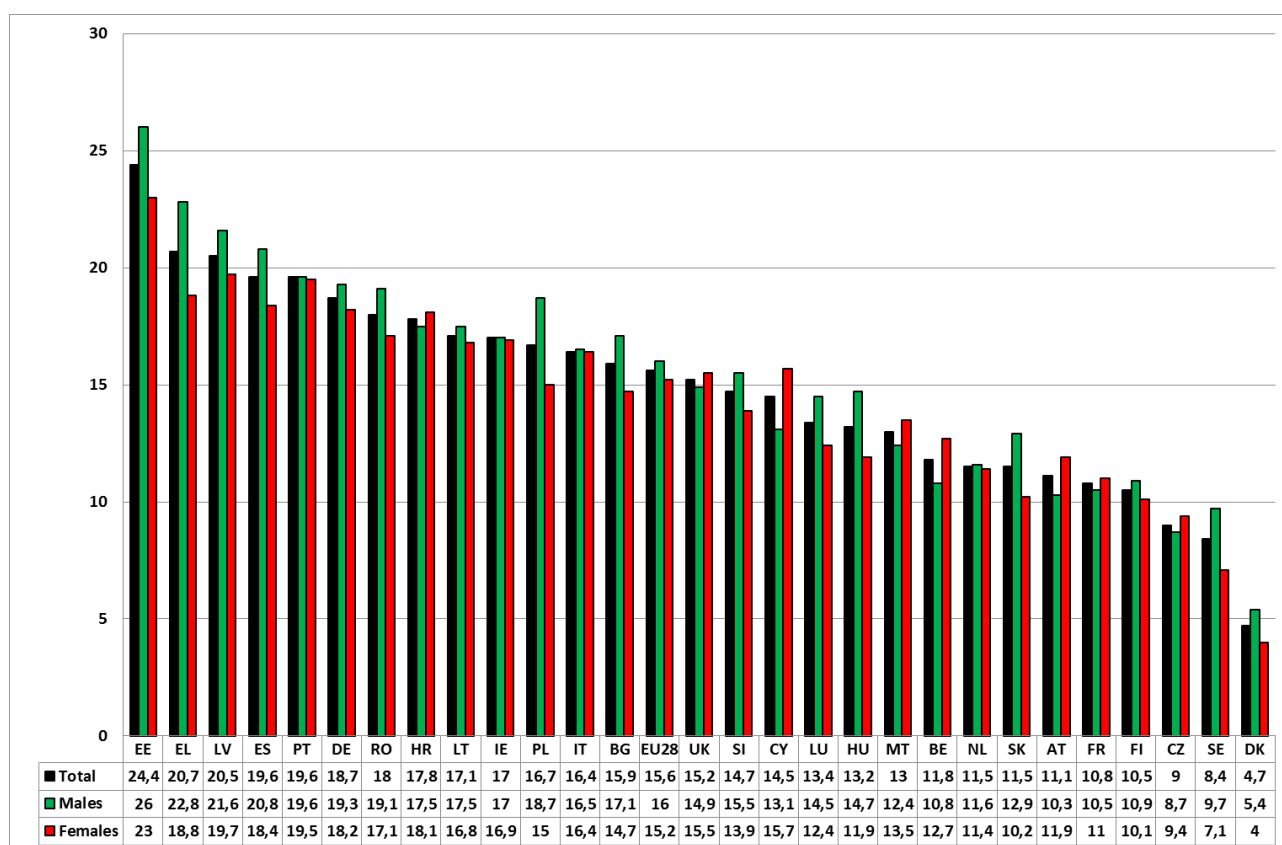
Since 2004, in-work poverty rates of older workers have stagnated in the EU, although in some countries the trend is more accentuated (table 20b, Annex 2). In-work poverty of older workers has decreased in RO and EL (around 5%) and also in LT, PL, ES and NL (around 3%). But in BG, LU and DE, in-work poverty has increased by around 3%, and even by 7.7% in EE.

2.5.2 Poverty

In 2014, 15.6% of people in the EU 28 aged 50-64 years were living in poverty¹⁴ (table 21a, Annex 2). Poverty rates among the elderly are noticeably higher in EE (24.4%) but also in EL, LV, ES, PT, DE, RO and HR (around 20%). At the opposite end of the scale, poverty is significantly lower in DK (4.7%) and in the group of countries with poverty rates around 10% (FI, FR, AT, SK, NL, BE). Both age and gender ratios show that there are not marked differences among EU countries. In EE, IE and to a lesser extent SI, poverty rates are higher for the older population, while they are, on the contrary, higher for the younger age-group of 25-49 year olds in DK, SE and RO. In CY, BE and AT, older women have higher poverty rates than men.

¹⁴ Poor individuals living in households where the disposable income is below the threshold of 60% of national median income (Eurostat).

Figure 12: Poverty rates of 50-64 year olds - 2014



Source: Eurostat, EU-SILC, data retrieved online in March 2016.

Since 2004, the poverty rate of the older population in the EU 28 has risen by 2.3% (table 21b, Annex 2). In EE and DE, poverty increased steeply during this period (around 6%). Other countries also experienced significant increases in poverty (around 4%) among the older population (LU, SE and NL). Poverty rates have fallen in only a limited number of EU countries since 2004, and generally only to a small extent. In RO, HR and IE the decrease is slightly greater (around 2%), but poverty rates remain high in these countries. The trends in poverty rates are close to those observed for in-work poverty rates.

2.6 Employability: education, adult learning and training

In this section, the employability of older workers is assessed through their level of education and their access to lifelong learning and training. This reflects roughly the complex issue of competences and skills acquisition and maintaining such skills at an older age.

In the debate about the ageing workforce, education and skills of older workers are usually associated with expected lower labour productivity due to the obsolescence of skills with age. Older workers are expected to face higher skills' obsolescence than younger ones and thus be less productive (Mayhew et al., 2008). As stated by the OECD, increasing activity rates among older people is dependent on being able to exploit their skills and experience and preventing the obsolescence of their skills as technological progress and the ageing process unfold (OECD, 2013). Evidence shows that older workers are generally less involved in new organisational work arrangements, but also in training and acquiring new skills, all of which may be associated with a higher degree of obsolescence and skill mismatch (Eurofound 2008). Other evidence indicates that specific groups of the EU population are found to face a greater risk of skills obsolescence, such as

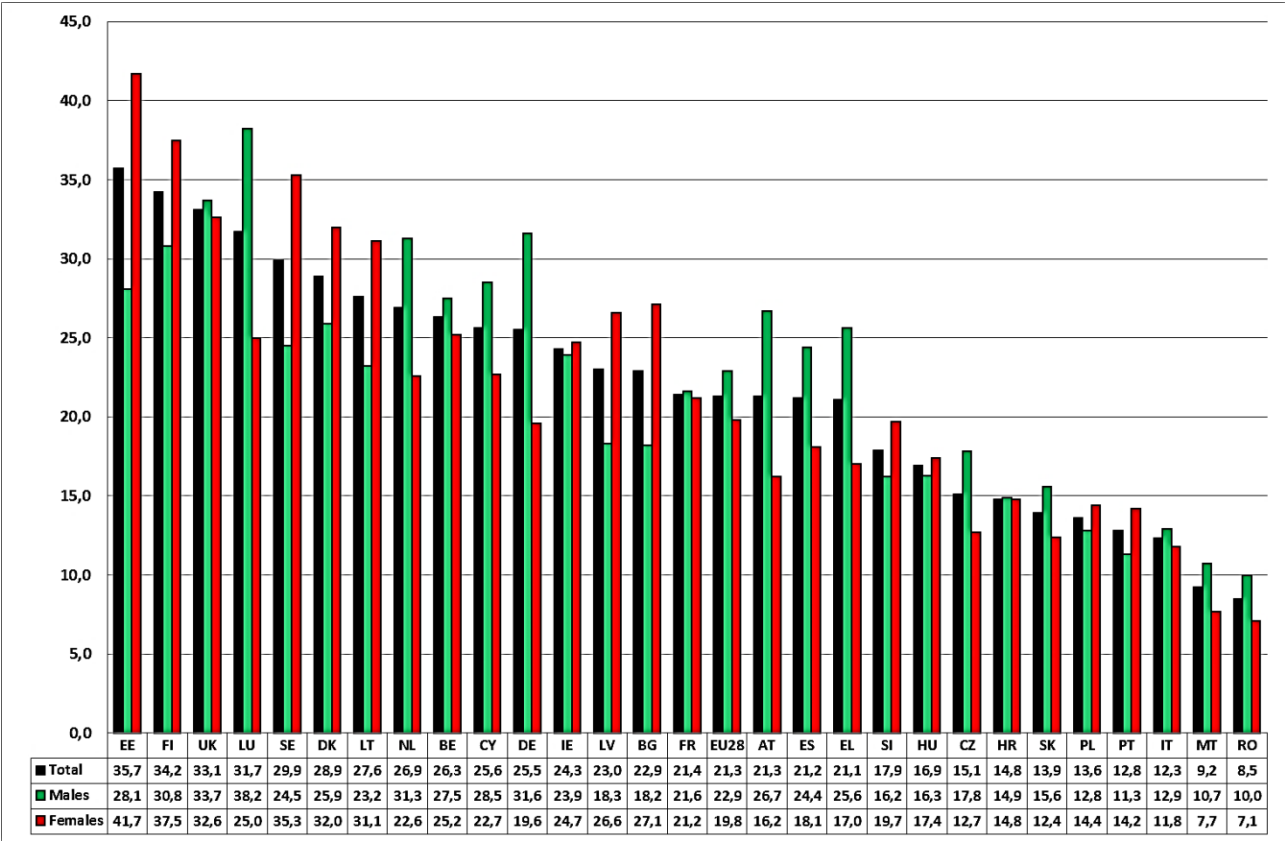
lower-skilled workers, older individuals, those without opportunities to develop their skills throughout their careers, and individuals who have had lengthy career interruptions (e.g. because of unemployment, child rearing or other responsibilities). Older age groups participate less in training and learning than younger ones, but the age differences are smoothed by economic activity. This explains why age plays a less important role among the employed than among the unemployed and inactive population (Cedefop 2015).

In the next sections of this report, employability of older workers will be assessed through three indicators on the older population: the first concerns educational rates, while the two others reflect participation in adult learning and training.

2.6.1 Educational attainments

In 2014, 21.3% of the population aged 55-64 years old had a tertiary educational attainment level (table 22, Annex 2). Tertiary education includes the levels 7 and 8 of the ISCED scale.

Figure 13: Population aged 55-64 years old with tertiary educational attainment level - 2014



Source: Eurostat, EU-LFS, data retrieved on line in March 2016.

The proportion of tertiary diplomas is slightly higher among male (22.9%) than female (19.8%) older persons. The number of older persons with tertiary education is higher (around 35%) in Nordic countries and the UK, but also in EE and LU, and to a lesser extent in LT, NL, BE, CY, DE and IE. This is much less the case in another group of countries (RO, MT, IT, PT, PL and SK) where tertiary educational attainments are less frequent (around 10%) among older people. If we compare the rates of the 55-64 years old with those of their younger counterparts (25-54 years), the age ratio balances on the side of younger workers, among whom tertiary education levels are higher. This is particularly marked in RO, PL and MT, but also in PT, IE, SI, ES, FR and CY. At the opposite end of the

range, there are countries where the differences between older and younger populations are not significant (EE, DE and also BG, UK and FI). The age ratios are lower among the female population across the EU, with the exception of SE. The gender ratios point in the direction of a higher access of male older workers to tertiary education. This is noticeable in the cases of AT, DE, LU and EL ((around 0.63) but also RO, CZ, MT, NL and ES (around 0.73). On the contrary, in certain countries the share of older persons with tertiary education is higher in the female population (BG, EE, LV, LT, SE, DK, FI, PT and SI).

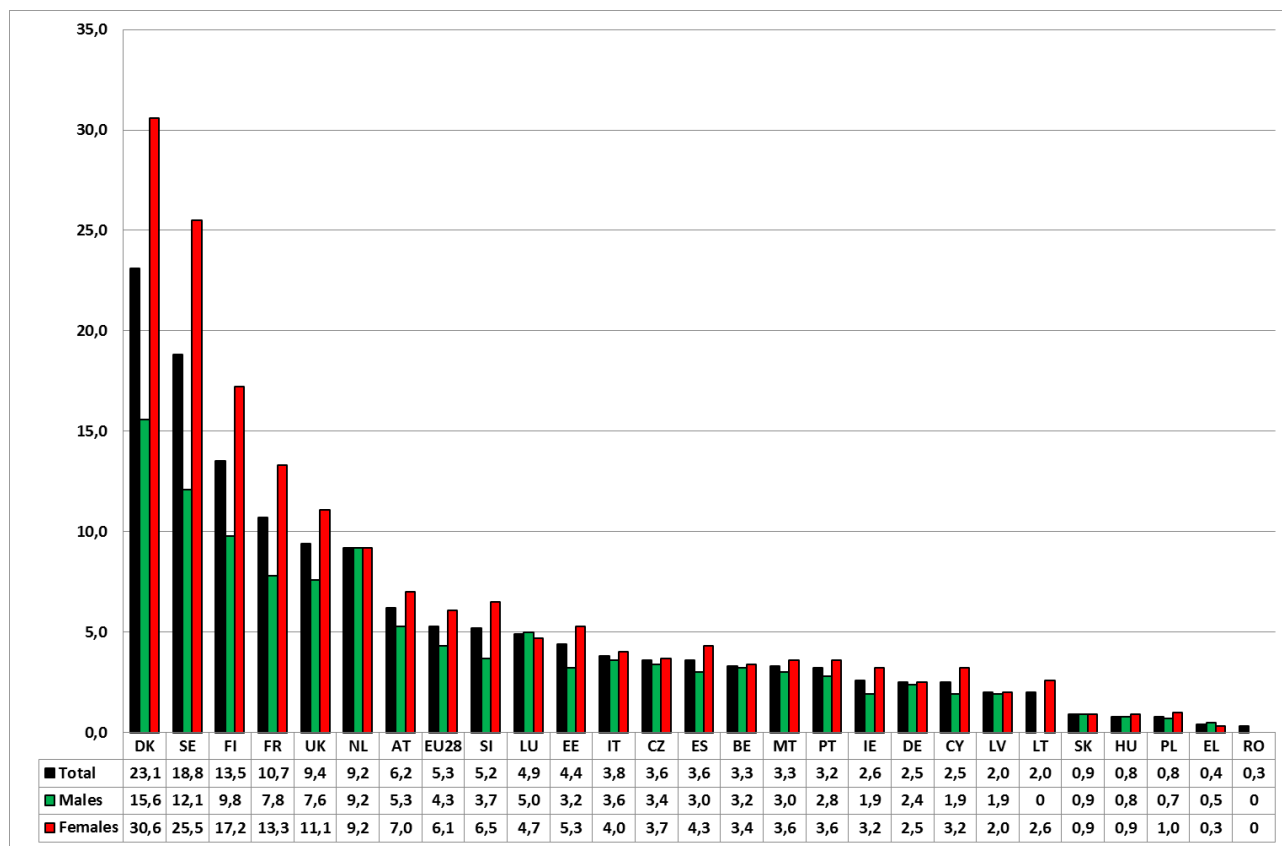
2.6.2 Participation in adult learning

The reference indicator used at European level to assess the issue of adult learning is the participation rate in formal and non-formal education and training (figure below and table 23a, Annex 2). This indicator is not without caveats, partly because it aggregates formal and non-formal learning¹⁵ but also because of its narrow reference period for the learning referred to (the 4 weeks prior to the survey). In 2014, 5.3% of the EU population aged 55 to 69 years old participated in adult learning activities.

¹⁵ Formal education and training according to the International Standard Classification of Education 2011 (ISCED 2011) is defined as “education that is institutionalised, intentional and planned through public organizations and recognised private bodies and – in their totality – constitutes the formal education system of a country. Formal education programmes are thus recognised as such by the relevant national education authorities or equivalent authorities, e.g. any other institution in cooperation with the national or sub-national education authorities. Formal education consists mostly of initial education. Vocational education, special needs education and some parts of adult education are often recognised as being part of the formal education system.”

Non-formal education and training is defined as any organised and sustained learning activities outside the formal education system. Non-formal education is an addition, alternative and/or complement to formal education. Non-formal education may therefore take place both within and outside educational institutions and cater to people of all ages. Depending on national contexts, it may cover educational programmes to impart adult literacy, life-skills, work-skills, and general culture (Eurostat web site)

Figure 14: Participation rates in education and training (last 4 weeks) of those aged 55-69 years old– 2014



Source: Eurostat, EU-LFS, data retrieved online in March 2016.

There are marked differences within the EU in terms of participation in learning. A clear divide appears between the Nordic countries (DK, SE and FI), and to a lesser extent FR, UK and NL, where the participation of the older population in education and training is higher, and the rest of the EU, where the participation is much lower, notably in SK, HU, PL, EL and RO (less than 1%). In the whole of the EU the participation in education and training is lower for the 55-69 age group compared to the 25-54 group. On average it is around twice as low in nearly all countries. In DK and SE, the participation of older population is slightly better (around 0.63), while in HU, RO, PL and EL it is almost exclusively younger adults who participate in education and training (less than 0.2). The EU divide concerning participation rates is reflected in the age ratios. Regarding gender differences, in one group of countries (SE, DK, FI, SI, FR, IE, CY and EE) the participation of older women in education and training is much higher than that of men (from 2.1 in SE to 1.6 in EE). However, in numerous EU countries the gender difference is not so strong, as shown by gender ratios around parity (MT, HU, IT, CZ, BE, LV, DE, NL, SK and LU). EL appears as a particular case, with a gender ratio of 0.6.

Since 2004, rates of participation in adult learning have only risen significantly for the older population (around +12.5%) in DK and FR (table 23b, Annex 2). They have also risen in FI, SE LU, SI and AT to a lesser extent (from 6.2% in AT to 13.5% in FI). In these countries the increased participation in education and training is boosted by remarkable increases in the participation of the older female population, except in LU. In the majority of other EU countries, participation rates have scarcely grown. In SK and UK there are even noteworthy declines in the participation rates in adult learning (around -4%). In the UK the decrease is stronger among older women.

Participation in learning also differs according to the labour market status of the older persons (table 24, Annex 2). On average, the participation of employed persons is higher (8%) than that of the unemployed (6%) and inactive persons (3.1%). In terms of increasing the activity of older persons in the EU, the low percentage of inactive persons involved in learning is worrying. The EU average blurs strong differentiations within the EU. In the Nordic countries, and especially DK, the participation rates of employed persons are by far the highest in the EU (around 23%). This is also true for participation of the unemployed, notably in SE (35.7%), and inactive older persons (around 18%). FI lags slightly behind the other Nordic countries regarding the participation of both unemployed and inactive persons (around 10%). DK is the only EU country achieving high levels of participation in learning for all labour categories. At the opposite extreme, there are countries where participation rates are lower than in the rest of the EU for employed older persons (less than 2% in EL, IE, PL, RO, SK), the unemployed (around 2% in DE and IT) or the inactive (1% or less in CZ, DE, EE, EL, HU and PL). For the employed and unemployed persons, the differences between the older and younger cohorts are not very pronounced, pointing to a slightly better access to adult learning among the older population. This pattern is more accentuated in SE, EE, SK and BG for employed persons (around 1.6) and in BE, ES, IE, HU and PL for unemployed persons (around 1.8). Nevertheless, for the inactive population participation rates in education and training are higher for the younger cohort (CZ, DE, EL, CY, MT, LU, RO and SK). Regarding gender differentiation, the EU average gender ratio indicates a higher participation of older women for all labour market categories (around 1.7). However, the situation is more gender-equal in several countries for unemployed (IT, NL and SE) or inactive older persons (BE, LU, MT and NL). EL stands out from other countries with a higher masculine participation among the employed population.

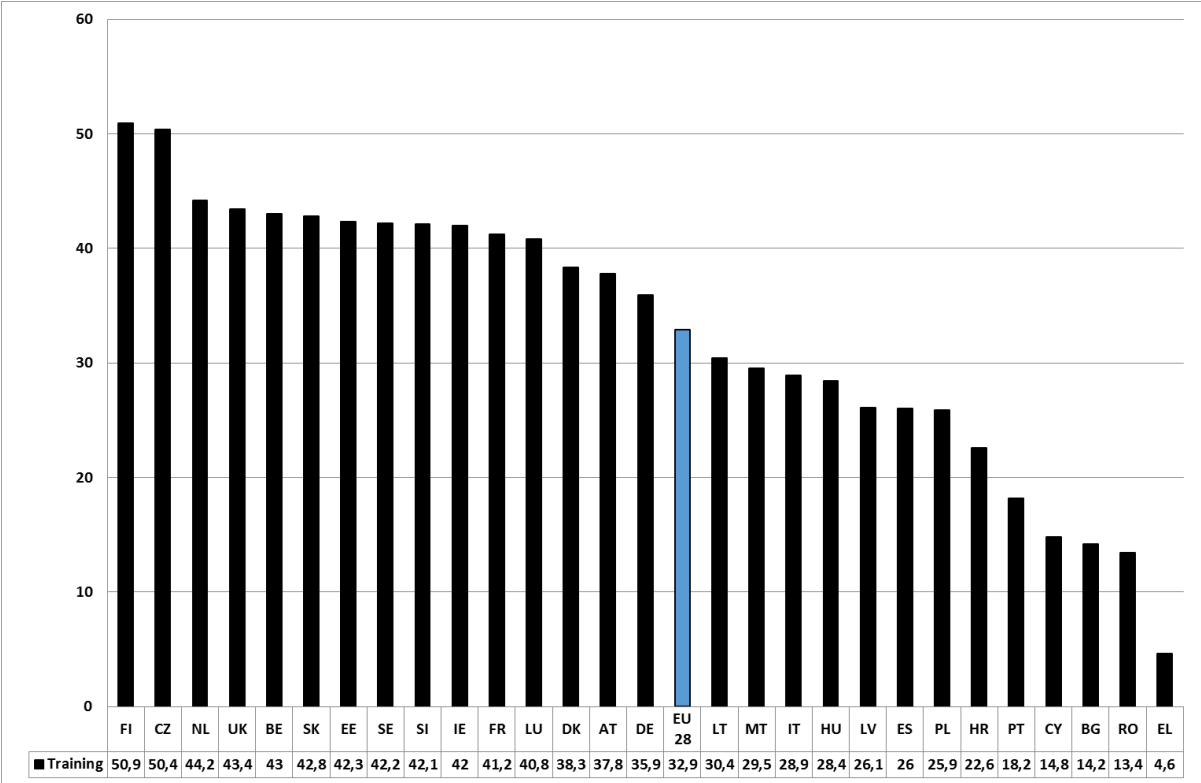
Furthermore, the access to learning differs according to the types of employment occupied by the older persons. In 2014 in the EU 28, around 8% of workers with permanent or temporary contracts or in part-time and full-time jobs participated in adult learning¹⁶ (table 25, Annex 2). The dichotomy observed previously appears again, with a clear fracture between Nordic countries and the rest of the EU. In the Nordic countries, the participation rates are consistently higher than in other countries (around 20%) for all the categories of jobs. This is also the case, to a lesser extent, in FR, NL and UK (around 10%). Older workers with non-standard jobs have less than average access to learning in several countries for all (DE) or nearly all (CZ, IE, EL, ES, IT, HU, PL, RO, SK) job categories. The dichotomy in participation across the EU is more marked with respect to the participation of part-time and/or temporary older workers.

2.6.3 Participation of older workers in training

While the involvement of older persons in lifelong learning is important to improve their employability and prospects of staying longer in employment, this is even more the case for participation in training in companies. Training allows older workers to maintain or improve their skills and their career prospects, helping to delay early exits from the labour force. Unfortunately, the comparative EU data on training is scarce. The latest wave of the European Continuous Vocational Training Survey (ECVTS) dates back to 2011 and the results of the next wave are not expected before 2017. In any case it does not include information on the age of participants. However, the EUROFOUND European Working Conditions Survey gives us an insight into access to training in the EU from the viewpoint of workers. These are asked to declare whether they received training paid for by their employers in the previous year.

¹⁶ It should be noted here that results of this indicator need to be interpreted more cautiously as data on part-time jobs and/or temporary contracts is not collected by several countries.

Figure 15: Percentage of workers aged 50 years and over declaring that they received training paid for by their employer (or by themselves if self-employed) in the past year – 2015



Source: EUROFOUND, European Working Conditions Survey, accessed July 2016.

In 2015, 32.9% of EU 28 workers aged 50 years or more declared that they had received training paid for by their employer (or by themselves if self-employed) in the past year (see figure above and table 26, Annex 2). This share is highest in FI and CZ (around 50%) and also in a group of countries (NL, UK, BE, SK, EE, SE, SI, IE, FR, LU, DK, AT) with training rates of around 40% for older workers. In HR, PT, CY, BG and particularly EL (4.6%), older workers’ participation in training is markedly below the EU average (around 15%). Since 2010, training rates have diverged among EU countries. In countries such as LT, IE and LU rates have increased by around 10%, and in FR training rates have risen by 20.7% since 2010. Nonetheless, training of older workers has declined in several countries, moderately (around -2%) in some countries (ES, SI, AT and DK) and more steeply (around 6%) in others (DK, SE, CY and EL). Whilst these falls in training rates since 2010 are not really problematic for countries with already high performances (DK, SE, AT and SI), the trend is more worrying for the other countries (ES, CY and EL).

The age ratios, comparing the group of workers aged 50 years and more with the younger group aged 35-49, indicate that variations between the two age groups in terms of access to training are negligible in many EU countries. Training rates of older workers are slightly lower than those of younger workers. In EL, the pattern is slightly more pronounced. However, in one group of countries, training rates for older workers are significantly lower than those of their younger counterparts. This is the case for around two thirds of workers in a first sub-group (EE, HR, LU, RO, MT, IE, LV and IE) and around half the workers in PL, PL, BG, LT and FR.

2.7 Ageing clusters in the EU

The indicators used to depict the situation of ageing workers and unemployed persons in Europe show that there are sometimes strong (dis) similarities between the European countries. It is, however, difficult to get an overall view of the situation, both because of the number of indicators needed to reflect the various dimensions of active ageing and because of the number of countries to compare. Faced with this complexity, a method often used in the literature is to group countries into clusters, reflecting shared or diverse institutional, social and economic national arrangements. This method highlights 'systems' or 'models' of welfare, labour markets, industrial relations, poverty and social exclusion, inequalities, systems of well-being, social stratification, and 'varieties of capitalism, to mention only some of the topics that were considered. The method is not perfect, as there is no such thing as the 'perfect cluster', within which all national patterns are identical. What is, however, striking is that the many existing studies applying clustering methods to the EU converge in establishing similar groups of countries. This is not the place for a more in-depth discussion of the clustering approach in the EU¹⁷. Based on the cluster literature and on an analysis of the previous sections of this chapter, we will use a typology of countries which reflects the cluster approach in terms of employment, social and welfare arrangements and varieties of capitalism. This typology is also consistent with literature on active ageing in the EU using clustering methods (European Commission 2016, 2012a) as well as methods related to the AAI-index.

The typology of countries is the following:

1. Nordic countries: SE, DK, FI
2. Continental countries: BE, NL, LU, FR, DE, AT
3. Anglo-Saxon countries: UK and IE
4. Mediterranean countries: SP, IT, PT, GR, CY, MT
5. Central and Eastern countries: CZ, SK, HU, SI, PL
6. Baltic countries: EE, LV, LT
7. Balkan countries: BG, RO, HR

2.7.1 Employment, learning and social situation of older persons

The table below presents the cluster averages for all the dimensions studied in this report. Countries are aggregated into clusters, and colours indicate the incidence of each aspect of older persons' situations in the EU, ranging from positive patterns (in green) to negative patterns (in red).

¹⁷ For a discussion of typologies within the EU, see for instance Eurofound (2014). For a recent discussion on the application of clustering methods in the EU, see the Special Edition of the Journal of European Social Policy dedicated to '25 Years of 'Three Worlds of Welfare Capitalism' (JESP, 2015).

Table 3: Means of country clusters

	Nordic	Continental	Anglo-saxon	Mediterranean	Central Eastern	Baltic	Balkan
Old age dependency (ratio)	78,6	73,9	64,0	71,8	70,4	74,7	75,2
Duration working life (years)	39,1	35,9	36,9	34,1	33,3	35,3	32,4
Activity (%)	52,9	46,2	51,0	42,4	42,6	53,8	41,8
Employment (%)	50,1	43,8	48,2	37,0	39,6	49,5	38,2
Temporary (%)	7,2	5,5	5,7	9,0	10,3	2,6	4,7
Part-time (%)	22,1	31,1	29,5	15,5	9,8	11,4	9,6
Self-employment (%)	7,9	7,5	11,7	10,7	7,6	5,9	9,1
Involuntary PT (%)	17,2	14,3	24,4	40,8	15,8	27,1	30,5
Unemployment (%)	5,4	5,3	6,2	12,7	7,2	8,1	8,6
LTU share (%)	37,8	58,2	59,6	67,6	61,1	54,1	58,1
Positive transitions LM	12,9	9,9	7,9	6,5	7,0	9,4	5,3
Negative transitions LM	9,0	8,9	4,2	5,7	5,5	6,8	4,1
No change LM	78,1	81,3	85,9	87,1	87,5	84,0	90,9
Aggregate RR pensions (ratio)	0,5	0,6	0,4	0,6	0,6	0,5	0,5
In-work poverty (%)	3,5	6,2	8,8	9,1	6,0	8,9	9,7
Poverty (%)	7,9	12,9	16,1	17,3	13,0	20,7	17,2
Tertiary education (%)	31,0	25,5	28,7	17,0	15,5	28,8	15,4
Adult learning (%)	18,5	6,1	6,0	2,8	2,3	2,8	0,3
Training (%)	44,0	40,5	42,7	20,3	37,9	32,9	16,7

Source: authors' elaboration, 2016.

In the Mediterranean and the Balkan clusters, the situation appears to be the worst for ageing workers and unemployed people. In these clusters the duration of working life is shorter than in other country clusters. Activity and employment rates for older persons are also among the lowest in the EU, while unemployment rates are among the highest for the older population. The labour market conditions of the older population are characterised by fewer transitions out of unemployment, with higher shares of long-term unemployed in total unemployment (less so in the Balkan cluster). However, the two clusters show divergent patterns regarding the incidence of non-standard forms of employment. While the employment market for the older population is highly segmented in the Mediterranean cluster, the opposite is true in the Balkan cluster, with lower incidences of temporary and part-time employment and self-employment. While pension replacement rates are high in these clusters, they are among the worst performers in terms of in-work and relative poverty. Both clusters also perform poorly in the field of education and training of the older population.

At the opposite end of the scale, the situation of older workers is best in the Nordic, Anglo-Saxon and Baltic clusters. In these three clusters, activity and employment rates for older persons are high. The unemployment rates of older persons are the lowest in the EU. In these three clusters. People have longer working lives in a context of highly dynamic markets, although transitions to unemployment or from unemployment to inactivity tend to be higher in the Nordic cluster than in the Anglo-Saxon cluster. Some differentiation appears also concerning labour market segmentation, which is higher in the Anglo-Saxon cluster, moderate in the Nordic cluster and low in the Baltic cluster. Both Nordic and Anglo-Saxon clusters perform well in tackling in-work poverty and poverty, but particularly the Nordic cluster. This is not the case of the Baltic cluster, where poverty is high. The three clusters also perform very well in the area of education and training of the older population, especially the Nordic

cluster regarding access to adult learning. However, a strong difference appears between the clusters concerning the demographic pressure of ageing, which is the highest in the EU in the Nordic cluster, average in the Baltic cluster while, however, lower for the Anglo-Saxon cluster. These three clusters have achieved similar performances in terms of active ageing although subject to different degrees of demographic pressure.

In-between these two groups of clusters, the situation of older persons appears more mixed in the Central Eastern cluster of countries. Activity and unemployment rates are low in this cluster, while unemployment rates are moderate, as is the performance of this cluster in the fight against in-work poverty and poverty, and also with regard to access to adult learning and training. However, the share of older persons with tertiary education is one of the lowest in the EU.

Within the clusters, however, there remains some national diversity. The table below reintroduces national relative performances within the clusters referred to previously.

Table 4: Countries and clusters of active ageing in the EU

	Nordic			Continental						Anglo-saxon		Mediterranean						Central Eastern					Baltic			Balkan		
	DK	FI	SE	BE	DE	FR	LU	NL	AT	IE	UK	EL	ES	IT	PT	CY	MT	CZ	HU	PL	SI	SK	EE	LV	LT	BG	HR	RO
Old age dependency (ratio)	77,7	84,5	73,6	73,2	84	76	59,3	79	72,9	58,4	70	72,5	67	78	76,7	59,3	77,4	71,5	73	68,3	75,7	64	72,4	75,8	75,8	79,2	79,8	66,5
Duration working life (years)	39	37,3	41,1	32,6	38	35	33,2	40	36,6	34,7	39	32,1	35	31	36,6	36,7	33	34,9	32	32,6	34,1	33,1	36,5	34,7	34,6	32,1	32,3	32,8
Activity (%)	51,1	50,3	57,4	40,9	54	44	42,4	52	43,8	49,5	53	36,4	45	40	48,5	49,1	35,1	46,6	38	41,9	40,5	45,8	56,9	51,8	52,6	44,5	37,6	43,2
Employment (%)	48,8	46,9	54,6	38,7	52	41	40,7	48	42,1	45,3	51	29,8	36	38	42,9	42	33,1	44,4	36	39,1	37,6	40,7	53,6	47,1	47,7	39,8	33,1	41,8
Temporary (%)	3,7	7,9	9,9	3,7	4,1	8,7	4,6	8,9	2,9	5,9	5,4	7,4	12	6,2	11,5	10,1	6,5	8,3	9,9	18,2	8,1	6,8	2,2	3,1	2,4	4,8	8,5	0,8
Part-time (%)	21,7	17	27,6	30,6	32	22	22,8	50	29,2	26,9	32	7,9	13	15	20,3	17,2	19,5	8,8	9,8	11,2	13,4	5,8	12,8	10,1	11,3	3,3	9,3	16,3
Self-employment (%)	6,3	8,9	8,6	6,8	7,6	6,4	5,9	11	7,4	12,8	11	13,9	8,6	10	13,7	11,1	6,7	9,3	5,7	9,6	6,5	6,8	5,6	5,9	6,2	6,1	6,9	14,2
Involuntary PT (%)	16,6	19,3	15,8	5,2	15	37	9,6	8,6	10,6	36,7	12	50,9	58	56	24,2	45,8	10,2	11,4	23	18,5	2,9	23	19,6	34,9	26,7	59,9	8,8	22,7
Unemployment (%)	4,5	6,7	5	5,3	4,5	7	4	7,1	4	8,6	3,8	18,2	20	6,3	11,5	14,5	5,8	4,8	6	6,7	7,3	11	5,7	9,1	9,4	10,6	11,8	3,4
LTU share (%)	41,6	39,9	31,9	68,4	60	60	56,2	59	46,1	72,8	46	81,2	66	65	77,8	57,5	57,9	50,9	60	50,3	66	78,1	54,4	48,8	59,1	66,2	68,2	40
Positive transitions LM	14,5	11,8	12,4	:	:	9,1	9,3	9,8	11,5	6,7	9	2,2	8,8	7,5	6,8	3,2	10,3	6,9	7,7	5,9	9,8	4,6	11,6	9,4	7,1	4,6	5,4	6
Negative transitions LM	9	10,6	7,3	:	:	7,5	9,9	9,9	8,1	7,1	1,2	0,8	6,6	14	4,7	1	7,3	5,2	4,2	7	9,7	1,6	7,2	9,5	3,8	4,1	2,2	6
No change LM	76,5	77,5	80,3	:	:	83	80,9	80	80,5	86,3	86	96,9	85	79	88,5	91,5	82,5	87,9	88	87,1	80,6	93,9	81,7	81,1	89,2	91,3	93,1	88,4
Aggregate RR pensions (ratio)	0,45	0,51	0,6	0,47	0,5	0,7	0,85	0,5	0,6	0,38	0,5	0,6	0,6	0,6	0,63	0,39	0,56	0,55	0,6	0,63	0,45	0,62	0,47	0,44	0,45	0,44	0,4	0,64
In-work poverty (%)	2,3	3,9	4,2	2,6	9,1	6,8	8,1	4,1	6,5	8,6	9	15,1	8,5	8,8	12,8	6,1	3,2	2,3	5,4	11	7,3	4,1	14,4	7,1	5,1	6,9	4	18,3
Poverty (%)	4,7	10,5	8,4	11,8	19	11	13,4	12	11,1	17	15	20,7	20	16	19,6	14,5	13	9	13	16,7	14,7	11,5	24,4	20,5	17,1	15,9	17,8	18
Tertiary education (%)	28,9	34,2	29,9	26,3	25,5	21,4	31,7	26,9	21,3	24,3	33,1	21,1	21,2	12,3	12,8	25,6	9,2	15,1	16,9	13,6	17,9	13,9	35,7	23,0	27,6	22,9	14,8	8,5
Adult learning (%)	23,1	13,5	18,8	3,3	2,5	11	4,9	9,2	6,2	2,6	9,4	0,4	3,6	3,8	3,2	2,5	3,3	0,8	0,8	5,2	0,9	3,6	4,4	2	2	:	:	0,3
Training (%)	38,3	50,9	42,8	37,8	43,0	35,9	41,2	40,8	44,2	42,0	43,4	4,6	26,0	28,9	14,8	29,5	18,2	50,4	28,4	25,9	42,1	42,8	42,3	26,1	30,4	14,2	22,6	13,4

Source: authors' elaboration, 2016.

In the Central Eastern countries, the situation of older persons appears worse in HU, PL and SK. Activity and employment rates of older persons are lower in these countries. The unemployment rate of older persons is however higher in SK than in the rest of the cluster. But SK and CZ perform better than the rest of the group in tackling in-work poverty and poverty, while the rates are much higher in PL. PL, and to a lesser extent SK, have higher levels of access to adult learning for older persons than the other countries in the cluster, while access to training is lower in PL and HU.

In the Baltic cluster, there is a marked difference between EE and the two other countries. EE has the lowest demographic pressure of the cluster but scores better than the two other Baltic states, and the majority of other EU countries, in terms of the employment situation of older persons, labour market dynamics and segmentation as well as access to education, learning and training. Paradoxically, EE is among the worst performers in the cluster and in the EU in limiting in-work poverty and poverty. The situation in LV also appears less favourable for older persons than in LT.

In the Mediterranean cluster, the situation of older persons is worse in EL than in the rest of the cluster in all these dimensions, except for the incidence of part-time work among older workers. Countries such as PT and CY display a more mixed picture.

Finally, in the Balkan cluster, HR has the worst performance of the cluster regarding the employment situation of older persons and their access to education and learning. However, it has better results than the other countries in the cluster with regard to the incidence of in-work poverty and access to training for older workers. In BG and RO, the situation of older persons appears less negative, with medium levels of activity and participation in employment among older workers. The unemployment rate of older persons, notably those in long-term unemployment, is lower in RO than in the other countries. Nevertheless, RO also has higher rates of part-time work and self-employment of older workers than the rest of the cluster, and also a significantly higher incidence of working poverty among older workers. The proportion of older persons with tertiary education is also lower in RO. RO also shows the lowest exposure to the pressure of ageing, and maintains pension replacement rates which are significantly higher than in the other countries in the cluster.

These results show that certain individual countries tend to differ from the other countries within their cluster, showing more proximity to countries from another cluster. There are, firstly, dissimilarities in terms of performance. In certain countries the situation of older persons is better than in the other countries of their respective clusters. This is the case of SE in the Nordic cluster, of DE and NL in the Continental cluster, of the UK in the Anglo-Saxon cluster, of PT and CY in the Mediterranean cluster, of CZ and SK in the Central Eastern cluster, of EE in the Baltic cluster and BG in the Balkan sector. The situation of older persons may also be worse in a particular country within a cluster. This is noticeably the case of EL in the Mediterranean cluster and HR in the Balkan cluster.

Moving beyond this static picture of the situation of older workers and unemployed people in the EU, an examination of rates of evolution since the early or mid-2000s in certain dimensions may highlight diverging trends among European countries. The evolution rates are summarised in the following table.

Table 5: Evolution of selected rates of activity, learning and poverty of older persons in recent years

		activity	employment	temporary	part-time	self-employment	unemployment	LTU share	duration working life	in-work poverty	poverty	tertiary education	Adult learning	training
Nordic	DK	↔ 2,4	↔ 2	↘ -0,9	↔ 1	↘ -4,30%	↘ 0,7	↘ 0,9	↔ 0,7	↔ 0,8	↘ 0,1	↗ 10	↗ 14,9	↘ -7,4
	FI	↔ 5	↔ 5,1	↔ 0,1	↔ 3,2	↘ -3,20%	↘ -1	↘ -9,7	↔ 0,9	↔ 0,5	↔ 1,9	↗ 10,9	↔ 7,5	↘ -1,9
	SE	↔ 1,8	↔ 1,9	↔ 1,8	↔ 2	↘ -0,40%	↘ -0,1	↘ -15	↗ 4,3	↔ 1,4	↔ 4,1	↔ 7,8	↔ 6,6	↔ 6,3
Continental	BE	↗ 14	↗ 13	↔ 0	↗ 9,5	↘ -8,40%	↘ 1	↘ -9,2	↔ 2,4	↘ -0,5	↘ 0,6	↗ 9,5	↘ 1,7	↘ -2,6
	DE	↗ 16,1	↗ 17,8	↔ -0,1	↗ 8,9	↘ -0,70%	↘ -6,1	↘ -6,2	↗ 3,7	↔ 3,4	↗ 6,1	↔ 5	↘ 1,7	↔ 3,7
	FR	↔ 9,5	↔ 9	↔ 3,3	↔ 3,6	↘ -3,20%	↘ -0,4	↘ -3,2	↗ 2,8	↔ 1	↔ 0,8	↔ 8,5	↔ 10,6	↘ -1,2
	LU	↗ 13,6	↗ 12,4	↔ 2,6	↗ 10,1	↘ -5,50%	↔ 2,1	↔ 8,7	↗ 4	↔ 3,2	↔ 4,6	↗ 18,7	↔ 5,2	↔ 2,0
	NL	↗ 13,7	↔ 10,7	↔ 2,5	↗ 8,9	↘ -1,70%	↔ 5,1	↔ 4,7	↗ 4,1	↘ -2,8	↔ 3,7	↔ 8,2	↔ 3,4	↔ 5,1
	AT	↔ 10,7	↔ 11,1	↔ 1,3	↗ 12,1	↘ -3,10%	↘ -2,2	↘ -1,7	↗ 3,1	↔ 0,5	↔ 1,2	↔ 6,9	↔ 4,3	↔ 7,6
Anglo-saxon	IE	↔ 7,9	↔ 4,9	↔ 2,4	↔ 6,8	↘ -7,10%	↔ 5,6	↗ 22,7	↔ 1,5	↔ 0,5	↘ -2,5	↗ 11,3	↔ 0,7	↘ -4,1
	UK	↔ 2,5	↘ -2,8	↔ 0,1	↔ 2,9	↘ -9,40%	↗ 14,2	↗ 24,7	↔ 0,7	↘ -4,8	↔ 2,4	↗ 13,1	↔ 0,4	↔ 5,9
South Med	EL	↔ 2,5	↘ -2,8	↔ 0,1	↔ 2,9	↘ -9,40%	↗ 14,2	↗ 24,7	↔ 0,7	↘ -4,8	↔ 2,4	↗ 13,1	↔ 0,4	↔ 5,9
	ES	↗ 13	↗ 6,9	↘ -2,8	↔ 5,7	↘ -9,90%	↗ 11	↔ 9,6	↗ 4	↘ -2,8	↔ 2,7	↗ 11,4	↔ 3,4	↘ -8,6
	IT	↗ 12,8	↗ 11,6	↔ 0,5	↔ 7,7	↘ -13,70%	↔ 1,9	↔ 4,5	↔ 2,1	↔ 1,9	↔ 1,8	↔ 6,3	↔ 3	↗ 20,7
	CY	↔ 2,8	↘ -2,9	↗ 5,9	↔ 3,4	↔ -6,00%	↗ 11,3	↗ 26,4	↔ 2,6	↔ 0,7	↔ 0,6	↗ 13,8	↔ 2,3	↔ 4,1
	MT	↔ 5,1	↔ 4,2		↗ 11,7	↘ -2,20%	↔ 1,3	↔ 1,2	↗ 4,2	↔ 1,2	↘ -0,7	↔ 3,7	↔ 2,3	↔ 9,1
	PT	↔ 1,2	↘ -3	↔ 0,9	↘ -1,6	↘ -15,50%	↔ 8,6	↔ 11,3	↔ 0,9	↘ -2,9	↔ 2,5	↔ 8	↔ 3,3	↔ 3,3
Central Eastern	CZ	↔ 4,9	↔ 5,2	↘ -3,7	↔ -0,1	↗ 6,40%	↘ -1,1	↘ -1,5	↔ 1,3	↔ 0	↔ 2,9	↔ 5,5	↔ 2,3	↔ 6,3
	HU	↔ 10,7	↔ 9,3	↔ 4,2	↔ 2,3	↘ -3,70%	↔ 2,2	↔ 5,8	↗ 4,3	↘ -0,7	↔ 3	↔ 5	↔ 0,7	↔ 11,7
	PL	↔ 6,7	↔ 7,2	↗ 7,7	↘ -9,9	↘ -9,40%	↘ -2,4	↘ -0,9	↔ 1,5	↘ -0,9	↔ 0,5	↔ 3,8	↔ 0,4	↔ 0,6
	SI	↗ 10,8	↔ 9,8	↔ 1	↔ 0,5	↘ -6,70%	↔ 0,8	↘ -18,1	↔ 2,3	↔ 1,3	↔ 2,1	↔ 5,6	↔ 4,6	↔ 2,8
	SK	↗ 13,9	↗ 13	↔ 0,8	↔ 1,8	↗ 8,10%	↘ -2,1	↔ 14,4	↔ 1	↔ 0,4	↔ 3,2	↔ 6,1	↘ -3,7	↘ -8,3
Baltic	EE	↗ 13,1	↗ 14,6		↔ 0,8	↗ 2,00%	↘ -5,2	↘ -4,2	↗ 3,1	↗ 7,7	↗ 6,4	↗ 9,3	↔ 2,5	↔ 2,6
	LV	↗ 13,9	↗ 13,4	↘ -6,6	↘ -3,9	↘ -3,90%	↘ -2	↘ -15,4	↗ 3	↘ -2	↘ -0,7	↔ 7,8	↔ 0,1	↔ 5,3
	LT	↗ 10,8	↔ 10,8	↘ -4	↔ 0,6	↘ -7,00%	↘ -2,3	↔ 4,5	↔ 1	↘ -3,4	↘ -0,8	↘ -5	↔ 1,3	↔ 10,1
Balkan	BG	↗ 14,6	↗ 13,8	↔ -0,3	↘ -1,6	↘ -8,10%	↘ -2,4	↔ 4,7	↗ 3,1	↔ 2,7	↔ 0,2	↔ 8,7		↔ 6,7
	HR	↔ 9,9	↔ 7,6	↔ 4,9	↘ -8	↘ -16,10%	↔ 3,9	↘ -5,2	↔ 1,9	↘ -1,5	↘ -2,3	↔ 0,7	↔ 0,1	↔ 3,2
	RO	↘ -10,5	↘ -11	↔ 0,2	↘ -8,2	↘ -19,40%	↔ 1,7	↘ -17,2	↘ -3,2	↘ -7,5	↘ -1,9	↔ 1,5	↔ 0,1	↔ 3,1

Source: authors' elaboration, 2016.

Since the beginning of the century, activity rates of older persons have increased strongly in nearly all the EU countries, except for the UK and particularly RO, where a strong decrease in activity can be observed. While in the majority of these countries the increased activity of older persons results from marked increases in employment rates, moderate falls in the employment rates of older persons can be seen in some countries (DK, SE, UK, EL, CY, and particularly RO). Temporary work of older workers has increased in CY, HU, PL and HR, and strongly decreased in LV and LT and also HU and PL. Part-time work grew among older workers over this period in BE, DE, LU, NL, AT, IE, IT, MT. It decreased markedly in HR and RO. In the majority of countries self-employment rates of older workers have decreased, except in CZ and SK where they have increased. Significant rises in unemployment rates of the older population can be seen in UK, EL, ES and CY. In other countries unemployment rates have decreased significantly (DE, IE, EE). Among these unemployed persons, the share of older long-term unemployed has fallen steeply in certain countries (IE, SI, RO, LV, BE, and FI). This share, however, has increased strongly in UK, EL and CY. In-work poverty rates of older workers have not changed much in the EU, except in the UK, EL and RO, where significant decreases in in-work poverty can be seen. Such poverty, however, has increased strongly in EE. Poverty rates of older persons have not changed much either, with however a noticeable rise in DE. The share of older persons with tertiary education degrees has increased in all EU countries, particularly LU, although there has been a decrease in LT. The participation of older persons in adult learning has risen moderately in the majority of EU countries, except in the Nordic countries (particularly in DK) and also FR. The access of older workers to training improved significantly in IT and to a lesser extent in HU, LT, and MT, but training decreased noticeably in ES, SK, DK and IE.

We shall now focus on age and gender differences with respect to the situation of the older population. In the following tables, the ratios showing an overrepresentation of at least a third of older persons and women, compared to younger persons and men, are highlighted in red (ratios higher than 1.33).

2.7.2 Age ratios

For the majority of the dimensions considered previously in the report, the younger population is generally more exposed to negative patterns than the older population, throughout Europe and in all the clusters (table 6 below). However, for certain dimensions the older population is clearly overrepresented. This is the case of part-time work and self-employment, across all country clusters and nearly all countries. Nevertheless, in the Mediterranean cluster younger persons are more represented than older ones (EL, ES, IT) in these types of employment. The share of long-term unemployment in total unemployment is greater for older persons in the Nordic and Continental clusters, but also in LT. In-work poverty is higher for older workers in IE, while poverty among the older population is slightly higher in IE and EE than in the rest of the EU. Access to tertiary education, adult learning and training is also generally much higher for younger individuals in all countries and clusters, with the exception of ES, where older workers have more access to training than their younger counterparts.

Table 6: Age ratios in clusters and countries

		Activity	Employment	Temporary	Part-time	Involuntary PT	Self-employment	Unemployment	LTU share	In-work poverty	Poverty	Tertiary education	Learning	Training
Nordic	DK	0.59	0.60	0.49	1.28	0.71	1.28	0.74	1.49	0.50	0.44	0.75	0.67	0.88
	FI	0.58	0.58	0.56	1.77	0.52	1.77	0.93	1.68	1.11	1.06	0.77	0.47	0.94
	SE	0.63	0.64	0.73	1.32	0.53	1.32	0.82	1.35	0.58	0.68	0.72	0.59	0.80
Continental	BE	0.47	0.48	0.48	1.46	0.47	1.46	0.66	1.35	0.52	0.85	0.65	0.39	0.89
	DE	0.61	0.62	0.39	1.22	1.07	1.22	0.94	1.45	0.93	1.20	0.92	0.26	0.89
	FR	0.50	0.52	0.64	1.27	0.88	1.27	0.72	1.35	0.87	0.85	0.57	0.53	0.78
	LU	0.48	0.48	0.69	1.35	0.73	1.35	0.80	2.27	0.72	0.85	0.64	0.30	0.86
	NL	0.59	0.59	0.51	1.17	0.73	1.17	1.16	1.48	0.76	1.07	0.72	0.45	0.58
	AT	0.49	0.50	0.50	1.05	1.00	1.05	0.75	1.71	0.90	0.87	0.65	0.38	0.59
	IE	0.60	0.62	0.82	1.39	0.82	1.39	0.81	1.19	2.05	1.38	0.54	0.33	0.97
Anglo-saxon	UK	0.61	0.62	1.10	1.49	0.66	1.49	0.81	1.21	1.06	1.09	0.77	0.53	0.70
	EL	0.42	0.47	0.63	0.85	0.67	0.85	0.67	1.10	1.19	0.89	0.69	0.10	0.67
Mediterranean	ES	0.51	0.53	0.48	0.80	0.88	0.80	0.86	1.28	0.65	0.85	0.56	0.31	1.35
	IT	0.52	0.56	0.45	0.80	0.86	0.80	0.50	1.07	0.78	0.83	0.65	0.42	0.49
	CY	0.55	0.54	0.50	1.43	0.66	1.43	1.05	1.13	0.74	1.12	0.59	0.30	0.66
	MT	0.43	0.42	1.18	1.50	0.70	1.50	1.32	1.07	0.48	0.98	0.41	0.38	0.64
	PT	0.54	0.55	0.54	2.78	0.40	2.78	0.89	1.31	1.25	1.10	0.52	0.28	0.55
	CZ	0.53	0.53	0.97	1.87	0.47	1.87	0.84	1.12	0.58	0.97	0.64	0.32	0.54
Central Eastern	HU	0.45	0.45	1.03	1.96	0.47	1.96	0.86	1.25	0.82	0.94	0.66	0.20	0.51
	PL	0.48	0.49	0.67	2.11	0.47	2.11	0.83	1.13	1.04	1.03	0.44	0.16	0.74
	SI	0.44	0.46	0.55	1.94	0.19	1.94	0.76	1.20	1.18	1.14	0.55	0.36	0.64
	SK	0.52	0.53	0.88	1.32	0.66	1.32	0.91	1.10	0.67	0.95	0.63	0.24	1.02
	EE	0.65	0.66	0.85	2.00	1.53	2.00	0.79	1.19	1.26	1.40	0.94	0.32	0.77
Baltic	LV	0.59	0.60	1.15	1.84	0.89	1.84	0.87	1.07	0.81	1.13	0.71	0.30	0.91
	LT	0.58	0.59	1.14	1.57	0.76	1.57	0.93	1.34	0.55	1.01	0.69	0.33	0.59
	BG	0.53	0.53	1.00	1.65	0.85	1.65	0.99	1.11	0.70	0.84	0.81	:	0.70
Balkan	HR	0.44	0.46	0.52	2.27	0.26	2.27	0.75	1.16	0.67	1.05	0.62	:	0.79
	RO	0.52	0.54	0.62	2.43	0.33	2.43	0.54	0.92	0.97	0.75	0.47	0.16	0.57

Source: authors' elaboration, 2016.

2.7.3 Gender ratios

In the same countries where the incidence of part-time work is higher among the older population than elsewhere, there is also a marked gender imbalance in the incidence of part-time work, with older female workers overrepresented in comparison to their male counterparts (FI, BE, LU, IE, UK, CY, MT, PT, CZ, HU, PL, SI, EE, LV, LT, BG, HR and RO) (table 7 below). The incidence of part-time work is also higher for women than for men in the other EU countries, even if there is no or a lesser age difference. In some countries, the female overrepresentation in part-time jobs is very marked, notably in the Nordic, Continental, Anglo-Saxon and Mediterranean clusters (except in FI and PT). In the Nordic cluster, but also in PT, CZ and EE, part-time work is more frequently involuntary than in the other countries. In-work poverty is higher among female workers only in DE, LV and LT. More women than men have completed tertiary education in SE, BG and in the Baltic cluster, while access to adult learning is higher for women in the Nordic and Anglo-Saxon clusters, and also in FR, ES, CY, PL, SI and EE.

Table 7: Age ratios in clusters and countries

		Activity	Employment	Temporary	Part-time	Involuntary PT	Self-employment	Unemployment	LTU share	In-work poverty	Poverty	Tertiary education	Learning	Training
Nordic	DK	0.83	0.82	1.27	2.44	1.94	0.36	1.12	0.99	0.67	0.74	1.24	1.96	1.09
	FI	0.96	0.98	1.38	1.16	1.49	0.45	0.80	0.99	1.17	0.93	1.22	1.76	1.13
	SE	0.87	0.88	0.98	2.04	1.69	0.35	0.85	0.84	0.61	0.73	1.44	2.11	0.94
Continental	BE	0.76	0.77	1.30	3.54	0.89	0.39	0.91	1.04	0.63	1.18	0.92	1.06	1.12
	DE	0.82	0.83	1.10	4.02	0.93	0.45	0.88	0.95	1.73	0.94	0.62	1.04	0.96
	FR	0.88	0.88	1.37	3.32	1.21	0.41	0.97	0.99	0.89	1.05	0.98	1.71	0.90
	LU	0.68	0.68	0.75	5.23	:	0.35	0.88	1.23	0.58	0.86	0.65	0.94	0.98
	NL	0.72	0.73	0.86	2.91	0.71	0.47	0.94	1.02	1.03	0.98	0.72	1.00	1.11
	AT	0.75	0.76	0.90	3.63	1.11	0.51	0.72	0.83	1.05	1.16	0.61	1.32	0.87
	IE	0.69	0.72	0.74	2.99	0.58	0.19	0.63	0.85	0.70	0.99	1.03	1.68	0.95
Anglo-Saxon	UK	0.81	0.82	1.10	2.73	0.68	0.44	0.79	0.80	1.12	1.04	0.97	1.46	1.26
	EL	0.60	0.59	1.24	2.05	0.89	0.51	1.14	1.03	0.54	0.82	0.66	0.60	1.31
Mediterranean	ES	0.74	0.74	1.06	4.57	1.10	0.46	1.02	1.03	0.66	0.88	0.74	1.43	1.19
	IT	0.63	0.63	0.91	3.29	0.95	0.32	0.91	1.02	0.93	0.99	0.91	1.11	0.96
	CY	0.64	0.66	1.93	1.49	1.02	0.28	0.83	0.80	0.98	1.20	0.80	1.68	0.97
	MT	0.38	0.38	1.50	3.08	0.70	0.16	0.79	:	0.60	1.09	0.72	1.20	1.24
	PT	0.74	0.76	0.84	1.18	2.15	0.50	0.84	0.98	0.73	0.99	1.26	1.29	1.04
	CZ	0.72	0.71	1.23	2.03	2.07	0.46	1.26	1.10	0.77	1.08	0.71	1.09	1.03
Central Eastern	HU	0.75	0.76	0.74	1.54	0.98	0.47	0.82	1.03	0.84	0.81	1.07	1.13	1.35
	PL	0.67	0.67	0.77	1.84	1.07	0.45	0.93	0.96	0.70	0.80	1.13	1.43	1.30
	SI	0.77	0.77	0.85	1.55	:	0.36	0.93	0.91	0.37	0.90	1.22	1.76	1.03
	SK	0.75	0.74	1.00	1.93	0.90	0.45	1.13	0.93	0.93	0.79	0.79	1.00	0.75
	EE	0.89	0.91	0.50	1.52	2.03	0.54	0.73	0.94	0.90	0.88	1.48	1.66	1.28
Baltic	LV	0.89	0.92	0.56	1.88	1.10	0.87	0.77	1.12	2.35	0.91	1.45	1.05	1.40
	LT	0.84	0.88	:	1.71	:	0.74	0.65	1.08	2.23	0.96	1.34	:	1.22
	BG	0.81	0.83	0.81	1.71	0.99	0.53	0.80	1.00	0.71	0.86	1.49	:	1.00
Balkanic	HR	0.69	0.68	0.78	1.42	0.65	0.37	1.15	1.06	1.00	1.03	0.99	:	1.02
	RO	0.68	0.69	:	1.52	0.52	0.49	0.76	1.03	0.99	0.90	0.71	:	1.05

Source: authors' elaboration, 2016.

3. Employment and social protection policy reforms

3.1 Social protection

Active ageing is linked to social protection in many ways, but when it comes to work-related matters it is connected to unemployment, old-age, disability/invalidity risks and social assistance. Social security/social assistance not only guarantee a subsidiary income to persons temporarily out of the labour market or permanently unable to work, but also contribute to the design of employment policies aiming to retain older workers in the workforce. The degree of inclusion of social protection tools in policies promoting longer working lives varies greatly from one country to another, these policies being influenced by national parameters, structure of labour markets and of social protection systems, and level of economic developments (Lhernould 2012).

In this section, we describe measures having a direct impact on employment of older workers and related to pensionable age, early retirement, deferred pension, partial pension, accumulation of earnings from work and pensions, unemployment and social assistance benefits. Unless specifically mentioned, the section draws on the MISSOC comparative tables¹⁸ (latest update 1 January 2016).

3.1.1 Measures related to old-age schemes

Raising the pensionable age (and restricting early retirement) and allowing the accumulation of earnings from an old-age pension and from a job constitute two sets of social security measures which may contribute to increasing the proportion of older workers.

▪ *The average pensionable age*

According to MISSOC data, the current age of statutory retirement is not below 60 except in some specific circumstances (58 for women with 5 children in CZ). Almost all EU Member States provide statutory retirement between 60 (for women in Austria and Bulgaria) and 65 (SL, BE, DK, ES, LUX, NL). In some countries it is set at 66 (IT) or 67 (EL).

By the end of 2015, 25 Member States had increased, or were in the process of increasing, pensionable ages while seven had introduced a mechanism linking these to life expectancy (CY, DK, IT, NL, PT, UK, SK, FI) (SPC 2015a). Once the national increases have been implemented, the pension age across the EU will vary from 65 (AT, BG, EE, LT, MT) to 67 (UK, DE, HR, SP, FR, NL, PL, BE) and 68 (DK, IE).

Most countries have opted for a progressive increase of the statutory retirement age: from 2012 to 2029 (DE), from 2012 to 2026 (LT), from 2013 to 2021 (NL), from 2014 to 2028 (IE), from 2016 to 2030 (DK) from 2017 to 2026 (EE). This increase may not be identical for all insured persons in the same country and may depend on family situation (CZ) or be related to the birth year (DE, HU, MT) (Lhernould 2012).

Some national rules still provide for a different pensionable age for men and women (AT, BG, HR, GR, LT, MT, UK, RO). Using the opportunity of structural reforms, some countries have started a process of equalising the pensionable age of the genders: in BG, the pensionable age (63.4 for men and 61.8

¹⁸ <http://www.missoc.org>

for women) will reach age 65 for both genders in 2026. In UK an identical pensionable age will be reached in 2020 (after a 10-year process). AT foresees a progressive increase of the age limit for women until it reaches the same retirement age as for men between 2024 and 2033.

FI (between 63 and 68 years) and SE (from 61 years) apply a flexible system of pensionable age: once they reach a minimum age, workers can retire when they decide. The pension amount is however directly connected to the insurance periods. The higher the individual works, the higher the pension will be.

▪ ***Gradual rise of the average age of effective pensionable age: deferred pension***

In cases of deferment, additional accruals are earned over the years so that a higher pension will be received when the pensioner decides to start drawing from it. This accrual rate may be particularly high in some Member States and may be a strong incentive for retirees to keep working (Eurofound 2012a). A minority of countries prohibit the deferment of pensions: LU, MT, NL, IE do not allow deferment after the pensionable age is reached.

Among countries which provide a system of deferment, some countries allow for an unlimited right to postpone the payment (DE, AT, BE, BG, ES, EE, FI, GR, HU (except for judges and civil servants), LV, PL, PT, CZ, RO, UK, SK, SL, SE). Some Member States set an age limit (CY, HR, FR, IT) or a period of time after pensionable age (DK, LT). Sometimes there is a minimum deferral period such as 90 days in CZ.

In order to encourage older workers to postpone their retirement, various mechanisms have been developed. Some countries grant a bonus to late pensioners:

- as a monthly increase in pensions: HR (an increase of between 0.15% and 9% for maximum 5 years), CY (0.5%), EE (0.9%), FI (0.6% between the ages of 65 and 68, 0.4% beyond the age of 68), DE (0.5%), HU (0.5%), RO (0.5%), SK (0.5%), SE (0.7% up to the age of 70)
- an annual increase in pensions: AT (from 4.2% to 12.6% per year of deferment), LT (8% for 5 years maximum), PL (0.7%), PT (from 0.33% to 1%), SP (2-4%), UK (5.8% instead of 10.4% since April 2016).
- In a few countries, the incentive to defer the pension may be that the pension will be calculated on the basis of extra-contributions and on higher salaries:
- BE: in the event of a career of more than 14,040 days full-time equivalent, the most favourable 14,040 days are taken into account for the calculation
- EL: for those aged between 65 and 68, each insurance year beyond 35 years corresponds to 25 x (fictitious daily wage) x (percentage of insurance classification) x 3.5%.
- IT: deferment is encouraged by means of incentives rewarding active ageing (better transformation coefficients applied to the calculation of the pension amount) to delay the pension claim.
- MT: deferment of the pension does not directly yield a higher pension, although it may indirectly yield a higher pension (through payment of extra contributions and earning of higher salaries).

One country has proceeded to the removal of penalties applicable to workers who would have not been entitled to a full pension if they had retired at the pensionable age. In FR, between the ages of 65 and 67, an insured person who does not meet the insurance period required, depending on

his/her year of birth, will benefit from an increase of the insurance duration of 2.5% per additional quarter s/he contributed after the age at which s/he could claim a full pension.

Increases in the contributory periods for pensions is another policy measure used by some Members States to encourage workers to work longer if they want to access to a full pension without an actuarial reduction. This increase of years of contributions for a full pension is a general trends in Europe: up to 40 years in PT, 42,10 years (for men) in IT 43 years in FR, 45 years in BE, up to 38 (men) and 35 (women) years in BG (SPC 2015b).

▪ **Partial retirement**

According to the MISSOC data, only seven countries specify partial retirement rules, reflecting different approaches. Countries either want to create an overall incentive for accumulation of pension and work income, or wish to facilitate access to work for workers in precarious work situations.

A first group of countries provide simple rules covering a *broad scope of potential beneficiaries*:

- in FR, as soon as the worker has reached the statutory pensionable age and has cumulated enough periods of insurance, she/he can continue or take up a part time activity and receive payment of part of the old-age pension.
- In DE and SE, the old-age pension can be claimed as a partial pension according to various proportion rates: 1/3, ½ or 2/3 of full pension (DE) / and ¼, ½ or ¾ of full pension (SE).

A second group requires a *significant reduction* in working time:

- In Denmark, workers aged 60-65 must reduce their working hours by at least 12 hours.
- In Finland, working hours have to be reduced considerably and the income has to be reduced to 30-75% of earlier earnings.
- In Italy, male workers aged 63.7 Years old (62.7 for women) must reduce their working hours by 40 to 60%.

Spain is the only country *targeting beneficiaries* eligible for a partial pension. Access to a partial retirement pension is possible under certain conditions from the age of 61, with a substitution contract entered into by an unemployed worker or a worker who has agreed to a fixed-term contract with the company. The substitution contract is mandatory if the retired worker has not yet reached the legal age of retirement. The pension is reduced proportionately to the reduction in working time.

▪ **Early retirement**

Many countries have decided to phase out (DK, GR, HU, IT, PL) or seriously tighten up access to early retirement (BE, AT, SL). Several Member States have raised the minimum age for early retirement by a couple of years (AT, BE, CY, DK, GR, ES, HR) and linked it to developments in life expectancy (DK, CY, IT). However, in order to help prevent opposition to increases in the standard pensionable age and provide more equitable solutions for those who had started work at a young age, the early requirement window for certain categories of workers (such as those in arduous or hazardous work) has also been extended in a number of countries (BG, DE, FR, HR, PT) (SPC 2015a).

A minority of countries (UK, IE, NL and SE) have banned all forms of early retirement.

Access to an early pension may depend on a very long career record, which in practice makes it very difficult to claim early benefit: a 45 year-long career is required in AU and DE, 42 years in IT, 40 years in LUX, BE and SL, 35 years in HR, ES, MT, 32 years in CZ, and 30 years in LT, LV, PL

The gap between early retirement and statutory retirement can be small. In some countries, the early retirement option is open for only two years (SP, LV, SK), three years (EE, CZ), and five years (LT).

Early retirement may be reserved for certain categories of workers such as: teachers (BG), workers in arduous or hazardous jobs (AT , BG, CY (miners), FR , EL , LV, PL) who can retire on a full pension 5-6 years before the statutory pensionable age (ESPN 2016); persons wrongfully imprisoned (EE, LV, RO); persons qualifying for an invalidity pension (CY, PL); disabled persons (ES, FR, RO); people who have raised children or taken care of dependent persons (EE, EL, LV) or long-term insured (HR, DE (if 45 years of mandatory contribution payments). Early retirement pensions may target persons who have been unemployed: in DE, claimants must have been unemployed for 52 weeks after reaching the age 58.5.

▪ ***Right to aggregate earnings from an old-age pension and from a job.***

According to MISSOC data, the right to combine a job income and an old-age pension exists in all Member States except for the NL. Most of these EU Member States provide for an unlimited accumulation of job income and old-age pension. Whereas 10 countries expressly reported in 2004 that full accumulation was possible, this number rose to 14 in 2011 and 22 in 2016 (Lhernould 2012).

Four Member States set some limits on this accumulation:

- In **BE**, accumulation is authorised under €22,521.00 per year (single). If the income from a professional activity exceeds this amount, then the pension is reduced by a percentage that is equal to the excess.
- In **DK**, the social pension is reduced by 30% of earnings in excess of €41,541 per year. The pension supplement is reduced by 16% to 32% of earnings and any other kind of income in excess of DKK 137,300 (€18,399) per year for couples and €9,166 for single persons.
- In **ES**, the payment of the full old-age pension is suspended if a paid professional activity is pursued and this activity gives rise to inclusion in any of the Social Security Schemes. Aggregation is possible with a self-employed activity if annual earnings are below the annual minimum wage.
- In **HU**, from 1 January 2013 onwards, persons employed in the public sector must choose between pension and employment (these two options are mutually exclusive). Those in receipt of a pension benefit may opt to continue working. However, in this case the pension payment is suspended.

In cases of an early retirement pension, accumulation is either prohibited (HR , EE, MT, LV, LT, RO, SK), or allowed below a certain threshold: BE (€11,696.00 for a single person), AT (€415.72 per month), CZ (€92 per month, LUX (if the sum of the earnings from work and the pension exceeds the average of the five highest annual salaries of the insurance record), PL (70% of the national average wage).

In some countries, the pension may be suspended (EL (till the age of 55, possible after 55 but limited to €733 per month, otherwise reduction by 70% for each extra euro), HU) while in others the pension

may be reduced (SL proportion of pension paid, between 12.5% and 75% depending on the amount of time worked), ES (pension is reduced to 50% of the total amount)).

In some cases, the pension is subject to a social insurance contribution (CY).

3.1.2 Right to aggregate incapacity/invalidity benefits with earnings from work

Early exit from the labour market may be an option chosen by older people with reduced working capacities. Providing them with a right to aggregate incapacity/invalidity benefits with earnings from work may be seen as a way to ease their activity.

Six EU Member States allow for unlimited accumulation of the two sources of income: BE, EE, LT, SK, LV, CZ. Three countries prohibit accumulation. In IE, the payment of an invalidity/incapacity pension requires full incapacity. IT differentiates between invalidity and incapacity pension: the first can be accumulated whereas the latter cannot. In MT, invalidity pension beneficiaries are precluded from employment or self-employment.

Other countries make accumulation subject to conditions and limits often based on maximum overall income. When the total income is below the limit, the pension is granted in full, otherwise it is suspended or reduced in due proportion (AT, PL, BE, DE, GR, UK, LU, FI, FR). SI and LI set other types of conditions and limits based on the degree of work incapacity.

3.1.3 Unemployment benefits

In 10 EU Member States, there is *no specific measure* for the older unemployed regarding unemployment benefits. These include: UK, SE, RO, MT, LV, IE, DE, CZ, HR, BG.

Some Member States provide for an extended period during which the beneficiary is entitled to unemployment benefits. Countries using this method include CY, FI, EL, IT, LT and SI. They set various limits:

- the benefit extension may depend on the age of the beneficiary: 49 (EL), 57 (SL), 60 (CY), LT (5 years prior pension)
- the beneficiary 's insurance record or previous years of employment
- the older unemployed person can be granted extra days/months of allowance up until the pensionable age. This period may range from 2 months (LV) to 12 months (SL, EL) and to three years (IT).

Many countries (FR, FI, IE, HU, DE) have abolished their system of extended unemployment benefits. Combined with the phasing out of early retirement schemes and the restricted access to the remaining schemes, there is a tendency toward full assimilation of older unemployed people into the general ranks of the unemployed (Lhernould 2012).

Some countries grant benefits in cases of restructuring (LU, DE, BE). This is the case of BE for instance, which provides unemployment benefit with a seniority supplement and unemployment benefit with a company supplement. Some countries allow older unemployed to access to early retirement under certain conditions (ES, NL, SK, PT, PL).

A special benefit may be granted to older unemployed in the form of *job seeker aid* for older persons in HU, an *assistance allowance* for unemployed persons over 55 years of age in ES, or a benefit for older unemployed in the mining sector above the age of 52 in AT.

3.1.4 Guaranteed minimum income

Minimum income schemes provide cash benefits to ensure a standard of living for individuals (and their dependants) who either have no other means of financial support, or whose resources fall short of a given level, despite including contributory cash benefits and support from other family members. Almost all EU countries have some form of MI schemes at national level. They are intended mainly for people out of work and apply to those on low incomes rather than to specific subgroups. Over the past years, conditions have been tightened and availability for work has usually been more tightly enforced for those fit to work (SPC 2013). However, a minority of countries consider that older workers should not be treated like other workers when it comes to job-search/activation measures:

- AT: persons capable of work must be willing to perform reasonable work with the exception of men over 65 and women over 60.
- CZ: willingness to work is the basic condition for being treated as a person in material need but persons above 65 years old are excluded from work activities
- LV: registration with the State Employment Agency is not required if the person is a recipient of an old age pension
- PT: persons aged 65 or more are exempted from participating in the integration contract
- HR: those capable of work must be registered with the Croatian Employment Service and must accept any offers of work, with the exception of persons over 65 years.

Some countries also provide specific social assistance to people above the pensionable age. This assistance may take the form of a social old-age pension (BG, CY, PT, LT), a supplementary allowance for the elderly (BE, FR, IT, PT, SI) or a pension credit (UK). Eligibility conditions are mainly related to age (from 61.4 in LT to 70 in BG) and lack of financial resources.

Table 8 below gives an overview of national social protection measures by clusters.

Table 8: Overview of national social protection measures by clusters

	NORDIC			CONTINENTAL						ANGLO-SAXON		MEDITERRANEAN						CENTRAL EASTERN					BALTIC			BALKANIC			
	DK	FI	SE	BE	DE	FR	LU	NL	AT	IE	UK	EL	ES	IT	CY	MT	PT	CZ	HU	PL	SI	SK	EE	LV	LT	BG	RO	HR	
OLD-AGE	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Increased pension age</i>	X			X	X	X		X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Deferred retirement</i>																													
Prohibited							X	X		X						X													
Unlimited		X	X	X	X				X		X	X					X		X	X	X	X	X	X	X		X	X	
Limited	X					X								X	X			X							X				X
<i>Early retirement</i>																													
Prohibited			X					X		X	X																		
Limited	X	X		X		X	X		X			X		X	X	X	X		X	X	X	X	X	X	X	X	X	X	X
<i>Partial retirement</i>																													
Prohibited																													
Limited	X	X	X		X								X	X															X
<i>Aggregation of W earnings & full P</i>																													
Prohibited								X																					
Unlimited		X	X		X	X	X		X	X	X	X		X	X	X	X	X		X	X	X	X	X	X	X	X	X	X
Limited	X			X								X							X										
INCAPACITY/INVALIDITY	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Aggregation of W earnings & IB/IB</i>																													
Prohibited									X					X					X										
Unlimited				X	X													X				X		X	X				
Limited	X	X	X			X	X	X	X		X	X		X	X	X				X	X			X			X	X	X
UNEMPLOYMENT		X		X	X				X			X		X	X				X		X				X				
<i>Extended duration of UI</i>		X										X		X	X					X					X				
<i>Seniority benefits</i>				X																									
<i>Redundancy benefits</i>				X	X		X																						
<i>Specific allowance</i>									X										X										
<i>Early retirement</i>								X				X				X			X		X								
SOCIAL ASSISTANCE (MI)				X		X			X		X				X		X	X			X			X	X	X			X
<i>General scheme</i>																													
Lighter eligibility conditions									X								X	X						X				X	
<i>Specific measures</i>																													
Social pension															X		X								X	X			
Supplementary allowance				X		X								X			X				X								
Pension credit										X																			

Source: authors' elaboration based on MISSOC tables, 2016.

3.2 Reforms in employment policies

EU Member states have intensively reformed their social protection systems to cope with the ageing of their populations and with longer working lives. Employment policies have followed the same path, with numerous policy reforms aimed at older workers and the unemployed. The European Commission's Labour Market Reforms database¹⁹ (LABREF) provides a detailed overview of the reforms introduced in recent years (2010-2014). The reforms explicitly referring to older workers or unemployed older people, or including them in their scope, are highlighted in the following tables. In total, 90 reforms were identified in the period. Among these, 30 targeted older workers, 42 the older unemployed, and 18 were more general reforms. The majority of these reforms are permanent. 20 of the 30 reforms targeted at older workers are permanent. This is the case also for reforms targeted at the older unemployed, with 21 of the 42 reforms being permanent, as opposed to 15 temporary reforms. The more general reforms are evenly-balanced between permanent (8 reforms) and temporary reforms (9 reforms).

Some countries have implemented comprehensive initiatives on active ageing, encompassing various dimensions such as employment, education and skills, but also healthy life and social participation.

3.2.1 Comprehensive initiatives on active ageing

Comprehensive measures include national strategies, programmes and social partner agreements. These create the legal framework and conditions to facilitate longer careers by tackling the challenges of ageing societies and workforces, encouraging active ageing across a number of policy fields. National strategies for active ageing have been developed in BG, EE, CZ, IE, PL, PT and ES²⁰, while other countries (CY, FI, HU, LT) have integrated initiatives supporting older workers into a more general approach to labour market reforms.

Equal opportunities approaches, lifelong learning policies and wider health promotion initiatives, even those not specifically branded as national strategies for active ageing, may also indirectly support greater policy coordination (Eurofound 2013). In some countries (BE, DK, DE, FI, FR, IE) these comprehensive approaches result from national level tripartite social dialogue or sectoral social partner negotiations. In BE and FR, they are implemented through national legislation based on social partner agreements, requiring the introduction of age management planning and management policies in companies. Tripartite agreements (FI, BE, DE, FR) mainly provide advice and guidance on active age management and on the importance of ongoing training, a healthy work environment and flexible working arrangements but they fail to lay down any binding requirements for companies (Eurofound 2013).

In Germany and Denmark, sectoral collective agreements have been concluded to respond to demographic change. In 2008, the Mining, Chemicals and Energy Industrial Union (IG BCE) and the German Federation of Chemical Employers' Associations (BAVC) concluded an agreement facilitating the transition from work to retirement and the retention of older workers in the workforce. To finance these measures, employers have been obliged to pay an annual €300 per employee into a

¹⁹ <https://webgate.ec.europa.eu/labref/public/>

²⁰ *National Concept for the promotion of active ageing 2012-2030* in BG; *National Programme of preparation for ageing for 2008-2012* in CZ; *Active Ageing Strategy 2013-2020* in EE; *National Positive Ageing Strategy (2009)* in IE; *Global Strategy for the Employment of Older Workers 2012-2014* in ES; *Horizontal priority of ESF Programme 2007-2013* in LV; *Solidarity between generations (2008-2020)* in PL; *National Strategy for Active Ageing (2005-2008)* in PT (Eurofound 2013)

company-specific demographic fund since 1 January 2010 (Stettes 2013). In Denmark, a sectoral agreement is in place, which is a continuation of the 2009–2011 framework agreement on ‘senior policy’ negotiated in 2011 between KL and KTO (Danish social partners in the local government sector). The measures under this agreement are related to senior jobs, generational succession arrangements and retirement benefit plans. They aim at allowing individuals from age 50 to think about how they could stay working up to retirement age and prepare for their transition to retirement (Jørgensen 2013).

However, in many countries there have been no integrated strategies on active ageing, and policy reforms have mainly been implemented through general measures or through reforms focused on older workers and unemployed.

3.2.2 Reforms targeted at older workers

Between 2010 and 2014, 30 reforms aimed directly at older workers were introduced. ALMP was the main policy domain concerned (12 reforms), alongside reforms to public employment services (5 reforms), to training policies (3 reforms) and various other measures (4 reforms). Eight reforms were implemented in the domain of labour taxation, mainly in relation to employers’ and employees’ social security contributions. There have also been many reforms to job protection legislation (7 reforms), mostly focused on the rules in cases of collective dismissals and the definition of fair dismissal. Three reforms were targeted at welfare benefits. 13 countries implemented reforms, but there were more reforms in certain countries, notably BE (6 reforms) and Spain (5 reforms). The higher number of reforms in BE is partly explained by the fact that regional levels (competent for employment policies) are included in the figures. The table below gives details of the reforms targeted at older workers.

Table 9: Overview of reforms concerning older workers in LABREF – 2010-2014

Policy domain	Policy field	Country	Year	Title	Duration	End date
ALMP	Active labour market policies - Other	Netherlands	2012	Public support to sectoral plans by social partners – include specific target on older workers	Permanent	
		Poland	2013	Project of Long term active and healthy ageing policy in Poland for 2014-2020	Temporary	2020
		Belgium	2010	Access to activation service for older workers (50+)	n/a	n/a
		Belgium	2012	Creation of firm-level employment plans to keep older employees active in the labour market for longer	Permanent	
	Public Employment Services (job assistance, job-counselling etc.	Spain	2011	Development of an individual job action plan	n/a	
		Spain	2011	Actions to improve the employability of older (45+) and low-skilled	Temporary	2012
		Poland	2013	Improving the quality and efficiency of PES – include specific measures for older workers)	Permanent	
		Sweden	2010	Reduced qualifying period for New Start Jobs for older people (55+)	n/a	n/a
		Belgium	2011	Flanders Region - Tailored guidance extended for 55-58 years old	Permanent	
	Training	Luxembourg	2010	Supporting older workers to shift to duties as mentor for in-company training	Permanent	
		Poland	2012	Government Programme for Social Participation of Older Citizens for 2012-2013	Temporary	2013
		Germany	2011	More flexibility in PES reimbursement of training costs for elderly workers by SMEs (special provisions for 45+)	Permanent	
Job Protection (EPL)	Collective dismissals	Belgium	2011	Obligation to respect the age pyramid within the company in the event of redundancies	Permanent	
		Luxembourg	2010	Obligation to focus on older workers in retention plans by companies	Permanent	
		Spain	2012	Collective dismissal for older workers	Permanent	
		Spain	2012	Clarification of collective dismissals rules for older workers	Permanent	
	Definition of fair dismissal	Bulgaria	2010	Termination of the Employment Relationship due to Retirement	Permanent	
		Bulgaria	2012	Suspending the ability of employers to terminate the employment of a worker that has acquired the right to a pension.	Permanent	
	Notice and severance payments	Italy	2010	Less generous computation of end-of-service allowance for public sector employees	Permanent	

Labour Taxation	Employees' social security contributions	Austria	2011	Elderly workers will have to continue to pay unemployment insurance contributions	Temporary	2017
		Austria	2012	Reintroduction of the compulsory unemployment insurance up to the age of 63	Permanent	
		Slovenia	2013	Introduction of temporary or occasional work for pensioners	Permanent	
	Employers' social security contributions	Belgium	2012	Flemish Region - Employment agreement on wage subsidies for older workers	Permanent	
		Belgium	2012	Reduction of social contributions for companies that hire workers aged of 57+	Permanent	
		Italy	2012	Fiscal incentives for hiring older workers and women	Temporary	
	Income tax	Malta	2013	Tax exemption for older women joining the labour market:	Permanent	
		Malta	2013	Income tax deduction for older employees returning to employment	Temporary	
Other welfare-related benefits	In-work benefits (employment conditional benefit or tax credit)	Spain	2013	Combination of retirement benefits with work	Permanent	
		United Kingdom	2012	Working Tax Credit: removing the WTC 50+ element	Temporary	n/a
	Sickness schemes	Austria	2010	Comprehensive consulting services for older workers	Permanent	

Source: authors elaboration based on LABREF database, retrieved March 2016.

3.2.3 Reforms targeted at older unemployed

No less than 42 reforms aimed directly at the older unemployed have been introduced since 2010. They focus mainly on ALMP (36 reforms) and unemployment benefits (6 reforms). Among the ALMP reforms, the main share refers to employment subsidies (18 reforms), reforms of the public employment services (8 reforms) or direct job creation schemes (6 reforms). The reforms to unemployment schemes were of various kinds. 14 countries are implementing reforms focused on the older unemployed. Among these, some countries have introduced numerous reforms, such as BE (9 reforms), AT (5 reforms) and ES and PT (4 reforms each). The table below gives details of the reforms targeted at the older unemployed.

Table 10: Overview of reforms concerning older unemployed in LABREF– 2010-2014

Policy domain	Policy field	Country	Year	Title	Duration	End date
ALMP	Active labour market policies - Other	Portugal	2013	Program Active Heritage: professional traineeships and employment-insertion contracts targeted to older unemployed among other categories	Permanent	
		Austria	2013	Transition allowance for older unemployed in construction sector	Permanent	
		Austria	2014	Additional support for employing workers in socio-economic enterprises and public benefit projects. The target group is workers over 50 years, who have been registered unemployed for more than 6 months.	Temporary	2016
	Direct job creation schemes	Slovakia	2012	Creation of jobs in regional self-governments and their organisations	Temporary	2015
		Bulgaria	2013	Raise employment of people 50+ years	Temporary	2015
		Bulgaria	2014	5000 guard's places for unemployed people	Temporary	2015
		Greece	2014	898 public works for people in weak categories	Temporary	2014
		Greece	2012	Subsidy program for enterprises of Local Authorities in favour of unemployed aged 55-64 years old	Temporary	2015
		Greece	2014	Public work for 39000 people	Temporary	2014
	Employment subsidies	Slovenia	2012	Programme Prvi izziv (First challenge): employers can obtain a subsidy for hiring some categories of unemployed, including older	Temporary	2013
		Austria	2013	Come back Plus: wage subsidy for unemployed persons 50+ or disabled persons	Temporary	2013
		Austria	2014	Additional hiring subsidies for elder workers	Temporary	2016
		Latvia	2012	Extending employment subsidies for unemployed from disadvantaged groups	Temporary	2014
		Slovenia	2012	New measure '50plus' for unemployed over 50	n/a	n/a
		Portugal	2010	Supporting the return to work of long term unemployed aged 40 years old and plus	Temporary	
		Portugal	2013	Support for hiring unemployed aged over 45 years, via the reimbursement of the Single Social Tax (RTSU 45+)	Permanent	
		Romania	2013	Incentives to employers to create new employment opportunities for older workers	Permanent	
		Portugal	2012	Stimulus 2012: financial support to employers who hire unemployed	Temporary	n/a
		Slovakia	2012	Employers offered a subsidy if create a full-time jobs for under 29 years old and over 50 years old unemployed	Temporary	2015
		Austria	2010	Wage and non-labour costs subsidy	n/a	n/a
		Belgium	2014	Flanders: Age limit of eligibility for employment incentive for older workers is increased from 50 to 55 years	Permanent	2015
		Poland	2014	New hiring incentives for unemployed who are under 30 and above 50 years of age	Temporary	
		Malta	2013	Incentives for the employment of older persons	n/a	n/a
		Netherlands	2012	New bonus for employers to employ elderly persons	Permanent	
		Spain	2010	Reallocation of tax benefits to support the recruitment of individuals at high risk of unemployment	Permanent	
		Poland	2013	Financial support for employers hiring unemployed persons aged 50+	Permanent	
		France	2011	Professional training contract in favour of older workers	n/a	n/a
	Belgium	2012	Higher wage subsidies	Permanent		
	Public Employment Services (job assistance, job-	Romania	2013	Assessment and recognition of competences obtained in non-formal and informal contexts	Permanent	
		Belgium	2010	Flemish Region - Extension of activation policy to over 52 unemployed people	n/a	n/a
		Belgium	2010	Offering re-training to redundant workers	n/a	n/a
Belgium		2014	Obligation for older redundant workers to register in 'employment units'	Permanent	2015	

	counselling etc.	Netherlands	2014	Change in the arrangement for schooling and re-integrating older unemployed	Permanent	
		Belgium	2011	Older age to be eligible to the age supplement	Permanent	
		Belgium	2012	Modification of the company supplemented unemployment benefit	Permanent	
		France	2011	Solidarity transitory allowance for redundant workers that have not reached retirement age	Permanent	
Unemployment benefits	Unemployment benefits	Spain	2012	Eligibility conditions for workers older than 50	Permanent	
		Slovenia	2010	Extended duration of unemployment benefits for older workers	Permanent	
		Spain	2012	Special subsidy for workers older than 45 is repealed	Permanent	
		Spain	2012	Duration of unemployment assistance for older workers	Permanent	
		Belgium	2011	Tightening availability to work conditions for unemployed	Permanent	
		Belgium	2012	Raising the age requirement to be exempted from active job search	Permanent	

Source: authors elaboration based on LABREF database, retrieved March 2016.

3.2.4 General reforms

Certain countries have also implemented more general reforms impacting the situation of older workers and unemployed. 18 reforms have been identified, nearly all of them related to training aspects (14 reforms). Other general reforms are related to the public employment services (3 reforms) or employment subsidies (1 reform). 10 countries have introduced such general reforms. Again, BE is the country with the highest number of reforms (4 reforms), followed by BG (3 reforms). The table below gives details of the general reforms.

Table 11: Overview of general reforms impacting older persons in LABREF – 2010-2014

Policy domain	Policy field	Country	Year	Title	Duration	End date
ALMP	Employment subsidies	Germany	2011	Reducing incentives for use of one-euro-jobs	Permanent	
	Public Employment Services (job assistance, job-counselling etc.)	Belgium	2012	Flemish Region - Career guidance	Permanent	
		Denmark	2010	Action plan on long-term unemployment	Temporary	2014
		Germany	2011	More decentralised and individualised services from the PES	Permanent	
	Training	Austria	2011	Lifelong learning strategy	Temporary	2020
		Austria	2013	Qualified employees' grant for low skilled to access further training	n/a	n/a
		Belgium	2011	Flanders Region - More individual vocational training	Temporary	2014
		Belgium	2014	Minimum training obligations by companies for their employees	Permanent	
		Belgium	2014	Flanders: Guidance model for the elderly extended to inflowing jobseekers of up to 60 years	Permanent	
		Bulgaria	2012	Improving the quality of vocational training	Temporary	2013
		Bulgaria	2013	Strategy for Lifelong Learning 2014-2020	Temporary	2020
		Bulgaria	2014	Implementation of the National Strategy for Life-long Learning	Temporary	2020
		France	2012	Car charter: support 'the development of skills in order to adapt them to the jobs of the future'	Temporary	n/a
		Hungary	2011	New Vocational Training Act	Permanent	
		Slovakia	2012	Facilitated the access of adults to new qualifications	Permanent	
		Finland	2014	New operating model to promote occupational skills of workers	Temporary	
		Netherlands	2014	Keep people 'fit' for the labour market until the retirement age	Temporary	
		Netherlands	2014	Introducing a right to education for workers	Permanent	

Source: authors elaboration based on LABREF database, retrieved March 2016.

4. Company practices to manage ageing workers

As seen previously, many government and social partner initiatives aim at delaying retirement and supporting the labour force participation of older workers. These initiatives may not achieve their goals if proposals to extend the working life of older workers are not actively supported by employers (Van Dalen et al 2010). In that respect, good practice in age management is an important precondition for a substantial increase in the labour force participation of older workers.

Addressing employers' attitudes and actions regarding the position of older workers in four European countries (UK, ES, NL, EL), van Dalen et al (2009) show that in spite of the perceived challenges ahead, employers take no substantial measures to retain and to recruit older workers or improve their productivity, except British employers. However, a survey carried out in 2012 among 20 member organisations of BUSINESSEUROPE, CEEP and UEAPM shows that the majority of organisations ranked the development of active age management as either "very important" or "somewhat important". Half of respondents argued that more than 50% of their members had implemented suitable measures to support active workforce management (ICF-GHK 2012). This suggests that companies recognize that their future competitiveness will be to a large extent based on the performance and the productivity of older workers. Addressing the impact of demographic change has, then, become a key priority for employers.

Many studies have already investigated practices put in place, employers' motivations and the characteristics of companies with active ageing policies. After examining 100 companies considered as examples of good practice in age management (EU15), Taylor (2006) shows that the most common interventions related to age management were training and development, followed by flexible working hours, and health and general well-being. The focus on recruiting older workers appeared to be declining. He also found that the reasons for starting initiatives were more often related to prevailing internal and market conditions than to other factors such as public policy. Other studies indicate that companies introducing an active ageing policy seek to avoid a lack of labour and skills, retain valuable experience, and provide good returns on training investments and job satisfaction, contributing to greater quality and productivity (Midtsunstad 2011). Eschtruth et al (2007) found that companies are more likely to accommodate older workers if they expect employment growth, value older workers' institutional knowledge and/or have older workforces. A study by ICF-GHK (2012) focuses on the benefits of implementing such a policy and highlights the finding that organisations with more age-balanced teams experience lower human resource management costs, as they do not have to deal in the same way with expenditure related to overly seniority based teams, or the cost of higher levels of staff turnover which often exists in companies with a younger workforce. More evenly age balanced teams would be more productive as they are able to draw from a range of different skills and experiences (ICF-GHK 2012). Structural conditions are also of some importance for keeping older employees in the company. Research shows that the size of the company is significant for activities aimed at retaining senior staff, with larger companies doing more than smaller ones. It is also apparent that companies in the production sectors are more active than companies in the other sectors (Jensen and Møberg 2012).

According to Walker's definition (1999), "good practice in age management is defined as those measures that combat age barriers and/or promote age diversity". They may require specific initiatives on particular dimensions of age management or 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 (Walker 1999). Over the years, many classifications of areas relevant to age management have been created. The most widespread methodology to identify key areas has been developed by Naegele and Walker (2006). They propose a list of eight dimensions: job recruitment; learning, training and lifelong learning; career development; flexible working time conditions and workplace design; redeployment; employment exit and the transition to retirement; a comprehensive approach. The effectiveness of comprehensive age management has been proven in the literature by numerous case studies²¹ (Naegele and Walker 2006, ICF-GHK 2012, DWP 2011). Following this typology, we give below information on initiatives that can be taken at company level and provide some case studies to illustrate them.

In the area of recruitment, the principal measures include banishing maximum age limits, employing specially-trained personnel for job interviews, using available public support programmes (such as wage subsidies), advertisement campaigns aimed specifically at the older unemployed, at-risk or early-retired applicants (Naegele and Walker 2006).

Supporting the recruitment of older workers through cooperation and awareness raising (BE)

UNIZO, the Belgian Federation of Self-Employed and Small and Medium -sized Enterprises, works in partnership with the Flemish Public Employment Service (VDAB) and other actors to facilitate the hiring of older workers in SMEs. In addition, UNIZO provides a free service for SMEs concerning the recruitment of older workers, the creation of diversity plans and awareness-raising (ICF-GHK 2012).

Corporate training can benefit from no age requirements, tailor-made motivational and evaluation systems for older workers, or from setting up channels of knowledge and know-how transmission from older to younger workers (Fabisiak and Prokurat 2012).

Improving service provision through inter-generational learning, City of Aarhus (DK)

The *Innovation Programme* set up in the City of Aarhus in Denmark brought together individuals from different disciplines and different age groups to envision new ways of delivering services. The programme was structured in a condensed way over several days to discuss, develop, select, implement and evaluate new ideas in a mixed age team. The method was trailed to consider innovative ways to deliver social services, but can be applied with reference to any business or service delivery themes. In addition, the City of Aarhus has developed an intergenerational mentorship programme. Selected mentors and mentees work together intensively for a 6 day period and then continue to co-operate on a more informal basis. The programme is used to transfer knowledge, skills and values in a two-way process. It has been successful in helping to boost career progression, increasing job satisfaction and reducing sickness absence (ICF-GHK 2012).

²¹ The European Foundation for the Improvement of Living and Working Conditions (Eurofound) has gathered and analysed cases of good practice in age management, designed to improve job opportunities and working conditions for older workers. Each case study describes how the organisation approached the issue and what the results were in the medium to long term. <http://www.eurofound.europa.eu/observatories/eurwork/case-studies/ageing-workforce>

As for flexible work, a number of measures can be adopted: adjusting shift schedules, special measures to reduce daily or weekly working hours, partial retirement, specific models of job provision and no overtime for older workers (Naegele and Walker 2006). Flexible measures make it possible to use corporate resources in an optimal way, both using the human capital accumulated by older workers and not overworking them (Fabisiak and Prokurat 2012).

Adapting workplaces to suit individual needs, Škoda (CZ)

As part of its commitment to its workforce under its Corporate Social Responsibility initiatives, Škoda (CZ) guarantees all workers who have been with the company for more than 30 years that, if they are no longer able to fully perform their job through health restrictions, their workplace will either be adapted to meet their needs or they will be moved to another job inside the company. For a certain number of individuals, so called “protected workplaces” are available which offer an adjusted working environment to meet their needs. Together with the company’s wider commitment to improve health and safety and to health promotion, these measures are designed to allow employees to extend their working lives up to retirement. Other measures include a fourteen -day recondition/curative stay at selected and preventative rehabilitation programmes, in order to lower risks of absenteeism and ensure seniors maintain a good standard of health (ICF-GHK 2012).

Good practice in health protection, health promotion and workplace design means optimizing work processes and the organization of work to enable employees to perform well and to ensure their health and capacity to work (Naegele and Walker 2000). Specific measures mainly include studying health risks specific to the work place, employee surveys and education, regular monitoring of workers’ health and preventative redeployment.

Regular skills updating, Kräuterhaus Sonnentor (AT)

Annual personal development reviews are part of regular practice at Kräuterhaus Sonnentor, an Austrian SME providing organic agricultural products for the national and international market. Regular contact between management and employees to assess personal aspirations and skills requirements ensures that individuals can regularly consider their training requirements, as well as their career aspirations. It also allows the employer to be prepared and to ensure knowledge transfer ahead of the retirement of any valued staff member (ICF-GHK 2012).

Health and safety and health promotion as twin strategies to enhance productivity, ESB (IE)

As well as offering regular health and safety assessments as required by regulation, ESB, an Irish company, provides preventative and health promotion measures. These are instituted to address the key causes of sickness related absence (influenza, back pain, heart disease and stress). As a result, all employees (and their families) are entitled to subsidised annual influenza injections, heart health assessments and preventative bowel cancer screening. Similarly the company has a variety of training courses and fitness offers, such as subsidised gym membership and internal sports activities and teams (ICF-GHK 2012).

Ensuring that older workers have job profiles and work tasks that meet the requirements of the company and of the individual, is closely tied up with a preventative approach to age management, to the promotion of health and well-being and to the prevention of early exit from the labour market. Redeployment can be used to reduce workloads and minimise the effects of stressful,

monotonous or repetitive work tasks, to enhance job security for older workers, and provide opportunities for skills development (Naegele and Walker 2006).

The Film project, Ford-Werke GmbH (DE)

Ford-Werke is the European headquarters of Ford, the car manufacturer. The company has initiated the FILM project, a scheme that aims to re-integrate about 500 mostly older workers with various handicaps into productive employment. Two core elements of this project are the integration team and the software used in the project. Thanks to the FILM project, employees have been successfully transferred from sheltered positions to roles that add value to the company.

Redeployment of workers, Afvalverwerking Rijnmond (NL)

As part of its strategy, this waste disposal company allows older workers to gain the experience required to move from shift work to daytime work with the new function of technical operator. An additional functional role has been created between the process operator and site manager levels – the chief operator. This new role will facilitate workers moving from the operator to the chief level. Implicit in this career path is a life course perspective, because it focuses upon developing the experience of employees (Naegele and Walker 2000).

Making older workers redundant or transitioning them to retirement is a key area in comprehensive age management. The main potential tools include gradual preparatory measures for retirement at the corporate level, counselling facilities available to former employees, providing assistance in finding a new job, opportunities for retirees to maintain contact with colleagues, flexible forms of retirement and retirement transition (Naegele and Walker 2006).

First Group's Flexible Pension Options (UK)

First Group is a British transport operator employing over 23,000 people. The company's Flexible Pension Options scheme allows employees between the ages of 55 and 75, who are able to receive their pension, to work flexibly as well as using their pension income to supplement their reduced pay. The scheme was introduced to help retain valued older employees (around 40 per cent of employees are aged 50 and over) and also to remove the 'cliff edge' impact of retirement. First also attracts staff from other companies. The scheme website enables members to model their benefits based on their existing, or revised, rates of accrual, at their choice of retirement age. They can also model the impact of taking a tax-free lump sum on their annual pension income (DWP 2011).

As highlighted by Naegele and Walker, all the areas covered may not be particularly effective on their own, but as part of a comprehensive approach, they form an effective system of age management.

5. Conclusive remarks

European societies are challenged by a growing ageing population due to declining fertility and rising life expectancy, with both economic and social consequences. These demographic changes entail a strong pressure on social protection resources: rising expenditure leads to social protection being torn between maintaining the adequacy of provisions and the sustainability of social systems. Older persons are becoming a significant share of the population in all EU countries. However, the situation ranges from severe demographic pressure in some countries, especially DE, FI, IT, but also HR, BG, FR, EL, LT, LV, NL, DK, SI, BE, MT, SE and EE, to countries where the pressure is lower (IE, CY, LU, SK, PL, RO CZ and ES).

While the demographic challenge of ageing populations is of concern to all EU countries, the intensity of political action taken and the demographic pressure has varied between the countries. This report has assessed the diversity of situations, challenges and practices for the aged workforce in the European countries. Many (especially DE (see the German case study in Annex 1) and EE, but also BG, PL, LT, AT, SK and LV) have experienced decreasing unemployment rates since 2000, while these rates are increasing in others (especially EL, ES and CY, but also PT, IE, NL and HR). A number of countries have specific measures for older workers and unemployed persons, while some do not. In some countries (see UK, DE, CZ and SE case studies, Annex 1), social protection tools play a strong role in policies promoting longer working lives while less so in others.

In spite of many differences and divergences between the EU countries, we note some overarching trends. For example, gender gaps can be observed in many areas such as employment rates and types of work; and the younger population is more exposed to negative patterns than older workers in most aspects. Demographic trends are approached with different degrees of national adjustment, an approach also promoted by the EU through the concept of “Active ageing”, in which older persons are encouraged to participate in social, economic, cultural, spiritual and civic affairs in society.

The employment rate of older active persons (50 - 74 years), was 43.5 % in 2014, and decreases with age, especially after 60. Between 2000 and 2014, this rate increased in almost all the countries included, except in Romania and to a lesser extent in Greece, Portugal and Cyprus, where a decrease has been observed. In relation to unemployment rates, the EU-28 rate was 7.2 % in 2014, with large differences between countries: from 3.4 % to 19.9 %. Unlike trends in general employment rates, we note two opposite trends in the unemployment rates of older workers: the unemployment rate decreased in one group of countries (DE, EE, BG, PL, LT, AT, SK and LV, and increased in the others (EL, ES, CY, PT, IE, NL and HR) between 2000 and 2014. There are no marked differences between unemployment rates for 50-74 year olds and 25-49 year olds. The same applies to the gender incidence of older unemployment rates. The incidence of long-term unemployment is higher among older workers, and transition rates of older workers to new jobs are lower than for younger workers. Both are explained first by the growing reluctance of employers to recruit older workers, second by more flexible eligibility criteria for unemployment benefits, which are often a bridge to the future pension. Training generally allows workers to maintain or improve skills and career prospects, helping to delay early exits from the labour force. However, older workers are less involved in training, which leads to higher degrees of skills mismatches.

Within the past decades, employment policies have been substantially adjusted, with numerous reforms aimed at older workers. Some countries have implemented comprehensive initiatives on active ageing, encompassing various dimensions such as employment, education and skills, but also

healthy lifestyles and social participation. However, many countries have no integrated strategies on active ageing, and policy reforms have often been implemented through more general measures aimed at the entire working age population.

In relation to retirement, people tend to retire earlier than the statutory age in nearly all EU countries. In some countries there are gender differences, with men retiring later, or, in other cases, earlier. Furthermore, the real retirement age varies considerably, mainly because retirement is frequently a voluntary decision in countries such as Portugal and Estonia where at least 55 % would have liked to work for longer, while this figure is only around 10 % in some other countries (EL, LT, SI, PL).

The majority of EU countries have increased or are in the process of increasing legal pensionable ages. In countries still having a different pensionable age for men and women, some are in the process of equalising this (e.g. BG, UK, AT). Various mechanisms have been developed to encourage older workers to postpone their retirement. First, many countries have decided to phase out or seriously tighten up access to early retirement (e.g. DK, GR, HU, IT, PL, BE, SL, AT); other countries (e.g. FI, EE, CY) grant a bonus to late pensioners; while some (e.g. MT) have increased the contributory periods for pensions. Regarding poverty, the EU28 average rate of working poor aged 55 to 64 years was 8.3 % in 2014: this tends to be lower than for younger workers. In-work poverty of older workers has stagnated in the EU since 2004 (at around 8%). Yet the poverty rate of the older population in the majority of EU countries has risen by 2.3 % since 2004, although it has fallen in the United Kingdom, Greece and Romania.

The report finds that countries have intensively reformed their social protection systems to cope with the demographic process and with longer working lives. Almost all EU countries have minimum income schemes at national level. These are intended mainly for people out of work and apply to those on low incomes rather than to specific subgroups. However, a minority of countries consider that older workers should not be treated like other workers when it comes to job-search and activation measures; for example, persons aged 65 or more are exempted from participating in the integration contract in Portugal. Some countries also provide specific social assistance to people above the pensionable age (e.g. a social old-age pension in BG, CY, PT, LT, or a supplementary allowance for the elderly in BE, FR, IT).

In these policy areas, the countries can be divided into different clusters: Nordic countries (SE, DK, FI); Continental countries (BE, NL, LU, FR, DE, AT); Anglo-Saxon countries (UK and IE); Mediterranean countries (SP, IT, PT, GR, CY, MT); Central and Eastern countries (CZ, SK, HU, SI, PL); Baltic countries (EE, LV, LT); and Balkan countries (BG, RO, HR). The situation for older workers is overall best in the Nordic, Anglo-Saxon and Baltic clusters, while appearing worst in the Mediterranean and the Balkan clusters. In-between these groups of clusters, the situation of older persons appears more mixed in the Central Eastern cluster of countries. The four more detailed case studies of Sweden, the United Kingdom, Germany and the Czech Republic indicate that countries have tackled the employment of older workers differently and with varying levels of success. This spans from the more successful practices of Sweden and Germany to the improving conditions in the Czech Republic and the more problematic approach to older workers in the United Kingdom.

A last point is that initiatives aimed at delaying retirement and encouraging the labour market participation of older workers need to be supported by employers if they are to have any substantial effect. Good practice in age management is an important precondition for any substantial improvements, and good company practices may touch upon areas such as healthcare, flexibility, training and redeployment.

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Annex 1: countries case studies

1. Sweden

1.1 Recent trends

The labour market conditions of Sweden are generally good, and have not been impacted greatly by the economic crisis. Compared to other European countries, Sweden has a high employment rate (80.5% in 2015, according to the Eurostat online database) with the most challenging issue being youth unemployment (around 20%). The employment rate of workers aged 50-74 is 54.6 %, which has increased slightly since 2000 (1.9 %, Annex 2, Table 3b). Yet, it is noteworthy that the employment rate of workers aged 55-64 years was 74.5% in 2015, and thus higher (Eurostat²²). These rates are higher than the EU average, and thus, employment issues concerning older workers do not seem to be compelling for the country.

The unemployment rate of people aged 50-74 was 5% in 2014, which is two points below the EU-28 average of 7.2%. This is significantly lower than the unemployment rate of the total population, which is 7.4%. Lower unemployment rates for older people can also be observed in the rest of Europe, but the difference is usually smaller²³. In respect to long-term unemployment, the rate of 31.9% of the total unemployment is significantly lower than the EU average of 61% (Annex 2, table 8a). In this context, Sweden has taken measures in order to improve employability, which seems successful, as the employability of older workers between 2003 and 2011 improved in all areas but one, where neither progress nor worsening was reported (i.e. enhancing working time flexibility) (OECD 2012a). Also, measures were taken in order to delay exit from the labour market causing Swedes to leave quite late. The average effective retirement age was 65.2 for men and slightly lower for women (64.2) in 2014, which is above the EU-27 (61.7) average (Annex 2, table 13).

Although Swedish pension replacement rates are lower than in many other countries (OECD data, 2014), the pension system seems to be fairly adequate. The share of people aged 65+ at risk of poverty or social exclusion in 2014 was 16.5%, against an EU-28 average of 17.8%; yet this is increasing when compared to pre-crisis values of 10.4% (Eurostat²⁴). In 2014, the relative median income of elderly people was 0.83, whereas the EU-28 average was 0.94 (Eurostat online database). The at-risk-of-poverty rate for females aged 60+ is more than twice that of their male counterparts (9.6% vs 19.2%, according to the Eurostat database). However, the average Swedish pensioner enjoys replacement rates that allow her/him to enjoy their pension without any need for additional work.

Finally, the system of industrial relations and institutions, as well as the different measures to improve employability of older persons may play a role in the good conditions of older workers, which is assessed in the following.

1.2 Institutions

In Sweden, the role of the state in labour-related issues is big, but industrial relations are left to social partners' bilateral agreements (Jansson 2016). Therefore, many practical details concerning

²² <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=fr&pcode=tsdde100&plugin=1>

²³ The unemployment rate for the age group 50-64 is 5.1%, which is 31% lower than the national unemployment rate of 7.4%. In the EU-28, the unemployment rate of people aged 50-64 is only 24% lower than the average for the overall population (7.1% vs 9.4%).

²⁴ <http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>

working conditions – including those linked to active ageing and workability – are negotiated between the social partners (Kullander and Nordlöw 2013). Trade union density in Sweden is historically high, although it has declined from 80% in 1999 to 67% in 2014 (OECD), which could be partially due to a rise in fees. Older workers are the most strongly represented by unions: 80% of those aged 45-64 are union members (Gustafsson and Kullander 2015). Furthermore, since 2005 the law has stated that employees whose employers have not signed collective agreements are also covered²⁵. Also, favourable conditions for enhanced workability can be granted by Health and Safety committees, ensuring that employers abide by environmental regulations, and by boards representing workers in companies with more than 25 employees (Thoresson and Kullander 2015).

The public authorities also play an important role with regard to the labour market and issues related to employability and workability. The Ministry of Employment is responsible for labour market policies. This Ministry has responsibility for the Swedish Labour Court (ruling on labour-related disputes), the Swedish Work Environment Authority (monitoring and promoting healthy practices and environment at the workplace), and the National Mediation Office, responsible for mediation (Thoresson and Kullander 2015.)

In the field of active labour market policy, a major role is played by Public Employment Services (PES) and the National Labour Market Board (AMS). While the former delivers employment services, labour market policies and the unemployment insurance system, the latter administers the ALMP budget, as well as providing services focusing on job search, recruitment and education, enriched with information about vacancies (Cook, 2008). Active labour market policies in Sweden accounted for 1.1% of GDP in 2011, down with respect to the past but still higher than most European countries. Due to the characteristic Swedish Ghent system, the social partners play an important role in administering active labour market policies and unemployment benefits. Rehabilitation, which can be work-oriented, is another type of support system where cooperation can be observed between the PES, Social Insurance Agency, and local, regional and national authorities that can form ‘associations for coordination’ on a voluntary basis (Fredriksson et al. 2015).

The first strand of measures to be analysed are those aiming at enhancing work ability and keeping workers in employment, as well as pensions. Then the focus will shift to measures targeted at helping older workers to regain employment (enhancing employability). A distinction will be drawn between policy outputs and policy outcomes.

1.3 Measures to keep older workers in employment

A number of measures have been implemented in Sweden to keep older workers in employment for a longer time. These measures tackle different issues, spanning from improving working conditions to tax incentives, from provisions against age discrimination to enhancing employability and lifelong learning.

Work programmes

Career transition agreements are negotiated on a regular basis between job security councils and social partners. Their aim is to help redundant workers find new occupation, and avoid unemployment. These career transition agreements consist of various measures, ranging from career planning and life-course perspective to counselling and financial support. Although these measures

²⁵ In 2005 the Swedish Parliament decided amendments to the Co-determination at Work Act (MBL) to take account of EU directive 2012/14/EC establishing a general framework for informing and consulting employees in the European Community.

do not specifically target older workers, they are especially relevant for them (Kullander and Nordlöw 2013). According to data from the Swedish job security council Trygghetsrådet (TRR), 40% of redundant workers aged 50 or more found new jobs via TRR in 2011. This is an increase from 34% in 2010 and 28% in 2009. No control group is available for comparison, but it is reasonable to suppose that the vast majority of these workers would have become unemployed in the absence of TRR's programmes.

The already mentioned *Knowledge Lift Programme* (1997-2002), along with targeting of unemployed individuals, also enhanced the work ability of low-skilled workers. This feature enables the programme to be classified among the measures aimed at keeping workers in employment. However, while it is true that the *Knowledge Lift Programme* had a positive employment effect, no significant wage effect was found, which seems to be at odds with theoretically enhanced worker productivity (Albrecht et al. 2005).

Lifelong learning

Sweden is committed to lifelong learning, either through training courses or adult education (Anxo, 2012). Indeed, access to on-the-job training or the opportunity for an employee to further develop their skills constitutes an important component of the Swedish lifelong learning system. According to Statistics Sweden (2015), 7 out of 10 of the pupils receiving a vocational degree in April 2015 had work as their main activity. The Ministry of Education and Research (2013) states that adult education programmes 'are primarily characterised by their close cooperation with representatives of working life, who participate directly in devising the training programmes and finance the workplace-based training programme'. In 2013, 62% of persons aged 50-64 years had received either formal or informal education in the previous 12 months, and 52% had received staff training (Statistics Sweden, January 2014)²⁶. These rates are lower than for younger workers, but much higher than the European average. The high incidence of education and training among seniors in Sweden is a consequence of powerful social partners and well-developed social dialogue (Anxo 2012).

Financial incentives

In 2010, compounding the aforementioned measures, the Swedish Government introduced a higher in-work tax credit for people, who have turned 65, in order to encourage longer labour market participation among older workers. The special employer's contribution on wages and the tax on income from active business activities was also abolished for people over 65 (Anxo 2012).

Antidiscrimination legislation

Legal provisions combatting ageism include the 2009 Discrimination Act, which contains norms against age discrimination covering the areas of: working life, educational activities, labour market policy activities and employment services not under public contract, starting or running a business, professional recognition, and membership of certain organisations (Ministry of Integration and Gender Equality 2009). The Act resulted in a number of complaints of age discrimination, which in 2011 was the second largest ground for discrimination in working life. Another relevant legal provision is the 1982 Employment Protection Act, which regulates employment termination by granting priority to the older worker in cases where two employees' employment histories for the employer are of the same length. The same Act foresees a right to remain in employment up to the

²⁶ <http://www.scb.se/en/Finding-statistics/Statistics-by-subject-area/Education-and-research/Education-of-the-population/Adult-Education-Survey-AES/Aktuell-pong/207974/Behallare-for-Press/369803/>

age of 67 (Law 1982:80). A proposal to extend this limit was submitted to the government (Kullander and Nordlöw 2013).

Measures related to social protection

The sickness insurance system affects the length of seniors' working lives. According to Nilsson et al. (2016), sickness benefits and disability pensions are elements out of individuals' control that can determine an early exit from the workforce. However, different studies (Nilsson et al. 2016; Försäkringskassan Social Insurance Report 2014) find an inverse correlation between involuntary exit pathways such as sickness absence, and voluntary pathways such as early statutory or occupational pensions; i.e., when eligibility conditions for sickness absence are tightened (e.g. after the 2008 insurance reform), an increase in early retirement pensions partially counterbalances the decrease in sickness absence (Nilsson et al., 2016). Also, unemployment is found to have a negative correlation with sickness absence suggesting that when the unemployment rate is high, people are more afraid to be fired for absence (Thorsen et al. 2015) (Försäkringskassan Social Insurance Report 2014). Sickness absence decreased from 2007 to 2011 and then rose again from record low levels (Thorsen et al. 2015). In September 2015, the Government presented an action programme aimed at improving health and reducing sick leave. This included prevention, intervention and support during the sick leave and the return to the labour market.

There is no specific legislation related to workers in arduous and hazardous jobs, and continued work is promoted by parallel efforts through public rehabilitation programmes (Esser and Palme 2016). However, workers in highly physically or psychologically demanding jobs are more liable to access work-accident and sickness cash benefits. Conditions for the continuity of benefits include regular evaluations of work capacity. If the illness continues, the insured person may apply for extended sickness cash benefit for a maximum of 550 days, at about 75% of earnings (Esser and Palme 2016).

Regarding health promotion at the workplace, the Swedish Work Environment Authority published a book entitled 'Adjustment of working conditions with a perspective of the older workforce' in 2004. This provides companies and social partners with information about special necessities that the older workforce might have, both from a physical and mental perspective (Kullander and Nordlöw 2013).

Indeed, data show that a positive work environment has been achieved by older Swedish workers. In 2013, Swedes aged 50-64 rated their job satisfaction 7.8 on a scale from 0-10, which is slightly higher than for all ages in Sweden (7.7) and above the EU-28 average (7.1) (Eurostat). Yet, in the EU-28, job satisfaction does not improve with ageing, but remains 7.1/10. In addition, if we consider individuals aged 65-74 years, Swedes' job satisfaction is as high as 8.7, against a EU-28 average of 7.3. This indicates that those who choose to stay in the labour market do so out of job satisfaction, and not because they are forced by financial constraints.

In this respect, it can be useful to look at Sweden's early retirement provisions and pension replacement rates. The Swedish statutory retirement age is flexible. Although pension income can be claimed from 61²⁷, there are strong incentives to work longer. Firstly, pension benefits increase considerably with longer working lives. Secondly, early retirement is now part of the sickness insurance system and subject to stricter requirements, while since 1990 the possibility of being granted an early retirement pension based on labour market reasons alone was abolished. Thirdly, workers who continue to work beyond 65 receive a double earned income deduction and employers

²⁷ One exception is occupational pensions, which in some instances can be claimed as early as 55 (Janssen 2016).

pay reduced payroll taxes (Barr 2013). Also, pension benefits in payment have been taxed at a higher rate than income since 2007, when a tax reduction for work income was introduced. Finally, the Employment Protection Act that used to protect employees up to 65 years old was amended in 2001 to include employees up to the age of 67, thus making the Swedish pensionable age 'flexible between 61 and 67'. In principle, individuals can work even longer, but once they turn 67 it is up to the employer to decide. This results in Swedes leaving the labour market quite late.

1.4 Measures to help older unemployed people re-gain employment

Fundamental measures to help unemployed people regain employment are active labour market policies (ALMP). Although in recent years there have not been ALMP explicitly targeted at older people, several such programmes did have an impact on older job seekers (Anxo 2012). The most important labour market programmes in Sweden are the 'Job and Development Guarantee' and the 'New Start Jobs'.

The *Job and development guarantee*, launched in 2007²⁸, is made up of three phases: the first one lasts at most six months, and consists in screening, job search activities and coaching; the second phase includes job preparatory measures, while during the third one the unemployed person may be placed in work. Moreover, the PES must ensure that one third of programme participants take part in activities organised by a supplementary actor, that is, any market actor other than the PES that can offer job seekers help in finding a job.

The *New Start Jobs*, launched in 2008, is a programme mainly targeted at long-term unemployed. Within this programme, employers receive compensation for employing a formerly unemployed person, while the latter earns a wage according to collective agreements (Arbetsförmedlingen 2016). The level of compensation that employers can receive varies from a normal employer's payroll tax (31.42%) to twice that amount. Access conditions, depending on the length of previous unemployment, are laxer for young (21-26) and older (56+) workers²⁹. Moreover, if workers are aged 55 or more, the employer can receive payment for twice the time they have been out of work, up to a maximum of ten years (Arbetsförmedlingen 2016). These features have made the New Start Job programme especially important for the older unemployed. According to the Institute for Evaluation of Labour Market and Education Policy (2012), in 2011 more than 46,000 new start jobs were reported by the PES, a result above the government's expectations. The initiative led to an increase in employment of about 17% with respect to the previous situation. The evaluation also showed that the presence of subsidies specifically designed for unemployed people aged 55+ has been important in reducing the length of these individuals' unemployment. The only reported weakness of such programmes is that they may become very costly since subsidies can last for a long time (Kullander and Nordlöw 2013).

Although the aforementioned programmes are arguably the most important, other initiatives targeted at older people have been put in place in the past. Between 2004 and 2007, the *Work Market Place for Experienced Persons* combined different activities, such as career-planning, job search and coaching, targeted at people over 50 years of age (Kullander and Nordlöw 2013). Going further back in time, the *Knowledge Lift* (KL) was a massive programme involving 10% of the labour force between 1997 and the end of 2002, aimed at up-skilling and training; the programme stemmed

²⁸ Work and Development Guarantee Ordinance (2007:414).

²⁹ 6 months of unemployment out of the last 9 (or not full time work) are required instead of 12 out of the last 15.

from the need to enhance the skill of a labour force with increasing numbers of older workers (Albrecht et al. 2005).

Also rehabilitation – which may be medical, psycho-social or work-oriented – can be considered as another type of unemployment support. By its nature, it tends to affect mostly older individuals. Here, there is cooperation between the PES, the Social Insurance Agency and regional authorities: the latter can form ‘associations for coordination’ on a voluntary basis, to coordinate interventions targeted at rehabilitating individuals back into work (Fredriksson et al. 2015).

With respect to unemployment benefits, Sweden has a two-tier system: a universal flat-rate insurance regime financed through employers’ contributions and a voluntary unemployment insurance scheme. The latter, by virtue of the Swedish Ghent system, is administered by trade unions, and entitlement is conditional on membership of an unemployment insurance fund. The benefits paid are equal to 80% of previous earnings during the first 200 working days of unemployment, decreasing to 70% thereafter until 300 days have passed. However, once ceilings are applied, this theoretically very generous benefit decreases considerably (Esser et al. 2013). To reduce the discrepancy between theoretical and effective benefits, the ceiling was increased from an equivalent of € 1,978 to € 2,647 in September 2015 (Esser and Palm 2016). After 300 working days of unemployment, the unemployed person can receive an activity grant (if aged 25 or older) or a ‘development grant’ (if younger); the latter is of a lower level, but, unlike the former, is not taxable (Försäkringskassan 2016).

Furthermore, both unemployment support and unemployment benefits in Sweden are subject to conditionality rules. Unemployment support systems require job-seeking, while eligibility for unemployment benefits requires registration as a jobseeker with the PES, the approval of the individual’s insurance fund, as well as ensuring to update the PES about job-seeking activity (Esser et al. 2013). Also activity grants require the individual to participate in appointed activities and report to caseworkers, both at the PES and Social Insurance Agency.

Like the vast majority of EU countries, Sweden boasts a minimum income scheme. Social assistance is regulated by the Social Service Act, although municipalities are responsible for financing and administration: the basic scale rates are set nationally and annually updated, but municipalities can choose to be more generous (Nelson and Fritzell 2015). Like unemployment support and benefits, social assistance is subject to conditions: modifications to the Social Service Act in 1998 included stricter rules regarding recipients’ participation in training or active labour market programmes³⁰. Moreover, refusing to take on a job means the temporary withdrawal of social assistance (Halleröd 2009). These measures provide incentives to work, although they may have detrimental impacts on poverty.

In terms of policy outcomes, the Swedish labour market situation looks rosy for older people, as assessed in the latter: the Swedish low unemployment rate is matched by a high employment rate with only slightly lower employment rates for older workers. The combination of high employment and low unemployment demonstrates that older Swedes do not quit the labour force, and are usually successful in retaining a job. It can be concluded that the mix of Swedish policies which target – either directly or indirectly – older people vis à vis the labour market has proven to be effective.

³⁰ These requirements were mainly targeted at younger unemployed; however, the same rules could be applied also to older recipients (Halleröd 2009).

1.5 Company practices

This section gives some examples of company practices targeted at retaining, supporting, hiring or up-skilling the older workforce in Sweden.

Volvo: Senior production units

Since the 1990s, when new technologies pushed for the dismissal of less productive workers, Volvo set up 'senior production units' characterised by a slower production pace, where senior employees could continue work. These units grew in importance until the mid-2000s. After the 2008 crisis broke out, Volvo offered early retirement packages to its workers aged 60+, paying them 70% of their salary until retirement. Moreover, the company offered older workers outplacement and skill-development services. However, Volvo has not been able to pursue the 'senior production units' initiative as it did in the past, due to growing competition and unfavourable global economic contingencies (ASPA 2010).

Kiruna Regional Administration and Vettenfall Nordic: age management programme

Kiruna Regional Administration was previously involved in encouraging older workers to retire early. However, when the company's age structure started to change, an age management programme was set up in 2003 in order to retain skills. The programme started by raising awareness among managers and union representatives of older workers' roles and specific needs. The subsequent step was an approach focused on the individualisation and customisation of working hours and tasks (Bjornsson 2011a).

Vettenfall Nordic, involved in energy production and infrastructure maintenance, had also offered early retirement programmes, which had the reverse effect of reducing older workers' motivation. The company therefore decided that employees should work until the age of 65, and set up an age management programme. In the first stage, '57+ seminars' were organised, which motivated the workforce aged 57+ to work until 65 and disseminated knowledge to managers about promoting healthy ageing within the workplace. Then measures were introduced, focusing on skill transfer from older to younger workers, task reallocation, and health and rehabilitation, compounded by the so-called '80/90/100 programme', where employees could apply to work 80% of the hours for 90% of the wage and 100% of pension contributions. The average retirement age in the company increased from 58 to 63 between 2000 and 2008 (Bjornsson 2011b).

After the 2008 crisis hit, both Kiruna Regional Administration and Vettenfall Nordic offered their older workforce early retirement packages, since Swedish redundancy rules would have otherwise forced the company to lay off large numbers of younger workers.

Färs and Frosta Sparbank: recruitment programme

Färs and Frosta Sparbank, a company providing banking services set up, in 1998, a recruiting programme targeted at older persons, assigning great value to their banking experience. However, due to the personnel reduction trend in the banking sector, the company has discontinued the recruiting programme and has instead set up an early exit programme for older people, granting them 73% of their salary until retirement (ASPA 2010).

City of Malmö: reduced stressful tasks

Facing difficulties in hiring new teachers during the late 1990s, the city of Malmö managed to keep older teachers at work until the retirement age by reducing their most stressful tasks and assigning

them lighter tasks in compensation. Teachers reportedly became healthier and have more often been able to work until retirement age (Olofsson 2007).

These examples show that company practices can be implemented for ethical reasons (also boosting the company image, as happened for Volvo) or due to economic needs, such as re-shaping age distribution or retaining competences. Therefore, company practices that are useful to older workers can be economically advantageous. However, when economic contingencies change or downturns are faced, it can be difficult to retain such practices. Both economic and ethical issues can support measures targeted at older workers, but the economy plays a fundamental role in making these feasible or advantageous.

1.6 Conclusions

Sweden's policy mix aimed at keeping older workers in employment or helping them re-gain employment seems to be overall effective. A number of labour market policies have been put in place, and the percentage of older people accessing education and training is well above the EU-28 average. As a result, employment rates among seniors are high, while unemployment rates are low, which means that older individuals are still active on the labour market and successful in finding and retaining work.

The working environment is also found to be positive: job satisfaction among senior Swedes is high, and part of the credit for this could be given to provisions specifically targeted at pensioners at the workplace. Most Swedes are able and willing to stay in the labour market until they turn 65, and from then on they enjoy adequate pensions and effective healthcare, which make them able to enjoy their pension without any need for further work. However, pension replacement rates are comparatively lower than in other developed countries and, although the risk of poverty remains low, it is considerably higher for women than for men. In terms of healthcare, a slight increase in the unmet need for care has been recorded among the poorest income quintile, although the general trend is very positive.

In brief, the Swedish policy mix targeted at the older workforce is found to be effective. Both the Government and the social partners are important actors when it comes to labour market programmes, workplace environment provisions, and unemployment benefit schemes. An eye should be kept on the present and future challenges posed by increasing inequalities, although these are still well below the European average.

2. United Kingdom

2.1 Recent trends

Since 2000, the UK government has made a number of changes to extend working lives and boost the employment rate of older people, including legislation, increasing the SPA for women from 60 to that of men, then raising both to 67 and more, removing the Default Retirement Age (DRA), enabling flexible working. The most significant focus on the labour market for older people came during the last Labour government. The introduction (in 2000) of the New Deal 50+ looked to tailor support to the needs of older workers (see below). This was followed by the explicit goal of increasing employment among older workers as a part of the DWP 'departmental strategic objectives' in their 2007 spending review. The goal "to support one million additional older people into work over and above increases from demographic change and reduction of older people on incapacity benefit" shows a clear intention to boost the role that older workers are playing in the UK economy.

The activity rate among 50 to 74 year-olds has increased from 45.4 % in 2000 to 52.5 % in 2014, which is higher than the EU average of 46.8%, and this was seemingly not affected by the economic crisis (Annex 1 Table 2b). UK has among the highest activity rate of older people (52.5%), and is only surpassed by Sweden (57.4%), Lithuania (52.6%) Estonia (56.9 %) and Germany (53.9%) (Annex 2, table 2a).

Moreover, employment rates for older people have been increasing since 2000. The employment rate for 50-74 year-olds has increased from 43.5 % in 2000 to 50.6% in 2014 (Annex 2, table 3b). A gender gap can be observed, as the male employment rate is 10% higher than the female employment rate (55.8% for men and 45.6% for women) (Annex 2 table 3a). However, the female employment rate has increased markedly from 36.9% in 2000 to 45.6% in 2014, while a smaller increase can be observed for men (from 50.5% to 55.8%) (Annex 2, table 3b).

The UK scores well compared to other European countries such as France (41.2%), Italy (37.2.2%) and Austria (42.1%), whose employment rates for this age group are below 50%. While employment rates of older workers have increased over the last 15 years, however, the improvement has been relatively modest compared to many other EU members, which had significantly lower employment rates than the UK in 2000 (43.5%), such as Germany (33.7% in 2000; 51.1% in 2014) and Estonia (39.0 % in 2000, 53.6 % in 2014) (Annex 2, table 3b).

The spread differs between different types of employment, such as temporary employment, self-employment and part-time employment. Older workers are more likely to be in self-employment than other age groups. The percentage of 55-64 year-old workers who are self-employed is 10.6%. Men are twice as likely as women to be self-employed, with 15.1 % of male workers self-employed, compared to 6.3 % of female workers (Annex 2, Table 6a). Temporary employment is low among 50-74 year-olds (5.4%), and has slightly decreased since 2000 (6.5%) (Annex 2, table 4b). Older workers are also more likely than other age groups to be working part-time or have flexible working arrangements. The part-time employment rate has increased by only 1.1% (from 30.9% in 2000 to 32.0% in 2014) but female employees are more likely to work part-time: 48.6% of women in the 50-74 age group work part time compared to 17.8 of men of the same age group (Annex 2, Table 5 b). Finally, the duration of working life has increased from 36.9 to 38.5 years - an increase of 1.9 years - to a rate above the EU 28 average of 35.3 years in 2014 (Annex 2, table 12).

The unemployment rate among 50-74 year-olds is 3.8%, which is one of the lowest in the EU. Only Romania performs better, at 3.4%. This rate has slightly decreased since 2000, from 4.2% to 3.8% in 2014 (Annex 2, table 7b). However, 46.4 % of the unemployed between the ages of 50 and 74 are long-term unemployed, and this has increased by 5.2% since 2000 (Annex 2, table 8b). Long-term unemployment has increased for both men (+ 5.2%) and women (+ 4,6%) since 2000 (Annex 2, Table 7b).

In relation to education, the percentage of persons between 55 and 64 years of age with tertiary education is 33.1 %, which is higher than the EU average of 21 %. Educational attainment has generally increased since 2000 (Annex2, Table 22b). Furthermore, participation rates in education and training among 55 to 69 year-olds is high (9.4 %) compared to the EU average (5.3 %), but this has significantly decreased since 2004 (24.9%) (Annex 2, table 23b).

The in-work poverty rate for persons between 55 and 64 years old is 9.0 %, which is slightly higher than the EU average (8.3 %). However, there is a gender gap, as the rate for men is 8.6 %, while that for women is 9.6 % (Annex 2, Table 20). This rate has slightly increased, from 8.4 % in 2000 to the current level. The in-work poverty rate has increased for women, while it has slightly decreased for men (Annex Table 20b). This also accounts for the overall poverty rate for persons between 50 and 64 years old - 15.2 % compared to the EU average of 15.6% - which has slightly decreased, by 0.4%, since 2005 (Annex2, Table 21a).

Regarding pensions, the effective retirement age in the United Kingdom is lower than the normal retirement age, as men retire at the age of 64.1 on average, while the retirement age was 65 years in 2014, and women retire at the age of 62.4 on average, while the retirement age was 62.5 years in 2014 (Annex 2, table 13). Besides, 40.7 % of economically inactive persons aged 50-69 years who receive a pension would have wished to stay longer in employment (Annex 2, table 16).

In the two next sections, we detail a range of policies and programmes adopted by the successive governments aimed at extending working lives. These include, among others, policies to move people out of social benefits and into paid work; changes to the age at which people can receive the state pension and benefit income; removal of barriers to working longer and back-to-work support for the older unemployed.

2.2 Measures to keep older workers in employment

Legislation has been produced in order to protect employees from discrimination, and governmental policies have been set up to help employers to provide more flexibility in work patterns and to require them to make adjustments. These policies have been designed to support older employees in retaining their jobs by making employers more responsible for employee health and encouraging them to embrace age diversity in the workplace. Reforms have been carried out in the field of pensions and the Default Age Retirement was removed.

Measures related to social protection

A major policy shift that could have a long-term impact on extending working lives relates to the changes in *State Pension Age* (SPA). The current SPA is 63/64 for women and 65 for men and will continue to change whilst the UK continues to equalise the state pension age for men and women. The *Pensions Act 2014* raised the state pension age for women to 65 by 2018, and for both men and women to 66 by 2020, 67 by 2026/2028, 68 by the mid-2030s, and 69 by the 2040s. In the future the state pension age is to be reviewed every six years and raised in line with developments in life

expectancy. The review will be based on the idea that people should be able to spend a certain proportion of their adult life drawing a State Pension. The government has just announced a review of this plan, to report by May 2017 (Bradshaw 2016). It is expected that activity rates of both men and women will increase but that the equalisation of the SPA will have the greatest effect on women's participation. Cribb et al (2014) estimate that the recent changes to female SPA (from 60-61) boosted the female employment rate by 7.3 % for those women aged 60 and the employment rate of male partners by 4.2 %. However, ill health, caring responsibilities, and involuntary redundancies are associated with a great deal of labour market exit prior to SPA.

Financial incentives

Financial incentives could influence the decision to work longer. Within the *State Pension Deferral* people can benefit from extra state pension or a one-off lump sum payment (since 2006) when they defer receiving the pension at SPA. For every five weeks of deferral, the State Pension increases by 1% (or 10.4% per annum). If the individual defers claiming their State Pension continuously for at least 12 months, they can choose to receive a one-off taxable lump sum payment along with their State Pension paid at a normal rate. There is little evidence that people know about the benefits of the deferral (as the DWP does not collect any official figures) or if deferral is effective at promoting working longer (Prime 2014).

Considering the deferral, the terms were considered too generous. The current Government reduced the benefit and eliminated the lump sum option from April 2016 (DWP 2016a). From now on, pensioners will only receive a 1 % boost after waiting nine weeks for their state pension. That is four weeks longer than under the old regime, and is equivalent to a 5.8 % annual return. However, if individuals delay a year, thereby removing 5pc off their expected whole-of-life return, they are left with 0.8 % (Hunter 2016).

A second potential financial incentive for longer working lives is the fact that people who work beyond the SPA do not have to pay *National Insurance contributions* on their earnings unless they are self-employed and paying Class 4 contributions³¹. Like State Pension deferral, this can incentivise people to work longer by allowing them to keep more of the money they earn through work. But like deferral there is limited evidence to show the effectiveness of this policy in terms of facilitating longer working lives (Prime 2014).

Mid-life career review

In 2012, the Department for Business, Innovation and Skills (BIS) asked the National Institute for Adult Continuing Education (NIACE) to develop and implement a pilot project to look at the way a rounded career review could support people to make changes during mid-life. The pilot project involved 17 partners who delivered reviews to over 3000 clients aged from 45 to 65. The results showed that there was a demand for *mid-life career reviews*, but that people needed to be better informed of the benefits to take up the offer and that the offer should be tailored to meet individual needs. In 2014, the Government announced plans to incorporate lessons learned from NIACE's mid-life career review pilots and integrate the "50+ delivery model" into existing partner practice, to ensure older workers can access an in-depth career review³².

³² https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/463892/mid-life-career-review-presentation.pdf

Antidiscrimination legislation and initiatives

Research shows that one of the most obvious obstacles for older workers is age discrimination, with employers potentially showing a bias, whether deliberately or unconsciously, towards younger workers especially in the area of recruitment and offers of training and skill development. This discrimination happens even though the UK has clear laws designed to prevent it, suggesting that there is a culture of bias against older workers (Tinsley 2011).

In 2001, as part of the wider policy strategy aimed at extending working lives, the Government introduced the *Age Positive Initiative*. Under the responsibility of the Department for Work and Pensions (DWP), the initiative aims “to raise employers’ awareness and change attitude and culture through highlighting the business benefits of an age diverse workforce”³³. It focuses mainly on providing sector bodies with guidance and research in order to encourage them to take ‘Age Positive’ codes of practices or initiatives (Silcock et al 2012). Based on the existing Age Positive employer guidance, the Government built a toolkit for employers to help them to support older workers in the workplace: *Employer Toolkit: Guidance for Managers of Older Workers*³⁴. It details how employers can better manage their workforce, and by doing so, how they can capitalise on the UK’s changing demographics.

Anti-discrimination law makes up a major part of the policy that supports older workers in the UK. The *Equality Act 2010* came into force in 2010, replacing the *Employment Equality (Age) Regulations 2006*. The law prevents workers from being treated differently to the rest of the workforce because of their age. For all aspects of employment including recruitment, training, redundancies, and pay, workers cannot be discriminated against because of age. On top of making discriminatory practices illegal, the *Equality Act* also removes the age limit of 65 which existed for claims of unfair dismissal, redundancy pay and eligibility for statutory sick pay.

The **removal of the Default Retirement Age (DRA)** is another significant legal change to support the employment of older workers. Before its removal in 2011, DRA allowed firms to make employees aged 65 or over redundant, conditional on giving 6 months prior notice and allowing the employee to make a formal request to continue working, which may be accepted or rejected. It is now illegal for a firm to force an employee to retire at any age, except if it can be shown that he/she is no longer able to do their job as a result of reaching a specific age. Research of the Department for Business Innovation and Skills (BIS) suggested that compulsory retirement age had an impact on preventing people from working longer, so its abolition may lead to greater employment for those past state pension age (BIS 2010). However other forms of age discrimination, especially stereotyping in attitudes, may still persist without a formal retirement age (Prime 2014).

Since April 2015, the Government has been rolling out a *Business Champion for Older Workers* across the UK to tackle age discrimination and encourage employers to hire and retain older employees. Work support is offered through the scheme, starting with a career review with a dedicated expert to recognize and champion older employees’ transferable skills from previous careers, and to ensure jobseekers get the training needed to fill any skills gaps for a move to a new career. Digital support is provided for older jobseekers to get online and to give them an opportunity to link-up with local SMEs with open vacancies³⁵

³³ <http://statistics.dwp.gov.uk/asd/asd5/agepositive.asp>

³⁴ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/411125/older-workers-employer-toolkit.pdf

³⁵ <https://businesschampionforolderworkers.blog.gov.uk/>

Measures related to older workers' working conditions

In 2014, the *right to flexible working* has been extended. All employees who have worked for their employer for 26 weeks or more have the right to ask if they can work flexibly. This right previously applied only to parents with children under 17 (or 18 if the child is disabled) and certain carers. Employers have a legal obligation to deal with any request in a reasonable manner and could refuse on one or more of eight business grounds, such as the burden of additional costs. Flexible working covers arrangements such as part-time working, flexitime, job sharing, shift working and home working. When extending the right, the Department of Business, Innovation and Skills expected the new right to be of particular interest to older workers who want to work differently as they approach retirement, and to young people entering the labour market who may want to take up additional training or learning while they work (BIS 2014³⁶). It is too early for an in-depth assessment of whether or not the relatively new statutory right has positively affected older employees' ability to remain longer in the labour market. However, 2015 research by the DWP reveals that 35% of employers reported providing an opportunity for older workers to work part-time; 33% provided the opportunity to work flexibly and 29% provided the opportunity to gradually decrease working hours (DWP 2015). The same research shows that nearly a third (32%) did not offer any opportunities specifically to support later-life working. While all employees currently have the right to request flexible working, employers do not have to grant it (Age UK 2012).

In the area of workplace health and safety, the government is seeking to expand employer-related support to help people, including those with health conditions, to remain in or to access the labour market. In 2015, it introduced a *Fit for Work* service. Although available for all employees, the service supports older workers and can potentially give workers with long-term health problems the support they need to stay in or return to work.

2.3 Measures to help older unemployed re-gain employment

Policies aimed at moving people off benefits and into paid work

The Labour Government made changes to the benefit system in order to reach four objectives: tackling unemployment and increasing employment amongst people of all ages; reducing benefit dependency and ensuring the sustainability of the benefit system, and making sure that people who are able to work do so. Some changes were introduced in the way the disability benefits are paid and the "fitness for work" programme is determined for benefit applicants. Specifically, Incapacity Benefit and disability related Income Support were phased out and replaced in 2008 by the *Employment and Support Allowance* (ESA). The Government has designed the ESA eligibility assessment (work capability assessment) to be stricter than the previous Incapacity Benefit assessment, so that fewer people will be eligible for means-tested benefits. Barnes et al (2011) conducted a follow-up survey in 2011. They found that for those aged 50 and over who applied the new *Employment and Support Allowance* and either were found fit for work (therefore ineligible for benefits) or had dropped their claim a year to 16 months later, only 28% of those aged 50–54 and 24% of those aged 55+ were in work. In 2015, 2.3 million working-age people are claiming ESA, of which half a million are in the assessment phase – a further 90,000 claimants are due to be migrated from IB to ESA. People aged 45-54 and 55-64 constituted 30 % and 28% of the cohort respectively.

³⁶ Department for BIS (2014), *Flexible working rights extended to more than 20 million*, Press release, 30 June 2014. <https://www.gov.uk/government/news/flexible-working-rights-extended-to-more-than-20-million>

Since its introduction, the number of people claiming out-of-work incapacity-related benefits has remained largely unchanged. Despite the clear objective to ensure that fewer people were left languishing on out-of-work incapacity-related benefits, there were over one million people in May 2015 who had already claimed ESA for more than two years (Holmes et al. 2015).

Back-to-Work Support

The first primary support for up to the first 12 months of unemployment is *Jobcentre Plus*. The support provided is not tailored to individual needs or the barriers people face. There is evidence to suggest that older claimants received less intensive support from Jobcentre Plus than younger claimants. A study analysing interactions between older and younger claimants during work-focused interviews showed that Advisers dealt differently with older claimants compared to younger ones. Older claimants were submitted to fewer vacancies, had fewer agreed job goals and experienced fewer assisted job searches. The study also suggested that advisers were reluctant to challenge the negative perceptions and behaviours of older claimants towards employment and employers (Kirckpatrick 2012).

After 12 months of unemployment, job seekers are transferred to the *Work Programme (WP)* which replaced the New Deal 50+ and the Flexible New Deal. The *New Deal 50 plus* was part of the Labour government's Welfare to Work initiative. It was directed towards people aged 50 and over, who had been out of work and on benefits for six months or more, and wished to return to employment. Participation was voluntary and the main elements of the programme were one-to-one support with job search from a New Deal Personal Adviser, a tax-free wage top-up for those who found paid work, for up to one year, and a Training Grant. In terms of sustainability of employment, the New Deal 50+ has been a success. However, a significant minority of clients felt demeaned by low pay and unskilled work. The programme also benefited clients in terms of improved self-confidence, increased motivation and more-effective job-research activities (Moss and Arrowsmith 2003). Participation rates among older people have been declining over the years, suggesting that the effectiveness of the programme has not been sustained.

There have been concerns about the excessive costs per job outcome, leading the new Coalition Government to adopt a personalised approach to activate the long term unemployed and others with the most significant barriers to employment. These groups include some, but by no means all, older jobseekers. There has not been such a clear focus on older workers (compared to the previous Labour Government's strategy), with much of the extra support that has been provided being targeted at young workers. No such targeted support is available for older workers (Tinsley 2011).

The New Deal 50+ was replaced in 2009 by the *Flexible New Deal*, which provided welfare-to-work support in a single programme for all ages. Government paid independent providers such as charities and private companies to help people of any age to re-enter the workforce. The scheme was compulsory for people claiming Job seeker's Allowance for more than 12 months, and typically involved the participant undertaking a four-week work experience placement.

In 2010, *additional support* was reintroduced for clients aged over 50 years of age, including the offer of more frequent and lengthy interviews with employment advisors, and work trials with employers. Thomas and Pemberton (2011) found that little use was made of these measures. Advisors cited funding issues, little additional potential benefit above what was already available, and especially the heterogeneity of the 50 years plus customer group, suggesting that categorising a specific age group as needing specific assistance was not the best approach. It was scheduled to be introduced across the UK from October 2010 but the Coalition Government cancelled it as part of its plans to introduce a new nationwide *Work Programme (WP)* from June 2011. It concluded that the previous New Deal

and Flexibility New Deal programmes had been fragmented, had over specified interventions, and contained poor incentives allowing providers to stay in business without delivering strong results (Jobcentre Plus 2012).

The *Work Programme* uses private and voluntary sector providers to target the “hard to reach” cases, particularly long-term unemployed and young and unskilled jobless who claim employment and support Allowance rather than Jobseekers’ Allowance. People aged 50+ are not specifically classified as a disadvantaged group. However other qualifying criteria such as being a carer or disabled mean that many over 50s do qualify for enhanced support. Since its launch at the end of December 2013, 257,000 people aged 50 and over have participated, and among them 29,000 achieved job outcomes (DWP 2013³⁷). Research shows however that the *Work Programme* operates as a generalist programme which does not fully cater for distinctive support needs of disadvantaged groups on the labour market, especially older unemployed. Assessing the scheme, Foster et al (2014) show that WP performance for older participants is lower than for younger ones; performance declines with age and this decline is sharper once participants are over 50. This analysis found that this pattern appeared to be directly linked to age per se.

Those people who have not found work after two years on the existing Work Programme have to enrol on the *Help to Work scheme* or face reduced benefits. The scheme launched in 2014 is part of the government’s long-term economic plan to help people into jobs. Advisers refer jobseekers to one of the following, based on the individual claimant’s circumstances: intensive coaching, a requirement to meet with the Jobcentre Plus adviser every day, or taking part in a community work placement for up to 6 months³⁸.

Access to self-Employment

Older workers are more likely to be in self-employment than other age groups, at least in the UK. Older entrepreneurs are more likely to succeed, with over 70% of businesses lasting more than 5 years, compared with 28 % of those set up by young entrepreneurs. There has been a 140 % increase in over-65s running their own business since 2000 (Altman, 2015). Self-employment can suit older people well, allowing them to combine caring with working from home or providing flexible hours. The Government’s *New Enterprise Allowance* scheme provides business mentoring and financial support (a weekly allowance paid for up to 26 weeks, up to a total of £1,274) to unemployed people who want to move into self-employment. To be eligible, candidates have to be receiving one of the following benefits: Jobseeker’s Allowance, Employment and Support Allowance, Income Support, or Universal Credit. Even though not particularly targeted at older job seekers, the scheme has been very popular among older claimants. Since the start of the scheme in 2011 to its end in 2015, 19,020 older claimants started a new business with the help of the NEA (DWP, 2016b³⁹).

Other measures

Other measures put in place to provide active support to all jobseekers also exist. *Sector-based Work Academies* provide pre-employment training, work experience placements and a guaranteed

³⁷ DWP (2013) Work Programme statistics, available at:

<https://www.gov.uk/government/collections/work-programme-statistics-2013>

³⁸ <https://www.gov.uk/government/news/help-to-work-nationwide-drive-to-help-the-long-term-unemployed-into-work>

³⁹ DWP (2016b), Great Britain New Enterprise Allowance Official Statistics. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/511163/nea-official-stats-to-dec-2015.pdf

interview in sectors with a high volume of local vacancies for people who get JSA or ESA (work-related activity group). Participants receive their benefit and those on JSA must continue to attend their job search reviews. *Work Clubs* encourage people who are out of work to exchange skills and share experiences, enabling individuals to take responsibility for planning their own journey back to work with the support of others going through the same experience. *Work Together* help claimants develop work skills through volunteering, with opportunities provided by local charities and voluntary organisations (McKnight 2015).

2.5 Company practices in managing ageing workforce

This section gives some examples of company practices targeted at retaining, supporting, hiring or up-skilling the older workforce in United-Kingdom.

Centrica: 'Work: wise' flexible working and carer's programme

Centrica started implementing its '*work: wise*' programme from 2005 to take forward a major change in ways of working. It wanted to use flexible working to make significant property savings and attract and retain talent from an increasingly diverse labour pool. Teams decided how flexible they could be while giving the same if not better service to their customers. Now Centrica has a range of flexible working patterns they use across the business for workers of all ages including flexi-time, shift working, job sharing, staggered hours, part-time and compressed hours. Around 8,500 engineers are all home workers, using laptops and wireless technology, to deliver services to customers. An engagement programme was designed to give everyone the information and confidence to decide how they could change the way they operated. These included: roadshows for managers and employees; coaching managers to prepare them for the consultation process with their teams; team-building workshops to enable teams to decide together how they could best function as a group to work flexibly; one-to-one discussions between managers and their staff to plan their way of working and whether to be a home, office or mobile worker; technical training on using the new support equipment (DWP 2011).

Marks and Spencer: flexible retirement

In November 2001 the company's mandatory default retirement age of 65 was removed and in 2006 M&S extended its support to older workers by offering its employees the opportunity to flexibly retire. Employees who are part of the company pension scheme can start drawing their pension from age 55 whilst continuing to work for the company. Many employees combine this with a request to reduce their hours and work part time. M&S reports that having no retirement age helps to retain highly effective staff. They use performance management in an identical way for workers of all ages. Since the policy has been introduced, M&S hasn't had any negative feedback. The company found implementing the policy was simple as the changes required to working practices were minimal and no amendments to existing performance systems were necessary (DWP 2011).

British Gas: Supporting older workers to work flexibly

With nearly 30% of its workforce aged between 45 and 64, British Gas works to support its older workers. It offers people the opportunity to work reduced hours or part-time, take pre-retirement leave or use homeworking as a way to shorten the working day by reducing commuting time. British Gas was awarded the title 'Best for Flexible Working' in the 2014 Top Employers for Working Families Awards (DWP 2011).

First Group: phasing retirement

First Group is a transport operator. Its UK Bus division employs over 23,000 people and operates in 40 towns and cities. It also operates Greyhound UK. The company's Flexible Pension Options scheme allows employees between the ages of 55 and 75, who are able to receive their pension, to work flexibly as well as using their pension income to supplement their reduced pay. The scheme was introduced to help retain valued older employees (around 40% of employees are aged 50 and over) and also to remove the 'cliff edge' impact of retirement. First also attracts staff from other companies. The scheme website enables members to model their benefits based on their existing or revised rates of accrual at their choice of retirement age. They can also model the impact of taking a tax-free lump sum on their annual pension income (DWP 2011).

2.6 Conclusion

Employment rates have been increasing for people aged 50 and over in the UK these last years and the increase has been even more substantial for women. Figures show that working at age 50 and above is more likely for men and the self-employed. Self-employment is an important source of income for older workers, particularly for those above the state retirement age. On the other hand, older people are still more likely to end up inactive (mainly due to caring responsibility, illness or disability) compared to younger groups. Besides, once unemployed older people are more likely to become long-term unemployed.

Three significant policy developments in the UK underpin the extension of working life: the abolition of DRA, the raising of SPA and the incorporation of protective legislation against age discrimination into the Equality Act 2010. The Government has also introduced a range of policies aimed at moving people off benefits and into paid work. Active labour market used to feature older workers as a target group in the 2000s while since 2010 the targeted programmes have been replaced by a general one for all age-groups. The impacts of these policies have been mitigated.

Despite the legislation and the Age Positive Initiative, discrimination against older ages continues to remain a barrier to work for older employees, especially in the areas of recruitment and offers of training and skill development. Negative attitudes towards older workers include a number of myths, stereotypes and prejudices. These commonly include the idea that older workers are less productive than younger workers, slower, are less adaptable to technical change (Taskila et al. 2015).

The evaluation of the active labour market policies proved to be disappointing. Both the Labour government's New Deal Programme and the Coalition government's Work Programme have struggled to have big net impacts on reducing unemployment, the length of unemployment benefit claims and increasing sustained levels of employment among those who qualify for programme assistance, including older people. The process set up to assess and re-assess eligibility for out of work benefits on the basis of limited capability to work has attracted widespread criticisms due to the quality and reliability of assessments. The Government overestimated the share of existing IB claimants who are capable of work in a limited capacity (McKnight 2015).

3. Czech Republic

3.1. Czech labour market developments: a general overview after 1989

The Czech case has been characterised by high employment rates of older workers after 1989. In this respect, it can be considered unique in the context of post-communist political and economic transitions. The employment rate for the age cohort 50-74 has steadily increased from 39.2% to 44.4% between 2000 and 2014. This is among the highest among Central and Eastern European countries (CEECs), and it is slightly higher than the EU average of 43.5%. A gender gap can be observed in both activity (women 39.4% and men 54.6%) and employment rates (female 37.3% and men 52.3%), as the rate for women is approximately 15% lower than for men. Yet, the employment rate for women has increased more than for men since 2000 (women 7% and men 2.6%). The Czech employment rates were not affected by the economic crisis to any larger extent, as i.e. unemployment rates decreased by 1.1% between 2000 and 2014 reaching 4.8 %, which is lower than the EU average of 7.2 % for the 50 to 74 years old persons (see the Annex to this report, Tables 3a and 3b).

High employment rates for older workers and late retirement have been priorities for the Czech government since the outset of the transition period. It should be noted that population ageing and employment of older workers had already been on the political agenda of Czechoslovak politicians during the 80s through an action plan based on the notion of “gerontological risk” (Vidovičová 2014). A tripartite concertation (government, trade unions and employers’ organisation) gave birth to a general agreement on issues relating to economic and social transformation. As communist Czechoslovakia had among the highest employment rates in Europe (Inglot 2010: 221), this agreement emphasised a ‘low-wage and low-unemployment’ trade-off, where unions negotiated strong employment protection, participation in active labour market policies and institutions counterbalancing wage containment (Bohle and Grescovits 2012). In this context, the ‘low unemployment’ mot d’ordre was also specifically applied to workers aged 50+. Unlike other Central and Eastern European Countries (CEEC) (BG, HU, PL, RO), which tackled unemployment through their pension systems, Czech policymakers prevented mass layoffs through two main measures: job subsidies and active labour market policies. The Czech Republic abolished many of the advantageous social benefits and special pension rules for professional groups such as fire-fighters, rail workers, steelworkers (except for miners), which existed during the communist regime (ibid.).

Importantly, when the Czech Republic had EU accession in 2004, the average labour market exit age was slightly below the EU15 average of 60. The 42.3% employment rate for this cohort was the highest among all Central and Eastern European Countries and considerably higher than the one of some old EU Member States (e.g BE 29.3% and IT 29%). It is also observed that the long-term unemployment rates of persons between the age of 50 and 74 years are 50.9%, which is notably lower than the EU average of 61% (Annex Table 8a). Furthermore, it should be noted that in 2004, the highest proportion of employees aged 50 years or over was in the agricultural sector: 40% compared to 20% in Slovenia and Poland, which is twice the EU25 average (Eurofound 2007). In relation to other types of employment, the levels of temporary employment are higher than the EU average (8.3%), but decreasing, and are generally equal between men and women (Annex 2 table 4b). However, part-time employment is significantly higher among women (12.2%) compared to men (6%) (Annex 2, table 5a). Self-employment is slightly higher than the EU average (9.3%) and is more widespread among men (13.6%) than women (5.6%). Thus, the labour market conditions for the Czech Republic has increased since 2000, but expresses a gap between genders.

3.2 Policy measures tailored to keeping ageing workers in employment

This subsection describes the main measures, such as ALMP, job-quality policies and anti-discrimination measures designed to keep older workers in employment. Trends in policy outcomes such as participation in life-long learning programmes, educational attainment, retention and hiring rates, life expectancy at the age of 65 and poverty indicators are also assessed.

As mentioned, employment rates for older workers were on the political agenda since 1989. Yet, it was first in the context of the EU accession in 2003 that Czech policymakers put into practice the first all-encompassing programme on Active ageing, the ‘National Programme of Preparation for Ageing’ for the period 2003-2007. Although it presented detailed policy measures related to key stages and events in the life-cycle, its first evaluation in 2005 was inconclusive with regard to the policies actually implemented (Vidovičová 2013).

Employment rates for the cohorts 50-74 steadily increased for both sexes after 2000. For men, the rate grew from 49.7% to 55.4% in 2008, and after a slight decrease after the outburst of the economic and social crisis, are at the level of 52.3% in 2014. For women, the growth has been even more spectacular, from 30.3% in 2000 to 37.3% in 2014 and no decrease has been observed during the crises. A detailed look at this data is needed in order to seize the Czech labour market situation of older workers. It should be noted that the most relevant age cohort for this country is 55- 64, as labour market exit before the age of 55 is very rare and the employment rates after 64 are low: around 9 % in 2014 (11% EU 28) for workers aged 65-69 and around 4.5 % for those aged 70- 74.

Table 1: Employment rates by sex and age, 50-54, 55-59 and 60-64 age, Czech Republic 2006-2015

	50-54				55-59				60-64			
	2006	2008	2010	2015	2006	2008	2010	2015	2006	2008	2010	2015
Total	83.5	86.1	84.3	88.9	62.7	66.7	67.1	78.4	23.1	26.5	25.2	34.3
Males	85.8	88.9	86.7	90.5	78.4	81.4	78.9	84.2	34.9	39.8	36.6	47.8
Females	81.2	83.4	82.0	87.2	47.9	52.9	55.9	72.8	12.7	14.7	15.0	22.0

Source: EU-LFS. Eurostat web site.

Between 2001 and 2009, the employment rate for workers aged 55- 64 increased from 52.1% to 65.5%, i.e. by 13.4 percentage points. This was the fastest increase among all age groups 15+. The growth of the employment rate of women aged 55-59 was spectacular between 2001 and 2009. In 2001, the employment rate for men aged 55- 59 was 73.8% and for women it was considerably lower at 31.9%, with a difference of 42 percentage points. In 2009 the difference had decreased to 24.2% percentage points. However, the employment rates of women in the 60 – 64 age-group remained low, while those for men grew by almost 11% percentage points. In 2005 the employment rate for men was 25.4% and grew to 36.5% by 2009, while in the case of women, it increased from 12.3% to 14.6%, by only 2.4 percentage points.

Compared to the period 2001-2004, the growth in employment slowed down between 2006 and 2009. It also decreased slightly as a consequence of the economic crisis between 2008 and 2010. We have chosen to present data for 2010 because this year marked the most important downturn in employment rates for both sexes during the crisis. Male employment (55-59) decreased from 81.4% in 2008 to 78.9% in 2010. It should be noted that the decrease was faster than the average decrease in the employment rate of the total population of 15+. However, women’s employment grew slightly for all age groups during the same period. Since 2010 there has been a steady growth in employment rates for all age groups and for both sexes. There was a significant growth in the female employment rate (55-59) from 55.9% to 72.8% for the same period. After the most significant decrease in 2010 for both five-year groups and both sexes, employment rates grew, especially for women aged 55-59, from 58.1% in 2010 to 73.1% in 2015.

The gender gap in the employment rate of older workers (age 55-64) decreased by 6.1 p.p. during the period 2004-2014 (average EU28: -5 p.p.) and fell to 21.0 p.p. in 2014 (EU-28: 13.7 p.p.). The gender gap in the duration of working life, which in 2013 was 6.2 years (EU-28: 5.2 years) has increased by 0.1 years since 2004 (EU-28: -1.2 years). This gender pay gap in the Czech Republic is one of the largest in the whole EU, which negatively affects subsequent pension entitlement (Social Protection Committee 2015b). In order to keep older workers in employment, Czech governments have implemented three main sets of measures: integrated strategies on active ageing, life-long learning programmes and anti-discrimination legislation and finally, tightening of early retirement provisions and incentives for later retirement.

Integrated strategies on active ageing

After the first *National programme on active ageing* (2003-2007), two more strategies have been implemented, one for the period 2008-2013 and the second, the National Action Plan Supporting Positive Ageing (NAPSPA), for 2013-2017. The latter attaches particular importance to lifelong learning, employment of older workers in relation to the pension system, improving involvement in society through volunteering and inter-generational co-operation, and healthy ageing. The Czech Republic scores well with regard to the Active ageing index, in the 11th place in the ranking with 33.4% (EU average 33.9% for 2014). Only the Czech Republic and Estonia stand out from the rest of the CEEC (UNECE/ European Commission 2015).

2010 saw the launch of the project “Promoting Employment and Use of Leisure Time of Seniors – People of Pre-Retirement Age in the 50+ Age-Group”. The main purpose was to prolong the working life and improve the social integration of people in pre-retirement and of retirement age through sharing of best practice and the exchange of international experience. In this respect, the joint Finnish and Czech project on improving the workability of Czech workers had introduced the concept of age management (AM) to Czech labour market policy strategies. Since then, the concept is gradually attaining popularity and has been used by national and regional authorities. Ideas of this type have been included in the national Active ageing strategy, as well as in different nationwide projects. The NAPSPA also includes tax initiatives provided to employers to keep workers aged 50+ at work, and as incentives for this age group to become self-employed (Vidovičová 2014).

It should be noted that Active labour market policies are not mandatory for older workers. There is no binding legislation promoting employability and workability among workers aged 50+.

Lifelong learning and non-discrimination

In this vein, the indicators on participation in life-long learning show that the Czech Republic scores 8.5%, which is below the EU average of 10.7% in 2014 (EU-28). Participation of older workers (55-64) is only 4.4% compared with the EU average of 6% (although it is higher than in 2008 when it was 2.7%). However, participation in education and training increased significantly from 2.3% to 5.1% between 2009 and 2011, but decreased to 3.7% in 2015. The percentage of the population with tertiary education increased from 11.5% to 19.8% between 2008 and 2015, but is still below the EU average of 26.7% in 2015.

With regard to anti-discrimination policies for older workers, the country has enforced its legislation through the Antidiscrimination Act adopted in 2009. Before this date, anti-discrimination was enshrined only in the Employment Act and in the Labour Code. Since 1 January 2012, there have been also some administrative reforms aimed at enhancing the functioning of the inspection authorities as well as increasing human and financial resources for these (OECD 2012b). However, improvements are needed in this area. A survey conducted in 2011 has shown that the perceived

discrimination against older workers has increased to 47%. There is a very high share of perceived age discrimination in Czech society, especially in the working place: 36% vs. 20% in EU27 in 2011 (Vidovičová 2014).

Retention rates in the Czech Republic were around 30% in 2013, which is a slight increase compared to 23.8% in 2011 (OECD 2012b), and the hiring rate remained stable at around 7% (SPC 2015b).

Pension policies

There have been several reforms in the pension system. Life-expectancy and healthy life years at the age of 65 have increased for both genders over the past 10 years (by around 2.5 years each). In 2014, men aged 65 have on average 16.1 years of life expectancy, of which 8.5 in good health. For women, the life expectancy at 65 years old is longer (19.8 years) as is the number of healthy years (9.3 years) (Jahoda et al. 2016). The age dependency ratio in the Czech Republic is 25.7%, only slightly lower than the EU28 average of 28.1%.

Pension policies appeared to be an important factor in keeping older workers in employment by increasing the statutory pensionable age (SPA), penalising early retirement and providing incentives for later retirement. In 2015, the SPA was 62 years and 10 months for men and 60 years for women with two children. Early retirement is possible but can be taken no later than two years before the SPA.

Furthermore, the Czech Republic belongs to the group of countries with the lowest values for the 'at-risk-of-poverty' indicator (AROP). In 2014, the relative poverty level for the population aged 18-64 was the lowest in the EU (9.1% vs 17.2 % for EU 28). The old age poverty risk (65+) is also among the lowest values observed in Europe (7% vs 13.8% for the EU28). Moreover, both of these values have decreased between 2005 and 2014. Therefore, the situation in terms of poverty appears positive, and the main reason for this is the historically low rate of income inequality and the relatively high level of effectiveness of social transfers (Social Protection Committee 2015b).

In 2014 the relative median income ratio was around 87% for both sexes (higher for men at 93% and lower for women at 85%) (SPC2015a). Moreover, the Czech Republic is among the six countries with the lowest values of the Gender Gap in Pensions indicator (65-79). While the EU-27 average was 40.2% in 2012, the level of the Gender Gap in Pensions indicator (GGP) was only 14.3 % in the Czech Republic (SPC 2015b).

As for incentives for keeping older workers in employment, successive governments have encouraged the combination of work and pension incomes. The Czech Republic has been constantly reforming its pension system since 1996. The main reforms have consisted in stricter conditions for early retirement opportunities and increasing the statutory pensionable age (SPA) and the contribution periods required for a full pension. Other social benefits, which can act as a temporary or permanent labour market exit, were also reformed during this period. For instance, in 2008 a three-day waiting period was implemented for sickness benefit, meaning that during the first three days of illness the employee is not entitled to any sickness insurance benefits. As for disability benefits, the procedure for assessing invalidity has been changed and stricter checks on entitlement have been established (OECD 2012b).

Financial incentives

Moreover, incentives to keep pensioners in the labour market were introduced through the elimination of the restrictions on receiving both an old-age pension and income in 2008. Apart from employment, pensioners can also start businesses, and self-employment is a relatively frequently

chosen option. The popularity of these forms of employment in the Czech Republic is illustrated by the widespread awareness of the rules on joint receipt of work income and the old-age pension among older workers.

Workers expect that around 10% of their income in old age should come from economic activity. For every seventh woman and ninth man aged 55- 65, the ability to receive both wage and pension is the most significant factor when deciding whether to take up a pension. For pensioners, this option contributed to a perception of retirement not as a relief of pressure or as something “to look forward to” but as “a formality that didn’t result in many changes” (Vidovičová 2013). A workforce survey (2010) by the Czech Statistical Office (CSO) shows that there are 238,000 people working in retirement in the Czech Republic. Of these, more than 150,000 are old-age pensioners. These growing numbers represent 5% of the total workforce. However, it should be noted that a large share - 14% - work in support or unskilled jobs. Approximately a quarter of all working pensioners continue to work as self-employed, especially men. Part-time employment is more frequent among women, around 60% of the working female pensioners (Vidovičová 2013).

3.3 Policy measures targeted at older unemployed to help them re-gain employment

The Czech Republic keeps older workers in employment during the transition period mainly due to subsidies to employers, active labour market policies and restrictions on early access to pensions. This section discusses the policy mix (ALMP and unemployment benefits) targeted at unemployed persons aged 50+ and the key outcomes after 2010.

Even though active labour market policies have long been a feature of Czech labour market strategies, their effect has seemed to be outweighed by two main issues: a) financial support and b) regional disparities in distribution. Consequently, reforms of ALMP and in particular of the Public employment services (PES), has become a main target for governments since 2011. In 2011, the PES were centralised in a common structure, which operates with all non-contributory benefits, and the activities managed previously by departments have been transferred to regional PES branches (OECD 2012b). Since 2013, participation of the unemployed has been considerably improved in general and particularly in some regions. After a considerable downturn in 2012 (from 22.5 % in 2010 to 9.5% in 2012), the number of ALMP participants has increased from 15% in 2013 to 32.4% in 2015. The structure of ALMP has changed as well. There was an important increase in the share of public and private jobs created during this period as well as in the maintenance of sheltered jobs for disabled people. However, the number of participants in training programmes decreased almost by half from 2010 to 2015 (Sirovátka et al. 2016).

The main challenge identified for unemployed people aged 50-64 is the lack of knowledge of foreign languages and ICT skills. Recognising vocational training as one of the most effective tools of active labour market policy, labour offices in the Czech Republic support the training (or retraining) of jobseekers in order to enhance their skills to match current labour market needs (Vidovičová 2014). The share of ESF financing going to these policies has considerably increased over the past 5 years, from 67.6% in 2010 to 89.6% in 2015 (Vidovičová 2014). The EU has several times recommended that the Czech Republic improve its ALMP in terms of service delivery and specifically targeted ALMP (job-search assistance, counselling etc.) and provide adequate financing for these. The EU criticized the effectiveness of the Public Employment Services because of inconsistent service delivery, insufficient scope of tailored services such as job counselling etc. and expenditure on active labour market policies. There was a considerable drop of one quarter in ALMP spending (0.193% of GDP), the country being traditionally below the EU 27 average (around 2% in 2011).

Since 2015, Czech governments have made ALMP one of their programme priorities by increasing the staff capacity of the PES, the scope and the financing of ALMP, and by putting into practice new projects and tools. During this period the Czech Republic has also adopted some key strategic documents on ALMP: the Operational Programme on Employment adopted in July 2014 aimed at supporting the Employment Policy Strategy until 2020. In addition, an “Activating Package” was adopted in 2014, defining a specific set of measures aimed at improving the effectiveness of the PES and enhancing the scope of ALMP, including the development of the ‘age management’ concept.

These policies were influenced by the results of an international project (2010-2012) on assessment and promotion of the concept of age management - “Age management strategy in the Czech Republic” - conducted jointly with Finland, the pioneer and leader on workability research. It involved 72 unemployed persons aged 50+. The results, widely reported on in the media, demonstrated the importance of improving the workability of unemployed persons aged 50+ as a key element to enhance motivation and find a job. A methodological manual based on this experience has proved highly useful for employment offices, educational, research organisations and other institutions (Vidovičová 2014).

In the same vein, the newly implemented *Third Career II project* (2013 – 2015) project aims at motivating unemployed 50+ to change or to renew their original qualifications and to re-gain employment, as well as trying to place a certain number of applicants directly on the labour market using subsidized work places. Many regions have also implemented specific ALMP projects. For instance, the South-Moravian region has run a three-year project, “Career without Barriers,” targeted at unemployed people with disabilities and/or over the age of 50 (Vidovičová 2014).

Along with improving the ALMP, the Czech Republic provides only short-term unemployment benefits in order to make unemployed persons quickly regain employment. Unemployment benefit is provided for only 5 months to unemployed persons up to the age of 50. Unemployed persons aged 50-55 are entitled to 8 months and those above 55 to 11 months of unemployment benefit. The replacement rate is 65% for the first 2 months, 50% for the following two months and 45% afterwards, the ceiling being 0.58 times the average wage. During retraining programmes, the replacement rate is 60%, with a ceiling 0.65 times the average wage.

As a result of the aforementioned policies, and of favourable demand from the labour market, unemployment rates among older workers are low in the Czech Republic. In 2016, the country has one of the lowest unemployment rates, 4.1%, in the EU (EU average 8.1%). Unemployment rates for older workers (50-74) are among the lowest in the EU, 4.8% in 2014 and considerably lower than the EU28 average of 7.2%. Again, as for the employment rates, the most relevant category to look into details is the workers aged 55-64. For the cohorts 64-69, Eurostat data shows 1.4% (but warns for “low reliability”) and no data is available for unemployed persons 70+.

In general, unemployment rates for the age group 55-64 increased slightly in the beginning of the crises, from 3.9% in 2008 to 6% in 2010, and then decreased to 4.1 % in 2015. Male unemployment almost doubled from 3.3 in 2008 to 6.1% in 2010, and then decreased to 4.1% in 2015. In contrast, women’s unemployment rates remained stable during the same reference years, at 5%, 5.8% and 4%. As the main policy measures are targeted at unemployed persons from the age of 50, we also show the unemployment rates for 50-54. A closer look to the data shows that unemployment rates have been higher especially for the age group 55-59.

Table 2: Unemployment rates by sex and age for the age-groups 50-54, 55-59 and 60-64, Czech Republic 2006-2015

	50-54				55-59				60-64			
	2006	2008	2010	2015	2006	2008	2010	2015	2006	2008	2010	2015
Total	6.6	3.9	6.6	4.2	6.0	4.4	7.4	5.1	3.0	2.3	4.0	2.8
Male	5.3	3.0	5.7	3.6	5.8	4.0	7.5	4.5	3.2	2.2	4.1	3.3
Female	7.9	4.9	7.6	4.9	6.3	5.0	7.2	5.8	2.5	2.7	3.6	2.0

Source: EU-LFS. Eurostat web site, 2015.

It is difficult to conclude that these low unemployment rates are mainly due to ALMP policies. The overall policy mix should be taken into account: ALMP, job subsidies, the short-term and low level of unemployment benefit and especially pension policies. The penalisation for early retirement has been reinforced since 2012. The minimum insurance period required for a pension entitlement is gradually being increased from 25 to 35 years. The latter threshold is to be reached in 2017. Early retirement is allowed for a period of five years from the age of 60, but the penalty has been increased.

3.4 Company practices

This section assesses company practices in the Czech Republic with regard to older workers. Some projects and programmes were launched by the government to improve employability and workability during the period 2008-2015 (such as “Third Career”, “Programme for long-term employment 50+”, “Workplaces for all ages”). It should be noted that there has been a growing interest in age management in multinationals, but only nascent awareness among SMEs (employing the highest share of the Czech workforce). A survey conducted in 2010 shows employers’ reluctant attitudes towards hiring older workers (Vidovičová 2014).

T-Mobile Czech Republic a. s. (TMCZ): age management

T-Mobile Czech Republic a. s. (TMCZ), which employs around 3,000 permanent employees implemented in 2008 a new strategy perceived as a turning point in the company’s HR policy. Up to this date, HR policy had focused almost exclusively on education and training activities to increase employees’ qualifications, skills and knowledge in general. As of 2011, the programme included age management measures, and a special sub-programme on ‘Age management’ was prepared. The need for a sub-programme emerged from the perceived risk to the company of an ageing workforce even though the share of older employees 50+ is only 3% (Eurofound 2009a).

Media Company: hourly arrangements and internal promotions

The second approach is mainly focused on in-work provisions related to hourly arrangements and internal promotions. One example is a big media company, which employs highly skilled and specialised technical staff over 50 years of age. The company has put into practice a number of measures tailored specifically to older workers such as allowing workers at retirement age to work part-time (reduced working time and maintaining full pension eligibility); facilitating a modification of employment status in order to facilitate flexible conditions. The company’s strategy to motivate older workers is also based on internal promotions, seniority-related pay and training. It also promotes health and safety at work measures specifically targeted at older workers (Eurofound 2009b).

ŠKODA AUTO S.A.: comprehensive approach targeting both employability and workability of older workers

The approach is built on health, social policy and education through preventive healthcare programmes and technological alterations (automation, ergonomics). These include Health Days, personal healthcare plans, certification of workplaces, and the creation of workshops for employees with special needs. Its training and education practices include mentoring, Foremen to Foremen. The company has also implemented the “Vitalization Programme”, which targets employees from the mid-management level aged 50+, and aims to support and strengthen their productivity and work potential, to help reconcile employment and private life issues and to enhance individual motivation and flexibility in line with the company’s needs. Another innovative age management project at Skoda is the “employees’ pool” for employees who lose their work ability due to health issues or who were redundant due to organisational issues. This pool is mobilised for new projects (Eurofound 2007). Several projects on age management been run under the auspices of ESF and were often first tested abroad.

In order to promote age management, the Czech Republic has initiated rewards for companies with good practices, such as “The Equal Opportunities Company of the Year” (awarded by Gender Studies o.p.s) or “Prize for the Application of Age Management,” awarded by the Czech Society for Quality since 2013. Moreover, a monthly journal “Age management” was launched in 2012 by PR agency ANTECOM as a response to difficulties in finding free media coverage of the topic. The journal is distributed free of charge to 4,000 recipients, mainly HR departments (Vidovičová 2014).

However, as stated before, these projects have been successful in large companies. A survey (2011) showed that few SMEs have a Human Resource Development plan (23%) on age management and most have very little interest in building an HRD plan aimed at enhancing the potential of older workers (2%). According to employers, the main responsibility for maintaining the employability of older workers lies with the employee by enhancing work efficiency through personal development and only then jointly with employers (e.g. through the creation of favourable work conditions) and the state (e.g. by tax benefits), who have smaller roles to play. Older employees, however, perceived the role of the state in first place (70%), then employers (69%) and finally themselves (55%) (Vidovičová 2014). In this respect, a study shows that the majority of employers, particularly in small companies, are unprepared to deal with older workers and implement coherent age management strategies. Also, this tends to be a bigger problem for smaller companies (Vidovičová 2014). It should be noted that older workers are the first to face redundancies, particularly during the crisis. Even if older employees manage to remain employed, they are often caught in the so-called “gilded cage,” whereby the work of older employees is acknowledged, but they have to resist pressure from younger colleagues, while being aware that they cannot resign as they would not easily be re-employed because of their age. This can have a negative impact on health and wages (Vidovičová 2014).

3.5 Conclusions

The Czech Republic has maintained high rates of employment of older workers, low rates of unemployment and low at-risk-of-poverty rates for older people. There are several explanations of this more favourable position compared with other CEEC. First, as we have shown, the employment of older workers and pensioners in the country was the highest in the Eastern Bloc during the communist period. Second, after 1989, one of the Czech governments’ main priorities was to keep unemployment, including that of older workers, low, mainly through job subsidies and active labour market policies. Third, the favourable economic and investment climate in the Czech Republic has kept up steady demand on the labour market, including hiring of older workers. Fourth, several active ageing programmes and projects on age management have been implemented over the past decade. Fifth, there have been reforms to tighten social security provisions. For instance,

unemployment benefits are low and granted only for a short period. Sixth, Czech policymakers have not used the pension system as leverage to contain the unemployment of older workers, and have considerably tightened conditions for early retirement. Last, following a tradition which dates back to the communist period, Czech workers' attitudes to working at an older age and also to combining work with retirement benefits have consistently been positive.

4. Germany

4.1 Recent Trends

After the reunification of Germany in 1990, labour market conditions were poor with low growth rates, marginally decreasing employment, and high unemployment rates. Reunification increased the labour force by one third, but many needed training in order to obtain employment, and wage-adjustments were needed between West and East (Jacobi and Kluge 2006). Therefore, labour market policies have played a significant role in Germany in recent decades, to alleviate the consequences of reunification.

In recent decades, most employment and unemployment rates among persons aged from 50 to 74 years improved significantly. Currently, Germany is among the best EU performers regarding these rates, with the exception of in-work poverty. The labour market situation was substantially improved through the Hartz reforms, which were implemented between 2002 and 2005. Since 2000, the activity rate among 50 to 74 year-olds has increased from 37.8 % in 2000 to 53.9 % in 2014, which is higher than the EU average of 46.8 %, and this was seemingly unaffected by the economic crisis (Annex 2, table 2b). However, a gender gap can be observed, as the male activity rate is approximately 10 % higher than the female activity rate (59.3 % for men and 48.8 % for women). Some differences between men and women can be observed in many German labour market indicators. Yet, Germany has among the highest activity rates for older people (53.9 %), only surpassed by Sweden and Estonia (Annex 2, table 2a).

Moreover, the employment rate for persons between the ages of 50 and 74 is only slightly below the overall activity rate (51.5%), and has increased substantially from 33.7 % in 2000 (Annex 2, Table 3a). In this case, it can be observed that female employment has increased markedly from 26.4 % to 46.8 %, while a smaller increase can be observed for men (from 41.5% to 56.4 %). Yet there is still a noteworthy difference between genders, with the employment rate among men 9.6 % higher than for women.

Within different types of employment, such as temporary employment, self-employment and part-time employment, the spread differs. Temporary employment of 50-74 year-olds is generally low (4.1 %), and has remained stable since 2000. Yet the part-time employment rate has increased by 9 %, and is substantially higher among women in the 50 to 74 age group (Annex 2, tables 5a and 5b). When it comes to self-employment, 7.6% of persons between the ages of 50 and 64 are self-employed, and approximately twice as many men as women. This has remained stable since 2000 (Annex 2, tables 6a and 6b). Generally, labour market statistics indicate that the duration of the working life has increased by 3.7 years, from 34.3 to 38 years, which again is above the EU28 average of 35.3 years in 2014 (Annex2, table 12).

In relation to education, the percentage of persons between 55 and 64 years of age with tertiary education is 25.5 %, which is higher than the EU average of 21 %. Yet there is a gender gap, as 31.6 % of men have completed tertiary education, and only 19.6 % of women. However, educational attainment has generally increased since 2000 (Annex2, table 22b). Furthermore, participation rates in education and training among people aged between 55 and 69 are low (2.5 %) compared to the EU average (5.3 %), but this figure has increased since 2004 (Annex 2, table 23a).

The unemployment rate among 50 to 74 year-olds is 4.5 %, which is among the lowest rates in the EU. This rate has decreased substantially since 2000, from 10.6 % to 4.5 % in 2014 (Annex 2, tables 7b and 7c). Yet more than half of the unemployed between the ages of 50 and 74 are long-term unemployed, although this figure has fallen by 6.2 % since 2000 (60.2 % in 2014) (Annex 2, table 8a).

Both long-term and general unemployment has decreased more for women than for men, with female unemployment falling from 12 % to 4.2 % (Annex2, table 7c).

The in-work poverty rate for persons between 55 and 64 years old is 9.1 %, which is slightly higher than the EU average (8.3 %). However, there is a gender gap, as the rate for men is 6.6 %, and that for women 11.4 % (Annex table 20a). This rate has increased from 5.7 % in 2000 to the current level. The in-work poverty rate has increased for women, while it has slightly decreased for men (Annex 2, table 20b). This also accounts for the overall poverty rate for persons between 50 and 64 years old of 18.7 % (compared to the EU's 15.6%), which has increased by 6.1% since 2005 (Annex 2, table 21b).

In relation to pensions, the effective retirement age in Germany is lower than the normal retirement age, as persons retire at the age of 62.7 on average, while the retirement age was 65 years in 2014 (Annex 2, table 13). Moreover, 23.8 % of economically inactive persons aged 50-69 years who receive a pension would have wished to stay longer in employment (Annex 2, table 16). The percentage of people reducing their work time in a move towards retirement is 2.7 %, which is considerably lower than the EU24 average of 6.5 % (Annex 2, table 17).

4.2 Reforms

After the reunification of West and East Germany, Active Labour Market Policies were used from 1991 to 2005 in order to bring down the high level of unemployment and to alleviate the social consequences of the Eastern economic collapse; however, they gradually became less frequent after the early 1990s. In the beginning of the 2000s, social assistance and unemployment benefits were generous, providing little incentive to work, especially for low-skilled workers. German labour market policies focused on training and public job creation measures, with high expenditure, and less on job search assistance and monitoring. This changed with the Hartz reforms (Hartz I-IV) (Jacobi and Kluge 2006).

Due to an urgent need for reform of labour market policies, especially in relation to long-term unemployment and skills, the German government implemented the most far-reaching labour market reforms in German history: the Hartz reforms, which were implemented from 2002 to 2005. These included a variety of labour market reforms to tackle high unemployment rates through active and passive labour market policy measures. Unemployment was addressed through a threefold reform strategy by 1) increasing effectiveness and efficiency of services and measures, 2) activating job seekers 3) labour market deregulation (Jacubi and Kluge 2006).

Firstly, this approach includes the creation of one-stop centres, increasing the number of services at job centres, monitoring of local employment agencies, modernising through New Public Management, targeting of active measures such as training and job creation through a profiling process. Secondly, "rights and duties" were a central part of the reform, by restricting access to benefits based on previous contributions and the individual's ability to work. Moreover, the possibility of sanctions was included through the monitoring of performance and conditionality of benefits, as the job seeker is now obliged to accept "any offer of suitable work". This new policy mix emphasizes active job seeking through measures such as start-up subsidies, subsidies for employers, and subsidies for low-income earners. Thirdly, deregulation took place in the temporary work sector, which was expanded, and areas with exemptions from general regulations were simplified (Jacobi and Kluge 2006).

Furthermore, measures were taken specifically in relation to older workers. Social security subsidies were provided for employers hiring older workers, who are now not obliged to contribute to the unemployment security system for the worker in question. Furthermore, work incentives were

provided for persons above the age of 50, as accepting a job less well paid than the previous job activates a wage subsidy of 50 % of the difference between the previous and current salary. Additionally, the Hartz reforms lowered the age for persons granted exemptions from restrictions in fixed-term contracts and repeated renewal of contracts for workers from 52 to 58 years of age (Jacobi and Kluge 2006).

No clear picture emerges of the overall conditions before the Hartz reforms, as these are assessed through limited data in different ways. Generally, Active Labour Market Policies were dominated by training and public job creation measures, and job search assistance was not prioritised to any great extent. Public employment services were inefficient, and there were weak incentives to work due to the generous benefit system (Jacobi and Kluge 2006). However, the effects of the reforms are more accessible due to increased monitoring and evaluation. The Hartz reforms had a significant impact on the German labour market, also shown by the great improvements in employment described above. Also, studies indicate substantial increases of more than 20% in matching efficiency (Hertweck and Sigrist 2013).

Firstly, the locking-in effect in relation to training and employment, which was observed before the reforms, was significantly reduced. Secondly, the cost-effectiveness of measures was reduced, which contributed to closing the gap between benefits and costs. Thirdly, the redesign of employment offices into one-stop centres had a positive, but rather insignificant impact. Fourthly, the change of eligibility criteria created positive results for activation of the unemployed. Lastly, the subsidies of the Hartz reforms had positive, short-term effects: the effects of subsidies to older workers were positive, but limited. In relation to the expansion of temporary employment, positive results were observed in the short-term, although these were limited in the long term (Jacobi and Kluge 2006).

4.3 Employment and Unemployment policies following the Hartz Reforms

In Germany, there is a focus on prolonging working lives, and data indicates some success in relation to this, as the transition from employment to unemployment is lower for persons between 50 and 74 years old and employment rates of older workers have increased since 2000, especially for the 60 to 65 year-olds (Brusch and Büsch 2013). However, actions were taken in different areas.

After the Hartz reforms, a number of policies were implemented in Germany. Firstly, the 2007 Statutory Pension Age Adjustment Act gradually increases the statutory retirement age from 65 to 67 years for people born in 1964 and later, between 2012 and 2029 (OECD 2012c). Secondly, the retirement age of civil servants and the minimum pension age for state-subsidised supplementary retirement schemes were reviewed in 2007 and 2009. Thirdly, the “Inclusion Initiative – Improving the Participation of Persons with Serious Disabilities in Work on the General Labour Market” should encourage employment of disabled persons, including persons above the age of 50, by allowing support of up to 10,000 Euros per job for employers (OECD 2012c). Moreover, a job centre will support these persons. In relation to age discrimination, the General Anti-Discrimination Act was implemented in 2006. This is intended to decrease discrimination and improve the conditions for older job seekers.

Furthermore, actions were taken to improve the employability of older workers. Since 2005, a series of employment pacts have been introduced by means of the “Perspective 50plus – Employment Pacts for Older Workers in the Regions” targeting low- and semi-skilled long-term older unemployed, who were considered a considerable challenge (OECD 2012c). This pact allows regions to tackle local issues individually, while coordinating best practice in order to encourage activation and integration of long-term unemployed persons over the age of 50 into the labour market, and to raise awareness and change attitudes of employers. This initiative takes a cross-sector approach involving labour

market, employment, social and health policies, and including both regional and local actors as well as a variety of tools. The pacts were implemented over the periods 2005-2007, 2008-2010, and 2011-2015. Partly as a result of these pacts, long-term unemployment has decreased by 8.4 % since 2005 to the lowest observed level between 2000 and 2014 (60.2 %). It still consists, however, of more than half of the elderly unemployed.

The 2006 WeGebAU programme focused on upskilling of low-skilled employed and unemployed persons, and employees above the age of 45 in small and medium-sized enterprises, through training and education measures to improve their employability and strengthen competitiveness. Tools such as subsidies and social security contributions are provided during training. Approximately 50 % of employers have heard of this, and 85 % of participating employees perceive the programme as positive (OECD 2012c).

4.4 Company Practices

In the following section, examples of good company practices for older workers in Germany are assessed.

Volkswagen: four-step cascade model

Volkswagen has, since the 1990s, introduced a number of age-based initiatives in relation to qualifications, health promotion, work organization, and personnel development. In 2002, the company introduced a four-step cascade model to maintain the employability and productivity of employees. The four steps included prevention, integration, integration department, and special assembly. The model ensures deployment opportunities for all employees, and is predominantly targeted at older workers with reduced abilities. The worker may be deployed to a different department, but if this is not possible, deployment outside of the regular performance requirements may be possible. This allows older workers to stay in employment until an acceptable retirement age, while reducing residual costs for the enterprise bound by a collective labour agreement⁴⁰

KGB AG: a variety of age-based initiatives

KGB is a producer of pumps, fittings and associated systems. They have implemented a variety of age-based initiatives since 2001 on the basis of analyses, surveys and interviews supported by the labour ministry. They have implemented initiatives specifically for older workers, including discussions, from the age of 55, on future developments and opportunities as senior experts. From the age of 58, the employee may be exempted from night shifts regardless of health conditions. From 60 years old, a wage guarantee may be applied in the case of organisational changes or transfer, and management personnel may be exempted from executive functions without a loss of income or status. When reaching the age of 63, three additional paid vacation days are granted and prolonged sick pay is available. Furthermore, training to prepare for retirement is available, if the employee retires within 12-18 months.

The company also focuses on health promotion and job design, specifically in relation to older workers. Firstly, there is a health reporting system including health checks and advisory services in relation to age-related limitations. Secondly, a health programme has been developed specifically for older workers. Lastly, knowledge-sharing is encouraged through a mentoring programme and specialist careers for older employees (Aleksandrowicz and Frerichs 2012).

⁴⁰ <https://www.eurofound.europa.eu/observatories/eurwork/case-studies/ageing-workforce/case-study-on-redeployment-volkswagen-commercial-vehicles-germany>

Wurst Stahlbau GmbH: knowledge transfer

Wurst Stahlbau is an enterprise manufacturing products such as steel constructions, in which decisions are based on age structure analyses and employee surveys. The company organises training, as well as knowledge transfer, where a younger and an experienced employee above the age of 55 work together. In this context, the younger worker may teach the older worker e.g. technological aspects, while the older worker shares experience. Furthermore, the company focuses on the health of employees through an approach of “prevention, treatment and aftercare” (Aleksandrowicz and Frerichs 2012). The enterprise provides health examinations and fitness opportunities. After sickness, the employee is informed about the opportunities of reintegration, including chances of redeployment. These offers are available to all employees but generally accommodate the needs of older workers.

4.5 Conclusion

Overall, Germany is among the top performers in the EU. Strong improvement of German labour market conditions can be observed: the unemployment rate among older persons has decreased from 10.6 % to 4.5 % in 2014. This is particularly the result of the Hartz Reforms: these had a considerable impact on the German Labour market, which had faced severe challenges after reunification. The pacts focusing on long-term unemployment have reduced this to the lowest level since 2000. Generally, reforms and policies have involved an overall assessment of the German labour market and included areas such as pensions, training and long-term unemployment. Thus, this overall assessment has led to continuously increasing employment rates.

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Annex 2: data tables

Table 1: Relative share of older population in 2015 – old age dependency

	20-49y	50-74y	50-64y		
	a	b	c	b/a	c/a
EU28	204437381	151594325	101642406	74.2%	49.7%
BE	4448548	3255802	2233358	73.2%	50.2%
BG	2947302	2334456	1503058	79.2%	51.0%
CZ	4518179	3228656	2075562	71.5%	45.9%
DK	2205340	1713021	1087695	77.7%	49.3%
DE	31492554	26297869	17862761	83.5%	56.7%
EE	535897	388087	261584	72.4%	48.8%
IE	1938717	1131423	782595	58.4%	40.4%
EL	4388856	3179740	2084525	72.5%	47.5%
ES	19759969	13201751	8895208	66.8%	45.0%
FR	25056674	18924609	12778242	75.5%	51.0%
HR	1662399	1325813	904764	79.8%	54.4%
IT	24034387	18818736	12295091	78.3%	51.2%
CY	378906	224619	152274	59.3%	40.2%
LV	805930	611098	409576	75.8%	50.8%
LT	1169441	885938	608846	75.8%	52.1%
LU	250311	148504	106471	59.3%	42.5%
HU	4143132	3011992	1998924	72.7%	48.2%
MT	175694	135979	88308	77.4%	50.3%
NL	6597228	5197929	3467754	78.8%	52.6%
AT	3561470	2597673	1745996	72.9%	49.0%
PL	16396377	11199382	8010367	68.3%	48.9%
PT	4129495	3169078	2097546	76.7%	50.8%
RO	8494365	5650170	3838395	66.5%	45.2%
SI	847736	641355	446451	75.7%	52.7%
SK	2434908	1558666	1107391	64.0%	45.5%
FI	2055463	1737199	1121712	84.5%	54.6%
SE	3861888	2841709	1763314	73.6%	45.7%
UK	26146215	18183071	11914638	69.5%	45.6%

Source of data: Eurostat's web site. Extracted on 24 May 2016.

Table 2a: Activity rates of 50-74 years old - % - 2014

	Total	Males	Females
EU28	46.8	53.4	40.8
BE	40.9	46.5	35.5
BG	44.5	49.6	40.1
CZ	46.6	54.6	39.4
DK	51.1	56.0	46.3
DE	53.9	59.3	48.8
EE	56.9	60.5	54.1
IE	49.5	58.7	40.5
EL	36.4	46.0	27.7
ES	44.9	51.8	38.5
FR	44.3	47.3	41.5
HR	37.6	44.9	31.1
IT	40.4	50.0	31.4
CY	49.1	60.0	38.6
LV	51.8	55.2	49.3
LT	52.6	58.0	48.6
LU	42.4	50.5	34.4
HU	38.4	44.6	33.4
MT	35.1	51.4	19.3
NL	52.0	60.4	43.7
AT	43.8	50.4	37.7
PL	41.9	51.0	34.1
PT	48.5	56.2	41.7
RO	43.2	52.1	35.5
SI	40.5	46.0	35.2
SK	45.8	52.7	39.7
FI	50.3	51.3	49.3
SE	57.4	61.5	53.4
UK	52.5	58.3	47.1

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 2b: Evolution activity rates since early 2000's - %

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 vs 2000
Total	EU28	:	:	37.7	38.6	38.9	40.0	40.8	41.6	42.3	42.9	43.6	44.3	45.3	46.1	46.8	9.1
	BE	26.9	27.8	28.1	29.1	30.4	32.8	33.4	35.3	35.5	36.7	38.4	38.5	39.0	40.3	40.9	14.0
	BG	29.9	32.2	33.9	33.5	34.4	34.0	36.4	38.0	40.0	39.7	42.0	41.5	42.2	43.7	44.5	14.6
	CZ	41.7	42.3	44.0	45.0	45.3	46.5	46.8	47.2	47.3	46.8	45.9	45.5	45.6	46.3	46.6	4.9
	DK	48.7	50.2	52.0	53.5	53.9	52.7	52.6	51.5	51.0	50.7	50.6	50.5	50.6	50.2	51.1	2.4
	DE	37.8	38.3	38.4	39.1	39.9	41.9	42.9	43.6	44.4	45.5	46.8	49.0	50.6	52.3	53.9	16.1
	EE	43.8	45.1	46.8	47.8	47.8	49.4	52.4	52.9	53.6	54.1	53.5	54.8	55.6	56.8	56.9	13.1
	IE	41.6	42.5	43.6	44.4	45.0	46.6	47.9	49.1	49.4	48.4	48.4	48.2	47.9	49.3	49.5	7.9
	EL	33.9	33.4	33.8	35.0	34.3	35.6	36.1	36.7	37.5	38.2	38.7	37.7	36.5	36.6	36.4	2.5
	ES	31.9	32.1	33.1	34.2	35.2	36.7	37.9	39.3	40.7	41.6	42.7	43.8	44.7	44.7	44.9	13.0
	FR	34.8	35.5	36.7	38.3	38.6	39.3	39.5	39.9	40.0	40.7	41.4	42.1	43.6	43.8	44.3	9.5
	HR	:	:	27.7	29.7	32.2	32.9	33.7	35.2	36.2	37.7	37.8	37.9	38.0	37.5	37.6	9.9
	IT	27.6	28.1	29.2	30.4	30.3	30.7	31.5	32.4	33.2	33.8	34.5	35.6	37.4	38.7	40.4	12.8
	CY	46.3	47.3	47.1	49.1	49.5	48.5	49.0	51.0	51.0	52.0	52.0	50.7	50.0	49.3	49.1	2.8
	LV	37.9	39.3	43.4	42.1	44.9	45.9	49.3	51.3	53.1	50.2	47.3	48.9	50.9	51.3	51.8	13.9
	LT	41.8	41.3	42.5	45.9	43.8	43.2	42.8	44.5	44.9	46.2	46.9	49.4	50.7	50.7	52.6	10.8
	LU	28.8	27.9	30.4	31.3	31.5	32.9	33.6	34.0	35.4	37.4	38.3	38.7	40.4	41.4	42.4	13.6
	HU	27.7	27.9	29.3	31.6	33.0	34.7	33.1	33.1	32.8	33.5	34.8	36.3	36.9	37.1	38.4	10.7
	MT	30.0	30.8	29.7	30.3	30.1	30.3	30.0	29.7	30.5	30.6	32.1	31.8	32.8	33.8	35.1	5.1
	NL	38.3	40.0	42.3	42.3	43.5	44.5	45.7	47.5	48.8	50.2	49.1	49.3	50.6	51.4	52.0	13.7
AT	33.1	32.7	33.7	34.3	31.4	33.5	35.3	37.2	38.4	39.2	40.7	40.8	41.7	43.1	43.8	10.7	
PL	35.2	34.1	32.9	32.7	32.3	34.6	34.7	35.6	37.1	38.2	39.5	40.7	41.3	41.6	41.9	6.7	
PT	47.3	47.9	48.9	48.6	48.1	48.9	49.1	49.8	49.7	49.5	49.8	48.6	48.9	49.0	48.5	1.2	
RO	53.7	52.6	42.2	44.0	41.0	41.6	43.2	44.0	44.9	44.3	42.8	42.0	43.1	43.1	43.2	-10.5	
SI	29.7	31.7	32.7	31.6	35.8	36.4	37.7	38.3	37.7	39.7	39.7	37.7	38.0	38.7	40.5	10.8	
SK	31.9	34.0	34.7	35.6	38.5	41.0	41.6	42.4	44.2	44.2	44.9	45.6	46.1	45.9	45.8	13.9	
FI	45.3	46.6	47.1	48.0	48.1	49.0	50.1	50.4	51.1	50.5	50.9	50.6	50.6	50.2	50.3	5.0	
SE	55.6	55.9	57.0	57.4	57.4	57.2	57.4	57.4	57.4	57.2	57.1	56.9	56.9	57.3	56.8	57.4	1.8

	UK	45.4	45.8	46.5	47.7	48.1	48.5	49.4	49.7	50.2	50.6	50.9	50.9	51.3	52.2	52.5	7.1
Males	EU28	:	:	46.5	47.3	47.3	48.3	48.8	49.6	50.2	50.6	50.9	51.4	52.3	52.9	53.4	6.9
	BE	36.2	37.5	36.8	38.1	39.0	41.6	41.6	43.3	43.3	43.9	45.6	45.3	45.2	46.2	46.5	10.3
	BG	37.4	38.9	40.9	40.2	41.5	41.2	43.0	44.5	46.8	45.8	47.9	47.0	47.4	48.7	49.6	12.2
	CZ	52.6	53.0	54.9	55.2	55.5	56.6	56.8	57.1	57.2	56.3	54.9	54.1	54.1	54.6	54.6	2.0
	DK	54.4	56.2	58.1	59.4	60.6	58.5	58.1	57.0	57.0	56.6	55.8	55.2	55.4	54.8	56.0	1.6
	DE	46.0	46.0	45.8	46.1	46.8	48.5	49.2	49.9	50.6	51.5	52.7	54.9	56.6	58.0	59.3	13.3
	EE	49.4	50.7	51.2	53.0	49.9	52.0	56.1	56.8	58.3	57.5	55.8	57.3	58.5	60.0	60.5	11.1
	IE	57.7	58.3	58.6	58.2	58.4	59.1	59.7	61.1	60.8	58.6	57.4	56.6	56.5	58.3	58.7	1.0
	EL	48.0	47.5	47.6	48.9	47.7	49.1	49.7	50.0	50.5	50.7	50.9	49.1	47.3	46.9	46.0	-2.0
	ES	46.7	46.7	47.2	48.4	48.6	49.6	50.4	51.2	52.3	52.0	52.3	52.4	52.5	52.1	51.8	5.1
	FR	40.2	40.9	42.2	43.5	43.9	43.5	43.3	43.5	43.5	44.2	44.9	45.5	47.1	47.3	47.3	7.1
	HR	:	:	36.6	39.4	41.5	42.2	41.9	45.6	45.2	45.4	46.3	46.6	46.3	44.6	44.9	8.3
	IT	40.2	40.3	41.5	42.5	41.5	41.8	42.4	43.2	43.7	44.2	44.8	45.6	47.2	48.5	50.0	9.8
	CY	63.2	63.4	63.0	65.6	65.0	64.5	64.3	65.4	65.1	65.2	64.2	62.1	61.5	60.6	60.0	-3.2
	LV	48.7	47.7	52.0	49.3	52.0	53.8	57.6	59.4	60.9	55.4	51.8	53.7	55.5	55.3	55.2	6.5
	LT	50.7	50.0	51.4	54.3	51.7	51.4	49.8	51.7	52.3	52.0	52.7	55.4	56.4	56.4	58.0	7.3
	LU	39.9	39.0	41.1	41.8	41.4	42.0	38.1	38.2	42.7	46.5	46.9	47.6	48.3	50.0	50.5	10.6
	HU	35.9	35.9	36.5	38.6	39.2	41.0	39.4	39.4	38.5	39.3	39.6	41.0	41.9	43.0	44.6	8.7
	MT	52.5	52.0	50.6	50.5	51.2	50.4	48.8	47.7	48.1	48.4	50.0	50.1	50.1	49.6	51.4	-1.1
	NL	49.4	51.0	54.0	53.0	53.9	54.3	55.1	56.6	57.6	59.0	57.8	57.0	58.5	59.7	60.4	11.0
AT	43.7	42.1	42.6	43.1	38.8	40.9	42.4	44.3	45.5	46.1	47.4	47.1	48.2	49.8	50.4	6.7	
PL	43.1	41.7	40.4	40.6	40.7	43.9	44.6	45.7	47.4	48.0	48.9	49.8	50.6	50.9	51.0	7.9	
PT	58.3	58.8	59.1	58.9	57.9	57.5	58.0	58.3	58.2	57.8	57.3	57.1	56.9	57.2	56.2	-2.1	
RO	60.3	58.9	48.2	50.6	47.8	48.8	51.1	53.0	54.3	53.6	51.8	50.4	51.9	51.8	52.1	-8.2	
SI	39.9	41.3	42.0	40.8	45.4	45.7	46.8	47.1	45.5	46.8	48.1	44.7	44.2	45.3	46.0	6.1	
SK	43.3	45.5	46.4	47.2	50.4	52.8	53.0	53.2	55.4	55.0	54.9	54.6	54.9	53.4	52.7	9.4	
FI	48.2	49.2	49.8	50.6	50.5	50.7	51.7	52.0	53.2	51.7	52.6	52.7	52.1	51.2	51.3	3.1	
SE	60.1	60.1	61.1	61.2	61.1	61.4	61.2	61.2	61.1	60.9	61.5	60.9	61.1	60.8	61.5	1.4	
	UK	53.3	53.5	53.6	55.4	55.4	55.9	56.5	56.9	57.6	57.8	57.6	57.1	57.5	58.2	58.3	5.0

Females	EU28	:	:	29.7	30.7	31.3	32.5	33.4	34.3	35.0	35.9	36.8	37.9	38.9	39.8	40.8		11.1
	BE	18.3	18.8	20.0	20.8	22.4	24.6	25.6	27.7	28.2	29.8	31.4	32.1	33.1	34.6	35.5		17.2
BG	23.5	26.3	27.7	27.7	28.5	27.9	30.9	32.5	34.2	34.6	37.0	36.8	37.8	39.4	40.1		16.6	
CZ	32.4	33.2	34.7	36.1	36.5	37.7	38.1	38.4	38.4	38.4	37.9	37.8	38.0	39.0	39.4		7.0	
DK	43.1	44.6	45.6	47.8	47.3	47.2	47.1	46.3	45.2	45.0	45.5	45.9	45.8	45.8	46.3		3.2	
DE	30.0	31.1	31.4	32.5	33.4	35.8	36.9	37.8	38.6	39.8	41.2	43.5	44.9	47.0	48.8		18.8	
EE	39.8	41.1	43.7	44.1	46.4	47.6	49.7	50.0	50.2	51.6	51.9	53.0	53.5	54.4	54.1		14.3	
IE	25.8	27.0	28.9	30.7	31.7	34.1	36.1	37.2	38.1	38.3	39.4	39.8	39.5	40.4	40.5		14.7	
EL	21.3	20.4	21.0	22.0	21.8	23.0	23.6	24.5	25.5	26.6	27.5	27.1	26.6	27.4	27.7		6.4	
ES	18.4	18.7	20.2	21.2	23.0	24.8	26.3	28.3	29.9	31.9	33.8	35.8	37.3	37.9	38.5		20.1	
FR	29.9	30.6	31.7	33.5	33.9	35.4	36.0	36.5	36.7	37.5	38.3	39.0	40.3	40.6	41.5		11.6	
HR	:	:	20.4	21.4	24.6	25.2	26.7	26.3	28.3	31.0	30.4	30.2	30.7	31.2	31.1		10.7	
IT	16.2	17.0	18.0	19.5	20.1	20.6	21.5	22.4	23.6	24.2	25.0	26.4	28.4	29.7	31.4		15.2	
CY	30.7	32.4	32.3	33.9	35.1	33.5	34.8	37.5	37.7	39.4	40.3	39.7	39.1	38.4	38.6		7.9	
LV	30.5	33.5	37.5	37.1	40.0	40.4	43.7	45.7	47.7	46.6	44.2	45.6	47.6	48.4	49.3		18.8	
LT	35.5	35.0	36.0	39.9	38.0	37.2	37.8	39.2	39.5	41.9	42.6	45.0	46.5	46.5	48.6		13.1	
LU	18.3	17.2	20.0	21.2	22.2	24.3	28.8	29.6	28.3	28.4	30.0	30.1	32.8	33.0	34.4		16.1	
HU	21.3	21.6	23.7	26.0	28.1	29.7	28.2	28.1	28.3	29.0	31.0	32.5	32.8	32.3	33.4		12.1	
MT	10.4	10.5	11.3	11.7	10.8	11.7	12.4	12.7	13.7	13.6	14.9	14.3	16.1	18.4	19.3		8.9	
NL	27.6	29.2	30.9	31.9	33.4	35.0	36.4	38.5	40.1	41.5	40.6	41.8	42.8	43.2	43.7		16.1	
AT	23.6	24.2	25.6	26.3	24.6	26.6	28.8	30.6	31.9	32.8	34.5	34.9	35.7	36.8	37.7		14.1	
PL	28.6	27.9	26.7	26.2	25.3	26.9	26.5	27.1	28.5	29.9	31.6	32.9	33.5	33.7	34.1		5.5	
PT	37.7	38.5	40.0	39.7	39.7	41.5	41.5	42.4	42.3	42.2	43.4	41.1	42.0	41.8	41.7		4.0	
RO	48.0	47.2	37.1	38.3	35.3	35.5	36.5	36.5	37.0	36.5	35.2	34.8	35.5	35.6	35.5		-12.5	
SI	20.9	23.3	24.4	23.4	27.2	28.0	29.5	30.1	30.5	32.9	31.9	31.1	32.1	32.4	35.2		14.3	
SK	22.8	24.7	25.4	26.3	28.8	31.2	32.2	33.4	34.9	35.1	36.5	38.0	38.6	39.3	39.7		16.9	
FI	42.6	44.3	44.7	45.6	45.9	47.4	48.7	48.9	49.1	49.2	49.2	48.6	49.2	49.3	49.3		6.7	
SE	51.3	51.9	53.0	53.6	53.7	53.0	53.7	53.6	53.2	53.3	52.3	52.9	53.4	53.0	53.4		2.1	
UK	38.0	38.5	39.7	40.4	41.1	41.6	42.7	42.8	43.2	43.9	44.4	45.0	45.3	46.4	47.1		9.1	

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 3a: Employment rates of 50-74 years old - 2014

	Employment rates			Ratios	
	Total	Males	Female	Gender	Age
EU28	43.5	49.4	38.0	0.77	0.56
BE	38.7	43.9	33.7	0.77	0.48
BG	39.8	43.8	36.4	0.83	0.53
CZ	44.4	52.3	37.3	0.71	0.53
DK	48.8	53.6	44.1	0.82	0.60
DE	51.5	56.4	46.8	0.83	0.62
EE	53.6	56.4	51.5	0.91	0.66
IE	45.3	52.8	37.9	0.72	0.62
EL	29.8	38.0	22.3	0.59	0.47
ES	35.9	41.5	30.7	0.74	0.53
FR	41.2	43.9	38.6	0.88	0.52
HR	33.1	39.9	27.1	0.68	0.46
IT	37.9	46.8	29.6	0.63	0.56
CY	42.0	50.7	33.6	0.66	0.54
LV	47.1	49.5	45.3	0.92	0.60
LT	47.7	51.3	44.9	0.88	0.59
LU	40.7	48.4	33.1	0.68	0.48
HU	36.0	41.6	31.6	0.76	0.45
MT	33.1	48.2	18.4	0.38	0.42
NL	48.3	56.0	40.7	0.73	0.59
AT	42.1	48.1	36.5	0.76	0.50
PL	39.1	47.5	31.9	0.67	0.49
PT	42.9	49.2	37.4	0.76	0.55
RO	41.8	50.1	34.5	0.69	0.54
SI	37.6	42.6	32.8	0.77	0.46
SK	40.7	47.2	35.0	0.74	0.53
FI	46.9	47.5	46.4	0.98	0.58
SE	54.6	58.2	51.0	0.88	0.64
UK	50.6	55.8	45.6	0.82	0.62

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 3b: Evolution of employment rates of 50-47 years old since early 2000's

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest	
Total	EU28	:	:	35.3	36.2	36.3	37.5	38.3	39.4	40.2	40.4	40.7	41.4	42.1	42.6	43.5	8.2	
	BE	25.7	27.0	27.0	28.3	29.3	31.1	31.6	33.6	33.9	34.9	36.3	36.8	37.3	38.2	38.7	13.0	
	BG	26.0	26.7	28.9	29.7	31.1	31.1	33.6	35.6	37.8	37.4	38.4	37.8	37.9	38.7	39.8	13.8	
	CZ	39.2	40.0	41.8	42.3	42.3	43.6	44.1	44.9	44.9	45.5	44.3	43.0	42.8	43.0	43.8	44.4	5.2
	DK	46.8	48.4	50.2	51.6	51.1	50.6	50.8	50.0	49.9	48.7	47.9	47.9	47.7	48.0	47.9	48.8	2.0
	DE	33.7	34.5	34.7	34.8	35.3	37.1	38.2	39.7	39.7	41.0	42.2	43.7	46.2	47.9	49.7	51.5	17.8
	EE	39.0	40.0	41.4	42.8	44.6	46.5	50.2	51.1	51.3	48.6	45.9	49.1	51.2	52.9	53.6	14.6	
	IE	40.4	41.3	42.5	43.2	43.7	45.2	46.6	47.7	47.7	45.3	44.2	43.7	43.0	44.4	45.3	4.9	
	EL	32.6	32.0	32.5	33.7	32.7	34.0	34.7	35.4	36.1	36.2	36.0	34.0	31.0	29.9	29.8	-2.8	
	ES	29.0	30.1	30.7	31.8	32.7	34.5	35.7	36.9	37.6	36.6	36.7	37.1	36.4	35.7	35.9	6.9	
	FR	32.2	33.4	34.5	36.3	36.3	37.3	37.4	38.0	38.2	38.6	39.2	39.8	41.0	40.9	41.2	9.0	
	HR	:	:	25.5	27.4	29.9	30.3	31.3	33.0	34.2	35.6	35.4	35.0	34.4	33.7	33.1	7.6	
	IT	26.3	26.9	28.0	29.2	29.1	29.7	30.6	31.6	32.2	32.6	33.2	34.2	35.4	36.3	37.9	11.6	
	CY	44.9	45.2	45.6	47.4	47.4	46.8	47.3	49.5	49.7	50.0	50.0	48.5	45.7	43.2	42.0	-2.9	
	LV	33.7	34.4	38.7	37.1	39.9	41.1	46.4	48.9	50.0	43.5	39.7	42.1	44.1	45.8	47.1	13.4	
	LT	36.9	35.7	37.6	39.9	39.0	39.8	40.1	42.9	42.6	41.0	40.2	42.9	44.8	45.4	47.7	10.8	
	LU	28.3	27.7	30.2	30.7	31.0	31.9	32.9	33.1	34.3	36.4	37.2	37.5	39.2	39.9	40.7	12.4	
	HU	26.7	26.9	28.3	30.5	31.8	33.1	31.6	31.4	31.0	31.2	31.9	33.0	33.6	34.1	36.0	9.3	
	MT	28.9	29.9	29.1	29.6	28.9	28.9	28.8	28.6	29.4	29.1	30.6	30.6	31.2	32.0	33.1	4.2	
	NL	37.6	39.4	41.5	41.1	41.9	42.8	44.0	46.0	47.4	48.7	47.3	47.1	48.2	48.2	48.3	10.7	
	AT	31.0	31.2	31.9	32.5	29.9	32.1	33.9	35.9	37.5	37.8	39.4	39.5	40.4	41.5	42.1	11.1	
	PL	31.9	30.6	28.7	28.7	28.2	30.2	31.4	33.0	35.0	35.8	36.6	37.8	38.3	38.5	39.1	7.2	
	PT	45.9	46.7	47.5	47.0	45.9	46.4	46.5	46.9	47.0	46.2	46.1	43.9	43.4	43.0	42.9	-3.0	
	RO	52.8	51.6	41.0	42.9	39.5	40.4	41.8	42.8	43.6	42.7	41.3	40.4	41.7	41.5	41.8	-11.0	
	SI	27.8	30.5	31.5	30.4	34.3	35.0	36.4	36.8	36.5	38.1	38.0	35.2	35.6	35.6	37.6	9.8	
	SK	27.7	29.7	29.5	30.8	32.2	35.5	37.0	38.4	40.9	40.2	40.0	40.9	41.1	40.6	40.7	13.0	
	FI	41.8	43.1	43.7	44.5	44.7	45.8	47.0	47.6	47.6	48.5	47.4	47.6	47.6	47.0	46.9	5.1	
SE	52.7	53.8	54.9	55.2	54.9	54.8	55.0	55.3	55.1	54.3	53.9	54.2	54.5	54.2	54.6	1.9		
UK	43.5	44.4	44.9	46.2	46.7	47.2	47.9	48.2	48.2	48.6	48.4	48.5	48.5	48.9	49.9	50.6	7.1	

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
Males																
EU28	:	:	43.6	44.4	44.2	45.2	46.0	47.1	47.8	47.5	47.5	47.9	48.4	48.8	49.4	5.8
BE	34.8	36.3	35.7	36.9	37.6	39.7	39.6	41.5	41.5	41.8	43.3	43.3	43.3	43.8	43.9	9.1
BG	32.8	32.1	34.9	35.7	37.3	37.7	39.7	41.9	44.5	43.2	43.6	42.5	42.1	42.8	43.8	11.0
CZ	49.7	50.6	52.6	52.6	52.4	53.6	53.9	54.7	55.4	53.4	51.7	51.1	51.2	51.8	52.3	2.6
DK	52.2	54.2	56.0	57.4	57.5	56.3	56.4	55.5	55.8	54.0	52.3	51.8	52.7	52.2	53.6	1.4
DE	41.5	41.6	41.5	41.1	41.3	42.9	44.0	45.6	46.9	47.7	49.0	51.8	53.6	55.0	56.4	14.9
EE	42.5	43.6	42.9	45.6	45.9	47.9	52.8	53.9	54.9	50.3	46.5	50.1	53.0	54.9	56.4	13.9
IE	56.0	56.6	57.0	56.6	56.5	57.3	58.0	59.3	58.4	53.9	51.2	50.2	49.3	51.5	52.8	-3.2
EL	46.4	45.9	45.9	47.5	45.9	47.6	48.2	48.7	49.1	48.6	47.6	44.4	40.4	38.5	38.0	-8.4
ES	43.1	44.3	44.5	45.7	45.8	47.1	48.2	48.7	48.9	46.2	44.9	44.3	42.9	41.6	41.5	-1.6
FR	37.4	38.8	39.9	41.2	41.5	41.4	41.1	41.5	41.6	41.9	42.5	43.0	44.2	44.1	43.9	6.5
HR	:	:	33.6	36.4	38.4	38.9	39.2	42.7	42.8	43.1	43.3	42.9	41.7	39.7	39.9	6.3
IT	38.7	38.8	40.0	41.0	40.0	40.5	41.3	42.2	42.4	42.7	43.1	43.7	44.5	45.2	46.8	8.1
CY	61.6	61.1	61.5	63.0	62.4	62.7	62.3	63.7	63.7	62.7	61.4	59.4	55.7	52.4	50.7	-10.9
LV	42.8	40.7	45.0	43.2	46.8	47.3	53.6	56.4	56.9	46.3	41.5	44.8	47.2	49.1	49.5	6.7
LT	43.3	42.5	44.0	48.0	46.5	47.5	46.3	49.9	49.8	45.2	44.3	47.2	49.1	49.7	51.3	8.0
LU	39.2	38.8	40.9	41.3	40.9	40.6	37.7	37.2	41.7	45.6	45.7	46.3	47.0	48.6	48.4	9.2
HU	34.4	34.4	35.0	37.2	37.8	39.2	37.6	37.3	36.4	36.6	36.1	37.1	38.1	39.4	41.6	7.2
MT	50.6	50.5	49.4	49.3	48.9	48.0	46.9	46.1	46.5	46.0	47.9	48.4	47.9	47.0	48.2	-2.4
NL	48.7	50.3	52.9	51.5	52.0	52.1	53.2	54.8	55.9	57.3	55.6	54.5	55.7	55.8	56.0	7.3
AT	41.0	40.2	40.1	40.5	37.1	39.2	40.6	42.7	44.4	44.3	45.7	45.6	46.4	47.7	48.1	7.1
PL	39.2	37.2	34.8	35.2	35.1	38.2	40.1	42.3	44.7	45.0	45.2	46.2	46.7	47.0	47.5	8.3
PT	56.5	57.5	57.4	56.8	55.2	54.2	54.8	54.8	54.9	53.7	52.7	51.4	50.0	49.7	49.2	-7.3
RO	58.8	57.4	46.4	48.8	45.4	47.1	49.1	51.0	52.2	51.2	49.4	47.9	49.8	49.6	50.1	-8.7
SI	37.1	39.9	40.2	39.2	43.1	43.6	45.3	45.6	44.1	44.8	45.9	41.5	41.3	41.5	42.6	5.5
SK	36.9	39.6	39.5	40.6	42.3	46.2	47.6	49.0	52.1	50.7	49.2	48.9	49.0	47.6	47.2	10.3
FI	44.3	45.4	45.8	46.6	46.7	47.5	48.4	48.9	50.5	48.3	48.8	49.1	48.3	47.4	47.5	3.2
SE	56.3	57.7	58.7	58.5	58.1	58.5	58.4	58.9	58.9	57.7	57.9	57.8	57.9	57.6	58.2	1.9

UK	50.5	51.4	51.5	53.3	53.4	54.1	54.6	54.9	55.4	54.5	54.3	53.9	54.3	55.3	55.8	5.3
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
EU28	:	:	27.8	28.8	29.1	30.4	31.4	32.4	33.3	33.9	34.6	35.5	36.3	37.0	38.0	10.2
BE	17.3	18.4	19.0	20.3	21.4	23.0	23.9	26.0	26.7	28.2	29.7	30.6	31.5	32.9	33.7	16.4
BG	20.2	22.0	23.7	24.5	25.8	25.6	28.4	30.3	32.2	32.5	33.8	33.8	34.4	35.2	36.4	16.2
CZ	30.3	31.0	32.6	33.5	33.7	34.8	35.5	36.3	36.7	36.2	35.3	35.5	35.6	36.6	37.3	7.0
DK	41.6	42.9	44.1	45.9	44.8	45.0	45.3	44.6	44.0	43.6	43.6	43.7	43.4	43.6	44.1	2.5
DE	26.4	27.8	28.2	28.9	29.5	31.7	32.8	34.2	35.6	36.9	38.6	41.1	42.6	44.8	46.8	20.4
EE	36.5	37.4	40.4	40.8	43.7	45.4	48.3	49.1	48.6	47.4	45.5	48.3	49.9	51.4	51.5	15.0
IE	25.1	26.3	28.2	30.0	31.1	33.3	35.2	36.2	37.1	36.7	37.2	37.2	36.8	37.3	37.9	12.8
EL	20.1	19.3	19.9	20.9	20.4	21.3	22.2	23.1	24.2	24.9	25.2	24.4	22.3	22.1	22.3	2.2
ES	16.3	17.1	18.0	19.2	20.7	22.9	24.1	26.0	27.1	27.7	29.0	30.3	30.4	30.2	30.7	14.4
FR	27.4	28.4	29.6	31.9	31.6	33.6	34.1	34.8	35.2	35.5	36.1	36.8	38.0	38.0	38.6	11.2
HR	:	:	18.8	19.8	22.8	23.3	24.7	24.7	26.7	29.0	28.5	28.0	27.9	28.3	27.1	8.3
IT	15.3	16.1	17.2	18.5	19.2	19.8	20.8	21.8	22.8	23.3	24.1	25.5	26.9	28.1	29.6	14.3
CY	29.3	30.5	30.9	33.0	33.5	32.0	33.4	36.1	36.3	37.8	39.0	38.0	36.2	34.4	33.6	4.3
LV	27.5	30.1	34.3	32.9	35.0	36.8	41.4	43.6	45.2	41.6	38.4	40.2	41.9	43.5	45.3	17.8
LT	32.4	30.9	32.8	34.0	33.5	34.2	35.6	37.7	37.3	38.0	37.2	39.8	41.7	42.1	44.9	12.5
LU	18.1	17.0	19.7	20.6	21.6	23.6	27.7	28.7	27.2	27.5	29.0	29.1	31.8	31.4	33.1	15.0
HU	20.6	21.0	23.0	25.2	27.2	28.3	26.9	26.8	26.7	27.0	28.6	29.7	30.0	29.9	31.6	11.0
MT	10.1	10.1	11.2	11.5	10.6	11.3	11.8	12.0	13.0	12.9	14.0	13.4	15.1	17.4	18.4	8.3
NL	26.8	28.8	30.3	31.0	32.1	33.7	35.0	37.3	39.0	40.3	39.2	39.9	40.8	40.7	40.7	13.9
AT	22.1	23.0	24.4	25.3	23.4	25.6	27.8	29.6	31.0	31.7	33.5	33.9	34.7	35.7	36.5	14.4
PL	26.0	25.2	23.7	23.3	22.5	23.6	24.1	25.2	26.9	28.1	29.4	30.6	31.1	31.3	31.9	5.9
PT	36.8	37.4	38.8	38.6	38.0	39.6	39.3	40.1	40.0	39.6	40.4	37.3	37.6	37.2	37.4	0.6
RO	47.6	46.6	36.4	37.9	34.5	34.7	35.6	35.8	36.4	35.5	34.3	34.0	34.7	34.6	34.5	-13.1
SI	19.7	22.2	23.6	22.5	26.4	27.2	28.3	28.8	29.5	31.9	30.6	29.4	30.2	29.9	32.8	13.1
SK	20.4	21.7	21.5	23.0	24.0	26.7	28.2	29.6	31.6	31.3	32.2	34.0	34.2	34.6	35.0	14.6
FI	39.5	41.0	41.8	42.6	42.8	44.2	45.7	46.3	46.7	46.7	46.5	46.2	47.0	46.6	46.4	6.9
SE	49.3	50.1	51.3	52.0	51.8	51.2	51.6	51.8	51.4	50.9	49.9	50.7	51.1	50.7	51.0	1.7
UK	36.9	37.8	38.7	39.5	40.3	40.7	41.6	41.7	42.2	42.6	43.0	43.4	43.7	44.7	45.6	8.7

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 4a: Rates of temporary employment of 50-74 years old - 2014

	Temporary Employment			Ratios	
	Total	Males	Females	Age	Gender
EU28	7.2	7.1	7.2	0.56	1.01
BE	3.7	3.3	4.3	0.48	1.30
BG	4.8	5.3	4.3	1.00	0.81
CZ	8.3	7.5	9.2	0.97	1.23
DK	3.7	3.3	4.2	0.49	1.27
DE	4.1	3.9	4.3	0.39	1.10
EE	2.2	3.0	1.5	0.85	0.50
IE	5.9	6.9	5.1	0.82	0.74
EL	7.4	6.7	8.3	0.63	1.24
ES	12	11.6	12.3	0.48	1.06
FR	8.7	7.3	10.0	0.64	1.37
HR	8.5	9.5	7.4	0.52	0.78
IT	6.2	6.5	5.9	0.45	0.91
CY	10.1	7.0	13.5	0.50	1.93
LV	3.1	4.1	2.3	1.15	0.56
LT	2.4	3.3	:	1.14	:
LU	4.6	5.1	3.8	0.69	0.75
HU	9.9	11.5	8.5	1.03	0.74
MT	6.5	5.6	8.4	1.18	1.50
NL	8.9	9.5	8.2	0.51	0.86
AT	2.9	3.0	2.7	0.50	0.90
PL	18.2	20.5	15.7	0.67	0.77
PT	11.5	12.5	10.5	0.54	0.84
RO	0.8	:	:	0.62	:
SI	8.1	8.7	7.4	0.55	0.85
SK	6.8	6.8	6.8	0.88	1.00
FI	7.9	6.5	9.0	0.56	1.38
SE	9.9	10.0	9.8	0.73	0.98
UK	5.4	5.1	5.6	1.10	1.10

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 4b: Evolution of temporary employment rates of aged 50 to 74 years old since 2000's – by gender

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014-oldest
Total	EU28	:	:	6.3	6.3	6.4	6.7	7.1	7.2	7.1	7.0	7.2	7.2	7.1	7.1	7.2	0.9
	BE	4.2	3.6	3.7	4.4	3.8	4.3	4.4	4.5	3.7	3.4	3.3	4.0	3.2	3.5	3.7	0.0
	BG	:	6.4	5.1	6.3	7.5	6.5	6.6	5.4	5.3	5.4	4.1	4.2	4.4	5.3	4.8	-0.3
	CZ	13.6	12.4	12.0	12.2	12.2	11.1	11.4	12.1	11.9	12.2	10.8	8.8	8.9	8.9	8.3	-3.7
	DK	4.5	4.4	4.6	5.0	4.8	4.8	5.0	4.9	3.9	3.5	3.8	3.7	3.6	3.9	3.7	-0.9
	DE	4.5	4.4	4.2	4.0	3.9	4.4	4.7	4.8	4.8	4.8	5.0	4.8	4.7	4.3	4.1	-0.1
	EE	:	:	:	:	:	2.1	2.0	1.5	1.3	1.2	2.3	3.7	2.3	2.4	2.2	
	IE	3.5	2.9	3.5	3.0	1.4	2.0	3.7	5.2	5.3	5.4	6.1	6.3	6.1	6.3	5.9	2.4
	EL	8.4	7.9	7.3	7.0	6.1	7.1	6.5	6.1	6.4	6.8	7.4	7.5	6.4	7.0	7.4	0.1
	ES	14.1	14.1	14.8	14.6	14.0	15.7	16.4	15.4	14.1	12.0	11.8	11.8	11.2	11.3	12.0	-2.8
	FR	5.6	5.7	5.4	5.6	5.1	5.8	7.0	7.1	7.9	7.8	8.0	8.0	8.2	8.5	8.7	3.3
	HR	:	:	3.6	4.7	4.4	4.9	5.0	4.2	4.7	4.9	5.0	5.3	4.6	5.4	8.5	4.9
	IT	5.5	5.3	5.7	4.7	6.3	6.1	6.3	6.3	6.0	5.8	6.3	6.5	6.6	6.3	6.2	0.5
	CY	5.2	4.9	4.2	5.9	6.8	5.6	4.4	5.3	6.4	6.1	6.0	6.4	7.2	8.7	10.1	5.9
	LV	5.0	:	9.7	10.0	6.5	5.2	5.2	3.2	2.6	3.6	6.8	6.6	4.2	4.5	3.1	-6.6
	LT	:	4.7	6.4	4.9	5.6	3.5	3.8	3.0	2.0	1.7	2.0	2.0	1.5	2.1	2.4	-4.0
	LU	:	:	2.0	:	2.1	1.7	2.2	2.5	1.5	2.5	3.0	3.2	3.5	3.9	4.6	2.6
	HU	5.4	5.1	5.7	5.3	4.7	4.7	4.9	5.1	5.5	5.9	7.1	6.8	7.9	9.4	9.9	4.2
	MT	:	:	:	:	:	3.4	2.7	3.3	3.6	2.5	3.2	4.3	5.7	6.3	6.5	
	NL	6.9	6.2	6.4	6.5	7.0	6.2	7.5	7.8	8.1	8.3	8.1	7.8	8.3	8.6	8.9	2.5
AT	1.9	2.8	1.6	1.9	4.0	3.1	2.9	2.5	2.8	3.2	2.8	2.4	3.0	2.9	2.9	1.3	
PL	6.5	8.8	10.5	10.4	12.6	15.3	17.1	18.6	18.9	18.9	18.9	18.3	18.0	17.7	18.2	7.7	
PT	11.5	9.9	10.6	10.4	10.2	8.7	10.2	11.1	10.4	10.6	11.0	11.3	11.0	10.4	11.5	0.9	
RO	2.1	1.9	0.6	1.5	2.1	1.5	1.1	1.0	0.8	0.7	0.7	0.9	1.0	0.9	0.8	0.2	
SI	7.9	5.4	7.1	5.4	8.8	7.9	7.7	7.6	6.2	6.9	7.8	8.5	7.7	8.3	8.1	1.0	
SK	5.1	6.6	6.0	6.0	6.7	6.1	5.5	4.4	4.0	4.0	5.3	5.8	5.7	6.1	6.8	0.8	

	FI	7.0	7.3	7.8	7.2	7.1	7.3	8.1	7.9	7.1	7.5	8.0	7.5	8.1	7.9	7.9	0.1
	SE	8.0	8.1	8.1	7.3	7.4	7.2	8.1	8.4	7.5	7.3	8.2	8.6	8.3	9.1	9.9	1.8
	UK	6.2	6.3	5.5	5.6	5.7	5.2	4.9	4.9	4.7	5.0	5.0	5.3	5.4	5.4	5.4	-0.1
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014-oldest
Males	EU28	:	:	6.0	6.0	6.1	6.6	6.9	6.9	6.7	6.7	7.0	7.0	6.9	6.9	7.1	1.1
	BE	3.1	2.6	2.9	2.7	1.8	2.8	2.9	2.9	2.3	2.5	2.3	3.0	2.8	3.1	3.3	0.4
	BG	:	7.2	5.6	7.2	7.9	6.8	6.8	5.2	5.4	5.4	4.3	4.5	4.7	5.9	5.3	-0.3
	CZ	10.9	10.1	9.6	10.0	9.5	9.4	9.5	9.6	9.6	9.9	8.9	7.5	8.0	7.3	7.5	-2.1
	DK	3.7	3.4	4.5	3.9	4.7	4.2	4.4	4.0	3.2	3.0	3.6	3.6	3.1	3.4	3.3	-1.2
	DE	4.4	4.2	4.2	4.1	4.1	4.6	4.8	4.9	4.9	4.9	4.9	4.7	4.6	4.2	3.9	-0.3
	EE	:	:	:	:	:	2.9	2.7	1.9	2.1	:	3.1	4.9	2.8	3.1	3.0	
	IE	2.1	1.9	2.2	2.2	:	1.7	3.0	4.8	4.7	4.7	5.8	6.2	5.8	7.4	6.9	4.7
	EL	6.9	6.8	6.5	6.0	4.8	5.7	5.3	5.4	5.9	5.6	6.4	6.3	5.5	6.0	6.7	0.2
	ES	13.4	13.2	14.0	14.0	12.9	14.1	14.5	13.6	12.5	10.7	10.7	10.4	9.5	10.1	11.6	-2.4
	FR	5.3	4.8	4.1	4.0	3.6	5.0	6.3	6.0	6.4	6.9	7.3	7.8	7.7	7.3	7.3	3.2
	HR	:	:	4.9	5.3	4.9	6.1	5.8	4.6	5.1	5.7	5.0	5.9	5.3	6.9	9.5	4.6
	IT	5.4	5.0	5.6	4.3	5.7	5.8	5.9	5.6	5.8	5.6	6.2	6.1	6.6	6.3	6.5	0.9
	CY	4.6	3.5	3.2	3.6	4.3	3.8	3.6	3.2	4.3	3.9	4.2	3.9	5.3	5.7	7.0	3.8
	LV	6.5	:	11.6	14.5	8.4	7.0	6.7	3.8	3.9	5.7	9.7	7.9	5.0	5.0	4.1	-7.5
	LT	:	6.6	8.1	6.5	7.9	4.7	:	4.0	:	:	:	:	:	3.0	3.3	-4.8
	LU	:	:	:	:	:	:	:	:	:	2.3	2.6	2.8	3.2	3.7	5.1	
	HU	5.7	5.9	6.3	5.7	5.7	5.6	5.9	6.0	5.9	6.4	8.2	7.4	9.2	10.9	11.5	5.2
	MT	:	:	:	:	:	3.0	2.4	3.2	3.4	2.0	2.7	3.6	5.4	5.7	5.6	
	NL	4.8	4.2	4.0	5.0	5.5	5.0	6.6	6.7	7.2	7.6	7.6	7.2	8.2	8.6	9.5	5.5
AT	1.7	1.6	:	2.0	3.6	3.2	2.8	2.6	2.7	3.5	2.9	2.3	2.8	3.1	3.0		
PL	7.2	10.1	12.0	12.6	15.1	17.6	19.2	20.0	19.5	19.8	20.0	20.0	19.6	19.3	20.5	8.5	
PT	10.8	8.0	8.7	10.1	10.2	7.9	9.2	9.9	9.7	10.2	11.0	11.2	11.7	11.0	12.5	3.8	
RO	2.0	1.8	0.5	1.9	2.4	1.7	1.1	:	:	:	:	:	1.3	0.9	:		
SI	7.0	5.1	6.5	5.1	9.0	7.1	7.5	7.8	6.0	6.9	7.4	8.2	8.0	8.5	8.7	2.2	

	SK	3.7	5.3	6.1	5.1	5.8	5.1	4.4	3.3	3.7	3.7	5.2	5.5	5.2	5.5	6.8	0.7
	FI	5.8	5.7	6.2	5.3	6.4	6.1	6.4	6.6	5.4	5.8	7.0	6.8	7.0	7.1	6.5	0.3
	SE	6.9	8.2	8.4	6.9	7.5	7.8	8.6	8.2	7.2	7.1	8.2	8.6	8.1	9.0	10.0	1.6
	UK	6.2	5.7	5.5	5.5	5.4	5.1	4.5	4.8	4.3	4.7	4.9	4.9	5.0	5.2	5.1	-0.4
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014-oldest
Females	EU28	:	:	6.7	6.6	6.8	6.8	7.3	7.6	7.6	7.3	7.4	7.4	7.3	7.3	7.2	0.5
	BE	6.2	5.4	5.2	7.1	6.8	6.6	6.4	6.7	5.5	4.6	4.6	5.2	3.7	4.0	4.3	-0.9
	BG	:	5.3	4.5	5.3	7.1	6.1	6.3	5.7	5.2	5.4	4.0	3.9	4.2	4.8	4.3	-0.2
	CZ	16.9	15.5	15.0	14.8	15.4	13.1	13.6	14.9	14.6	14.8	12.9	10.3	10.1	10.7	9.2	-5.8
	DK	5.5	5.5	4.6	6.0	5.0	5.5	5.6	5.8	4.6	3.9	3.9	3.8	4.1	4.5	4.2	-0.4
	DE	4.7	4.7	4.2	4.0	3.7	4.2	4.5	4.6	4.7	4.7	5.1	5.0	4.7	4.5	4.3	0.1
	EE	:	:	:	:	:	:	:	:	:	:	1.8	2.9	2.0	1.9	1.5	
	IE	5.7	4.4	5.3	3.9	:	2.3	4.4	5.6	5.9	6.1	6.3	6.4	6.3	5.4	5.1	-0.2
	EL	12.2	10.7	9.1	9.4	8.8	10.0	8.8	7.6	7.4	8.8	9.2	9.4	7.8	8.4	8.3	-0.8
	ES	15.7	16.3	16.3	15.8	16.1	18.4	19.7	18.3	16.5	13.7	13.2	13.4	13.2	12.6	12.3	-4.0
	FR	5.9	6.6	6.8	7.2	6.6	6.5	7.6	8.1	9.3	8.7	8.7	8.3	8.7	9.7	10.0	3.2
	HR	:	:	:	3.7	3.5	3.1	3.8	3.6	4.3	3.9	4.9	4.5	3.8	3.7	7.4	
	IT	5.7	5.9	5.9	5.3	7.4	6.6	7.1	7.3	6.4	6.2	6.4	6.9	6.6	6.2	5.9	0.0
	CY	6.1	7.0	5.8	9.2	10.2	8.3	5.5	8.1	9.4	9.0	8.3	9.4	9.4	12.2	13.5	7.7
	LV	3.4	:	8.1	:	:	3.7	3.9	2.6	1.5	2.1	4.7	5.6	3.6	4.0	2.3	-5.8
	LT	:	:	4.9	:	:	:	:	:	:	:	:	:	:	:	:	:
	LU	:	:	:	:	:	:	:	4.7	:	:	3.6	3.9	3.9	4.3	3.8	
	HU	5.1	4.2	5.0	4.9	3.8	3.9	3.9	4.2	5.2	5.5	6.1	6.2	6.7	8.1	8.5	3.5
	MT	:	:	:	:	:	:	:	:	:	:	:	6.6	6.6	7.6	8.4	
	NL	10.5	9.7	10.4	8.8	9.4	7.9	8.7	9.3	9.4	9.2	8.7	8.6	8.3	8.6	8.2	-2.2
AT	:	4.8	:	:	4.4	3.0	2.9	2.5	2.8	2.8	2.7	2.6	3.2	2.7	2.7		
PL	5.7	7.2	8.8	7.9	9.7	12.2	14.3	16.6	18.0	17.9	17.6	16.3	16.2	15.8	15.7	6.9	
PT	12.4	12.5	13.0	10.7	10.2	9.6	11.4	12.3	11.3	11.1	11.0	11.4	10.2	9.8	10.5	-2.5	
RO	2.2	2.0	0.8	0.7	:	:	:	:	:	:	:	:	:	:	:	:	

	SI	9.4	5.9	8.0	5.9	8.7	9.1	7.8	7.4	6.5	7.0	8.2	8.7	7.3	8.2	7.4	-0.6
	SK	7.0	8.4	5.9	7.2	8.0	7.4	7.0	5.9	4.4	4.3	5.4	6.2	6.2	6.8	6.8	0.9
	FI	8.1	8.8	9.2	8.8	7.7	8.4	9.6	9.0	8.5	8.8	8.9	8.1	8.9	8.5	9.0	-0.2
	SE	9.0	8.1	7.9	7.7	7.3	6.5	7.6	8.6	7.9	7.5	8.2	8.7	8.5	9.2	9.8	1.9
	UK	6.2	6.9	5.7	5.6	6.0	5.2	5.2	5.1	5.2	5.2	5.2	5.6	5.9	5.5	5.6	-0.1

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 5a: Part-time employment rates of aged 50 to 74 years old - 2014

	Part-time employment			Ratios	
	Total	Males	Females	Age	Gender
EU28	23.0	12.0	36.1	1.31	3.01
BE	30.6	14.4	51.0	1.46	3.54
BG	3.3	2.4	4.1	1.65	1.71
CZ	8.8	6.0	12.2	1.87	2.03
DK	21.7	13.1	31.9	1.28	2.44
DE	31.5	13.1	52.6	1.22	4.02
EE	12.8	10	15.2	2.00	1.52
IE	26.9	14.6	43.7	1.39	2.99
EL	7.9	5.6	11.5	0.85	2.05
ES	12.6	4.9	22.4	0.80	4.57
FR	21.6	10.1	33.5	1.27	3.32
HR	9.3	7.9	11.2	2.27	1.42
IT	15.2	7.9	26.0	0.80	3.29
CY	17.2	14.3	21.3	1.43	1.49
LV	10.1	6.8	12.8	1.84	1.88
LT	11.3	8.2	14.0	1.57	1.71
LU	22.8	8.4	43.9	1.35	5.23
HU	9.8	7.8	12.0	1.96	1.54
MT	19.5	12.3	37.9	1.50	3.08
NL	50	27.6	80.4	1.17	2.91
AT	29.2	13.4	48.6	1.05	3.63
PL	11.2	8.2	15.1	2.11	1.84
PT	20.3	18.8	22.1	2.78	1.18
RO	16.3	13.2	20.1	2.43	1.52
SI	13.4	10.7	16.6	1.94	1.55
SK	5.8	4.1	7.9	1.32	1.93
FI	17.0	15.7	18.2	1.77	1.16
SE	27.6	18.6	37.9	1.32	2.04
UK	32.0	17.8	48.6	1.49	2.73

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 5b: Evolution of part-time employment rates of 50 to 74 years old since 2000's – by gender

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest	
Total	EU28	:	:	19.5	20.0	20.5	20.6	20.9	21.1	21.3	21.6	21.9	22.3	22.6	22.9	23.0	3.5	
	BE	21.1	18.9	20.6	24.0	25.6	25.3	27.1	27.2	28.6	29.9	30.8	32.1	32.4	31.4	30.6	9.5	
	BG	:	4.9	5.4	3.9	4.8	3.4	3.2	3.1	4.1	3.7	3.4	3.1	3.3	3.3	3.3	-1.6	
	CZ	8.9	8.2	8.3	8.4	8.3	7.5	7.6	8.1	7.7	8.3	8.4	8.0	8.8	9.2	8.8	-0.1	
	DK	20.7	18.7	19.3	19.0	21.2	20.4	21.7	22.9	23.4	24.7	24.7	23.4	22.7	21.0	21.7	1.0	
	DE	22.6	23.7	23.8	25.1	25.4	27.4	29.0	29.3	29.3	29.3	29.4	29.5	30.4	30.6	31.6	31.5	8.9
	EE	12.0	11.7	12.9	15.7	14.6	11.6	12.2	11.5	10.1	13.8	15.5	15.5	14.5	14.2	12.8	0.8	
	IE	20.1	20.1	21.0	21.2	20.6	:	21.7	22.5	23.6	25.6	26.8	27.6	28.0	28.5	26.9	6.8	
	EL	5.0	4.5	5.0	4.5	4.5	5.1	5.7	6.0	6.0	5.9	6.1	6.7	7.1	7.5	7.9	2.9	
	ES	6.9	7.2	7.1	7.0	7.5	10.9	10.7	10.6	10.8	10.8	10.8	11.1	11.6	12.3	12.6	5.7	
	FR	18.0	17.6	17.2	19.3	18.2	18.7	18.4	18.9	18.7	19.3	20.0	20.6	20.9	21.1	21.6	3.6	
	HR	:	:	17.3	16.6	17.2	18.9	17.8	14.5	16.4	15.7	14.9	14.7	12.6	11.8	9.3	-8.0	
	IT	7.5	7.6	7.1	7.3	11.2	10.4	10.8	10.9	11.9	11.4	12.1	12.7	13.9	14.8	15.2	7.7	
	CY	13.8	14.9	12.4	14.9	14.2	14.6	11.5	11.3	11.8	11.0	12.0	12.8	13.1	15.3	17.2	3.4	
	LV	14.0	14.3	13.5	15.1	14.9	11.8	10.4	9.6	9.6	10.6	11.4	11.2	12.1	11.0	10.1	-3.9	
	LT	10.7	9.8	12.2	12.2	10.9	10.5	14.6	13.2	8.9	10.8	11.1	11.4	11.4	11.6	11.3	0.6	
	LU	12.7	10.2	10.1	13.9	18.7	19.8	20.0	21.6	19.8	20.9	21.4	22.5	23.9	24.9	22.8	10.1	
	HU	7.5	6.1	6.2	7.9	8.6	6.9	6.9	7.5	8.8	9.1	9.2	9.8	10.6	10.0	9.8	2.3	
	MT	7.8	7.9	9.2	9.3	7.9	10.0	10.1	10.7	12.3	14.3	14.9	15.9	17.3	18.3	19.5	11.7	
	NL	41.1	43.1	44.7	45.3	46.4	47.4	47.6	48.2	49.1	49.4	49.7	49.6	49.6	50.6	50.0	8.9	
	AT	17.1	17.7	19.0	19.1	21.3	22.9	23.8	24.9	26.2	27.3	27.3	27.5	28.2	28.9	29.2	12.1	
	PL	21.1	19.6	19.9	18.3	18.7	17.4	15.8	15.2	14.5	14.3	13.6	12.6	11.9	11.4	11.2	-9.9	
	PT	21.9	23.8	22.6	22.5	22.5	21.7	22.6	22.6	21.5	20.7	20.2	23.0	23.3	21.8	20.3	-1.6	
	RO	24.5	26.4	19.7	20.3	16.6	16.1	14.4	15.3	16.2	15.9	17.7	17.0	16.2	16.4	16.3	-8.2	
SI	12.9	11.6	12.0	10.8	16.5	14.0	14.3	15.3	12.1	13.9	15.4	13.3	11.8	12.4	13.4	0.5		
SK	4.0	5.0	4.3	5.2	5.4	4.9	4.9	4.4	3.8	5.4	5.4	5.8	5.8	6.2	5.8	1.8		
FI	13.8	13.9	14.2	15.5	16.2	15.5	15.3	16.1	14.9	15.5	16.4	16.9	17.2	17.0	17.0	3.2		

	SE	25.6	25.0	25.3	24.0	25.3	26.6	28.0	28.1	28.6	28.7	29.0	28.8	28.2	27.5	27.6	2.0
	UK	30.9	30.8	31.1	31.4	31.8	30.5	30.5	30.8	30.9	31.1	31.6	31.9	32.1	31.4	32.0	1.1
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
Males	EU28	:	:	9.4	9.7	10.0	10.2	10.4	10.5	10.6	10.9	11.2	11.6	12.0	12.1	12.0	2.6
	BE	8.4	8.1	9.1	11.2	12.9	13.2	13.2	12.9	14.1	14.6	15.4	16.4	16.1	15.4	14.4	6.0
	BG	:	4.2	4.2	3.5	4.8	2.7	2.2	2.2	3.2	3.0	2.8	2.7	2.7	2.4	2.4	-1.8
	CZ	5.6	5.0	4.8	5.4	5.1	4.6	4.6	5.0	4.7	5.5	5.4	5.1	5.9	5.9	6.0	0.4
	DK	7.7	7.3	10.3	9.6	10.6	10.9	11.7	12.4	13.1	13.8	13.5	13.2	13.4	12.0	13.1	5.4
	DE	6.7	7.3	7.7	8.4	8.3	9.9	11.5	11.6	11.3	11.7	11.3	12.4	12.9	13.0	13.1	6.4
	EE	:	9.3	7.9	9.4	10.5	7.3	7.1	7.0	7.0	10.8	10.9	8.3	8.0	8.7	10.0	0.7
	IE	8.9	8.2	8.7	8.3	7.7	:	8.7	9.8	10.4	12.6	13.3	14.2	15.4	16.2	14.6	5.7
	EL	2.6	2.4	2.5	2.5	2.2	2.2	3.0	3.1	3.5	3.2	3.4	4.2	4.2	5.0	5.6	3.0
	ES	2.2	2.2	1.9	1.9	1.9	3.6	3.9	3.6	3.6	3.8	3.8	4.1	4.6	5.0	4.9	2.7
	FR	7.0	6.2	6.4	8.1	7.3	7.5	7.4	7.2	7.0	7.8	9.0	9.4	9.5	9.5	10.1	3.1
	HR	:	:	12.6	11.2	12.4	13.0	13.2	9.9	12.1	11.3	10.9	11.6	10.4	9.8	7.9	-4.7
	IT	4.6	4.4	4.4	3.7	6.7	5.7	5.7	5.7	6.4	5.5	5.9	6.3	7.3	7.9	7.9	3.3
	CY	9.4	9.7	8.9	11.1	9.7	10.0	7.3	8.3	7.9	6.8	9.0	9.6	10.6	12.3	14.3	4.9
	LV	12.9	:	11.0	8.7	12.0	10.1	8.1	7.3	7.4	9.4	9.7	8.9	9.6	8.3	6.8	-6.1
	LT	8.6	8.8	10.7	9.8	9.4	8.5	12.1	11.6	6.5	8.9	9.4	9.1	9.3	9.4	8.2	-0.4
	LU	2.9	:	:	2.3	4.3	3.4	2.9	3.1	3.8	9.7	7.6	7.9	8.1	10.3	8.4	5.5
	HU	5.3	4.2	4.4	5.8	7.0	5.5	5.5	5.9	6.7	7.2	7.0	8.1	8.4	8.3	7.8	2.5
	MT	:	:	:	:	:	6.3	5.8	5.5	6.5	8.2	8.2	9.8	11.0	11.8	12.3	6.0
	NL	20.2	22.0	24.2	23.5	24.5	24.7	25.4	26.0	26.4	26.7	27.1	26.7	26.6	28.3	27.6	7.4
AT	6.3	6.6	7.3	7.0	7.0	9.1	9.6	10.8	12.3	12.4	12.4	12.1	12.1	12.9	13.4	7.1	
PL	19.0	17.5	17.6	15.2	15.3	13.7	12.4	11.4	10.7	10.8	10.0	9.3	8.7	8.4	8.2	-10.8	
PT	13.8	15.6	14.9	15.1	15.2	14.9	16.2	15.8	14.2	14.1	14.6	19.0	20.5	19.8	18.8	5.0	
RO	20.3	21.4	16.5	17.7	14.1	14.2	12.5	13.0	13.7	13.4	15.6	14.6	13.6	13.5	13.2	-7.1	
SI	10.4	9.2	9.5	7.6	13.4	11.3	11.3	12.3	9.6	11.6	12.7	10.1	8.9	9.7	10.7	0.3	
SK	2.8	3.5	3.3	3.1	3.4	2.6	2.6	1.9	2.2	3.8	3.6	3.9	4.0	4.4	4.1	1.3	
FI	11.3	11.3	11.1	12.6	13.5	13.2	12.5	13.7	12.7	12.2	13.8	14.6	15.1	14.8	15.7	4.4	

	SE	16.3	15.3	15.5	14.0	15.3	15.8	16.4	16.3	16.9	17.5	18.5	18.0	17.7	18.1	18.6	2.3
	UK	13.9	13.5	13.8	15.3	15.6	15.4	15.1	15.9	16.4	16.4	17.0	17.4	18.4	17.7	17.8	3.9
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
Females	EU28	:	:	33.9	34.3	34.8	34.6	34.9	35.2	35.2	35.3	35.3	35.5	35.6	36.0	36.1	2.2
	BE	44.5	38.6	40.6	45.9	46.3	45.1	48.8	48.9	49.9	51.6	52.3	53.3	53.9	51.9	51.0	6.5
	BG	:	5.8	6.9	4.4	4.8	4.4	4.4	4.1	5.1	4.4	4.0	3.5	4.0	4.3	4.1	-1.7
	CZ	13.6	12.8	13.1	12.5	12.4	11.4	11.6	12.2	11.6	12.0	12.1	11.6	12.5	13.3	12.2	-1.4
	DK	36.7	32.4	31.0	30.3	34.5	31.9	34.0	35.6	36.1	38.0	37.8	35.3	33.7	31.5	31.9	-4.8
	DE	46.2	46.9	46.3	47.7	48.1	49.6	51.2	51.5	51.5	50.9	51.1	51.6	51.5	53.2	52.6	6.4
	EE	17.3	13.7	16.7	20.8	17.7	14.8	16.3	15.0	12.7	16.1	18.9	21.1	19.7	18.7	15.2	-2.1
	IE	44.7	45.2	45.4	45.1	43.8	:	43.1	43.3	44.3	44.7	45.1	45.5	44.7	45.2	43.7	-1.0
	EL	9.9	8.9	10.2	8.8	9.4	10.9	11.2	11.6	10.8	10.9	10.9	10.8	12.0	11.4	11.5	1.6
	ES	18.4	19.2	18.7	18.2	18.7	24.5	23.4	22.8	22.9	21.7	20.9	20.7	20.9	21.6	22.4	4.0
	FR	31.5	31.7	30.5	32.4	31.2	31.2	30.5	31.6	31.3	31.7	31.8	32.6	33.0	33.4	33.5	2.0
	HR	:	:	24.3	25.0	23.9	27.0	24.0	21.3	22.3	21.4	20.3	18.9	15.6	14.3	11.2	-13.1
	IT	14.2	14.5	13.0	14.5	19.7	19.0	20.0	20.2	21.3	21.3	22.3	22.9	24.1	25.0	26.0	11.8
	CY	22.4	24.6	18.8	21.7	21.9	23.0	18.7	16.3	18.1	17.7	16.5	17.5	16.9	19.8	21.3	-1.1
	LV	15.1	17.2	15.8	21.0	17.6	13.4	12.5	11.7	11.6	11.5	12.6	13.1	14.1	13.3	12.8	-2.3
	LT	12.6	10.7	13.6	14.6	12.5	12.6	16.9	14.6	11.2	12.5	12.7	13.3	13.3	13.6	14.0	1.4
	LU	32.7	28.1	27.9	36.1	44.5	46.9	44.8	47.0	43.7	39.2	42.9	44.6	46.6	46.7	43.9	11.2
	HU	10.1	8.3	8.1	10.1	10.4	8.4	8.5	9.3	11.0	11.3	11.4	11.5	12.8	11.9	12.0	1.9
	MT	:	:	:	27.6	:	24.4	26.1	29.7	31.9	34.8	37.0	36.8	36.7	35.1	37.9	10.3
	NL	77.7	78.9	79.6	80.6	81.0	81.9	80.8	80.5	81.1	81.2	81.3	80.4	80.4	80.8	80.4	2.7
AT	35.0	35.4	36.3	36.7	42.1	42.2	42.8	43.8	44.6	46.5	46.3	46.7	48.2	48.8	48.6	13.6	
PL	23.7	22.3	22.8	22.1	23.3	22.4	20.5	20.4	19.8	19.0	18.3	16.8	16.0	15.4	15.1	-8.6	
PT	32.6	34.6	32.4	31.9	31.6	29.8	30.3	30.7	30.2	28.6	26.5	27.8	26.7	24.2	22.1	-10.5	
RO	29.0	31.7	23.1	23.1	19.4	18.3	16.7	18.2	19.3	18.9	20.3	19.8	19.4	19.8	20.1	-8.9	
SI	17.0	15.4	15.7	15.8	21.0	17.9	18.6	19.6	15.4	17.1	19.1	17.6	15.6	15.9	16.6	-0.4	
SK	5.7	7.2	5.8	8.1	8.2	8.0	8.3	7.8	6.0	7.6	7.9	8.1	7.9	8.3	7.9	2.2	
FI	16.4	16.5	17.5	18.5	18.9	17.8	18.2	18.3	17.1	18.6	19.0	19.3	19.2	19.1	18.2	1.8	

	SE	36.1	35.9	36.3	35.0	36.2	38.7	41.0	41.3	41.9	41.4	41.1	41.0	40.1	38.1	37.9	1.8
	UK	52.6	52.8	52.7	51.8	52.0	49.5	49.6	49.3	49.1	49.1	49.3	49.0	48.2	47.6	48.6	-4.0

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 5c: Rates of involuntary part-time of aged 50 to 74 years - 2014

	Involuntary part-time			Ratios	
	Total	Males	Females	Age	Gender
EU28	21.7	22.2	21.5	0.43	0.97
BE	5.2	5.7	5.1	0.27	0.89
BG	59.9	60.5	59.6	0.93	0.99
CZ	11.4	6.9	14.3	0.26	2.07
DK	16.6	10.2	19.8	0.45	1.94
DE	14.5	15.4	14.3	0.57	0.93
EE	19.6	11.8	23.9	0.74	2.03
IE	36.7	51.7	30.0	0.72	0.58
EL	50.9	54.3	48.5	0.67	0.89
ES	57.9	53.7	59.2	0.71	1.10
FR	37.1	31.7	38.5	0.56	1.21
HR	8.8	10.8	7.0	0.28	0.65
IT	56.0	58.1	55.0	0.69	0.95
CY	45.8	45.4	46.2	0.57	1.02
LV	34.9	32.6	35.9	0.65	1.10
LT	26.7	:	28.1	:	:
LU	9.6	:	10.5	:	:
HU	23.3	23.5	23.1	0.41	0.98
MT	10.2	12.2	8.6	0.31	0.70
NL	8.6	10.9	7.7	0.44	0.71
AT	10.6	9.8	10.9	0.51	1.11
PL	18.5	17.8	19	0.43	1.07
PT	24.2	15.3	32.9	0.27	2.15
RO	22.7	30.8	16	0.38	0.52
SI	2.9	:	3.1	:	:
SK	23.0	24.5	22.1	0.58	0.90
FI	19.3	15.2	22.6	0.34	1.49
SE	15.8	10.9	18.4	0.32	1.69
UK	12.1	15.5	10.6	0.33	0.68

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 6a: Self-employment rates of aged 55 to 64 years old - 2014

	Self-employment rates			Ratios	
	Total	Males	Females	Age	Gender
EU28	9.0%	13.1%	5.2%	0.73	0.43
BE	6.8%	10.0%	3.8%	0.58	0.39
BG	6.1%	8.6%	3.9%	0.70	0.53
CZ	9.3%	13.6%	5.6%	0.55	0.46
DK	6.3%	9.4%	3.3%	0.89	0.36
DE	7.6%	10.7%	4.6%	0.94	0.45
EE	5.6%	8.5%	3.5%	0.67	0.54
IE	12.8%	21.7%	4.1%	0.86	0.19
EL	13.9%	19.4%	8.9%	0.69	0.51
ES	8.6%	12.1%	5.3%	0.63	0.46
FR	6.4%	9.5%	3.6%	0.70	0.41
HR	6.9%	10.8%	3.5%	0.74	0.37
IT	10.4%	16.3%	4.8%	0.62	0.32
CY	11.1%	17.8%	4.7%	0.72	0.28
LV	5.9%	7.5%	4.7%	0.64	0.87
LT	6.2%	8.3%	4.6%	0.66	0.74
LU	5.9%	8.7%	3.0%	0.75	0.35
HU	5.7%	8.6%	3.3%	0.65	0.47
MT	6.7%	11.7%	1.8%	0.59	0.16
NL	11.0%	15.1%	7.0%	0.81	0.47
AT	7.4%	10.2%	4.9%	0.73	0.51
PL	9.6%	14.4%	5.5%	0.60	0.45
PT	13.7%	19.6%	8.6%	1.23	0.50
RO	14.2%	20.5%	8.7%	0.89	0.49
SI	6.5%	9.9%	3.3%	0.58	0.36
SK	6.8%	10.1%	3.9%	0.42	0.45
FI	8.9%	12.7%	5.4%	0.91	0.45
SE	8.6%	12.8%	4.5%	1.06	0.35
UK	10.6%	15.1%	6.3%	0.78	0.44

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 6b: Evolution of self-employment rates of aged 55 to 64 years old since the early 2000's

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
EU28	:	:	23.6%	23.5%	22.9%	22.2%	21.6%	21.1%	20.7%	20.2%	20.3%	19.8%	19.5%	19.0%	18.8%	-4.8%
BE	25.9%	27.9%	23.9%	24.8%	21.6%	22.4%	22.9%	21.3%	20.5%	20.1%	19.5%	18.8%	18.6%	18.0%	17.5%	-8.4%
BG	21.6%	16.0%	17.7%	18.0%	16.6%	15.7%	15.1%	13.7%	13.9%	13.3%	13.1%	13.6%	12.8%	12.8%	13.5%	-8.1%
CZ	13.8%	14.5%	15.5%	15.7%	16.2%	15.5%	16.2%	16.4%	15.9%	17.5%	17.5%	18.2%	20.0%	19.1%	20.2%	6.4%
DK	14.7%	13.8%	12.3%	14.0%	12.3%	12.7%	11.9%	11.9%	12.2%	12.5%	11.1%	10.7%	11.1%	10.4%	10.4%	-4.3%
DE	13.8%	14.3%	14.5%	14.5%	14.3%	14.0%	13.7%	13.6%	13.4%	13.4%	13.3%	13.4%	13.6%	13.0%	13.0%	-0.7%
EE	:	:	:	7.6%	10.0%	4.7%	7.7%	8.9%	7.6%	7.4%	6.8%	7.3%	7.0%	7.8%	9.6%	2.0%
IE	32.2%	31.1%	30.2%	28.5%	27.9%	27.4%	26.5%	27.7%	28.1%	26.7%	26.2%	24.4%	24.3%	25.5%	25.1%	-7.1%
EL	54.8%	54.2%	54.5%	52.9%	51.4%	49.6%	47.5%	47.8%	47.9%	48.9%	47.1%	47.0%	45.2%	45.0%	45.3%	-9.4%
ES	30.0%	31.6%	30.2%	29.5%	29.3%	27.6%	27.7%	26.9%	26.4%	24.1%	23.4%	22.4%	21.9%	21.0%	20.1%	-9.9%
FR	18.4%	18.0%	18.0%	20.0%	18.8%	17.6%	18.2%	16.9%	16.6%	16.1%	16.2%	15.7%	15.4%	15.0%	15.2%	-3.2%
HR	:	:	36.7%	34.7%	32.8%	34.5%	31.7%	28.3%	29.9%	28.5%	27.7%	26.3%	23.6%	23.3%	20.6%	-16.1%
IT	38.5%	37.7%	36.9%	37.5%	39.0%	36.3%	34.2%	32.7%	32.0%	30.7%	30.5%	28.9%	27.2%	25.9%	24.9%	-13.7%
CY	29.5%	29.8%	29.7%	31.1%	31.4%	33.6%	30.6%	28.7%	25.7%	23.9%	23.2%	23.8%	23.5%	23.0%	23.5%	-6.0%
LV	13.6%	12.8%	12.2%	11.4%	10.0%	11.6%	11.5%	9.1%	8.5%	11.3%	10.6%	9.3%	9.6%	9.2%	9.6%	-3.9%
LT	18.7%	19.6%	20.3%	21.7%	19.7%	20.6%	18.2%	14.8%	10.7%	10.5%	9.7%	10.0%	10.8%	11.8%	11.7%	-7.0%
LU	20.2%	9.4%	14.9%	16.7%	12.8%	14.5%	14.0%	13.4%	11.7%	11.5%	15.0%	14.5%	12.6%	11.4%	14.7%	-5.5%
HU	19.8%	20.7%	20.4%	18.0%	20.0%	19.2%	18.0%	17.2%	17.8%	17.5%	16.9%	16.0%	16.4%	16.1%	16.1%	-3.7%
MT	19.1%	14.9%	18.5%	18.7%	18.2%	17.5%	20.4%	20.5%	20.3%	20.3%	19.9%	20.3%	22.1%	19.4%	16.9%	-2.2%
NL	20.8%	20.1%	20.3%	19.6%	18.9%	19.0%	19.0%	18.8%	19.0%	18.5%	19.9%	19.2%	19.1%	18.9%	19.1%	-1.7%
AT	20.7%	20.8%	20.6%	19.6%	20.5%	21.6%	19.4%	18.3%	19.3%	18.3%	18.7%	18.8%	17.3%	17.6%	17.6%	-3.1%
PL	32.6%	30.4%	30.7%	30.7%	31.7%	30.9%	28.8%	28.1%	26.4%	25.2%	25.1%	24.5%	24.2%	23.4%	23.2%	-9.4%
PT	41.2%	44.3%	45.7%	43.2%	42.1%	41.5%	40.0%	38.8%	37.4%	35.0%	33.7%	31.4%	31.0%	29.2%	25.7%	-15.5%
RO	50.8%	52.1%	52.6%	50.2%	41.3%	40.4%	36.4%	37.2%	36.2%	34.6%	35.3%	33.1%	33.3%	32.6%	31.5%	-19.4%
SI	25.0%	26.7%	26.3%	22.2%	19.0%	21.6%	22.5%	21.2%	17.9%	17.1%	19.8%	21.0%	20.7%	17.8%	18.2%	-6.7%
SK	6.4%	8.4%	7.5%	10.9%	9.4%	11.7%	12.6%	12.4%	12.0%	14.2%	14.5%	14.7%	14.4%	14.6%	14.5%	8.1%
FI	19.4%	17.2%	16.9%	17.3%	16.1%	16.8%	16.5%	16.0%	16.3%	17.0%	16.8%	16.6%	15.9%	15.8%	16.1%	-3.2%

SE	13.0%	13.4%	13.1%	12.8%	13.0%	13.2%	13.7%	13.2%	13.0%	12.9%	13.5%	13.0%	12.1%	12.9%	12.6%	-0.4%
UK	17.8%	18.6%	18.3%	18.4%	18.8%	18.3%	18.3%	18.3%	17.9%	17.7%	18.5%	19.0%	19.5%	18.8%	19.7%	1.9%
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
EU28			28.2%	28.3%	27.7%	27.0%	26.5%	25.9%	25.4%	24.9%	25.2%	24.9%	24.7%	24.1%	23.9%	-4.2%
BE	29.5%	31.9%	26.2%	29.4%	26.9%	26.6%	28.2%	26.2%	24.8%	25.0%	24.6%	24.0%	24.0%	23.7%	22.8%	-6.8%
BG	21.0%	16.4%	18.2%	19.7%	18.4%	17.5%	17.4%	16.8%	16.5%	15.4%	15.9%	17.2%	15.8%	15.9%	16.6%	-4.4%
CZ	15.4%	16.5%	17.8%	18.6%	19.1%	18.2%	18.5%	19.9%	19.2%	20.3%	21.1%	21.7%	23.4%	22.6%	24.4%	9.0%
DK	18.8%	19.8%	17.8%	20.0%	18.3%	18.6%	16.7%	16.5%	16.6%	16.7%	14.9%	14.6%	14.9%	14.3%	14.6%	-4.3%
DE	17.3%	17.7%	18.4%	18.1%	18.1%	17.9%	17.6%	17.4%	17.0%	17.0%	17.1%	17.3%	17.5%	16.7%	16.9%	-0.4%
EE	:	:	:	:	15.5%	7.2%	10.9%	12.1%	10.3%	10.6%	8.8%	11.6%	11.4%	12.0%	13.5%	-1.9%
IE	39.4%	38.9%	38.4%	37.3%	35.9%	36.4%	36.0%	37.7%	38.8%	37.6%	36.5%	35.4%	34.6%	36.5%	36.2%	-3.1%
EL	60.9%	59.2%	59.2%	56.8%	54.7%	53.1%	50.5%	51.7%	50.6%	52.2%	50.5%	49.7%	48.0%	47.0%	46.4%	-14.5%
ES	30.7%	33.0%	32.4%	31.0%	31.6%	30.1%	30.0%	29.7%	29.8%	27.5%	26.7%	26.1%	26.3%	25.3%	24.2%	-6.6%
FR	24.0%	23.1%	23.4%	27.3%	25.0%	23.6%	24.9%	23.0%	22.1%	22.1%	22.4%	21.5%	21.6%	21.0%	21.2%	-2.7%
HR	:	:	39.1%	35.1%	31.5%	32.6%	32.9%	26.7%	30.8%	29.4%	28.0%	28.7%	27.1%	26.2%	24.6%	-14.6%
IT	43.2%	42.6%	42.2%	43.3%	44.1%	42.4%	40.2%	38.8%	37.9%	36.8%	37.2%	36.3%	34.6%	33.1%	32.0%	-11.2%
CY	38.0%	39.1%	37.5%	38.7%	39.5%	39.9%	36.7%	35.2%	31.7%	29.5%	30.0%	31.6%	29.8%	28.7%	31.1%	-6.9%
LV	14.6%	:	12.7%	15.8%	13.6%	13.3%	12.1%	10.2%	10.7%	14.3%	12.7%	10.8%	12.2%	11.7%	11.9%	-2.7%
LT	22.4%	23.9%	25.4%	25.7%	22.6%	23.4%	21.5%	19.2%	13.5%	13.2%	11.4%	10.5%	12.7%	14.3%	14.6%	-7.8%
LU	19.5%	6.7%	18.3%	16.5%	13.3%	14.9%	15.1%	15.1%	14.1%	14.4%	17.4%	17.0%	14.3%	12.8%	18.4%	-1.2%
HU	21.8%	23.3%	24.2%	22.2%	25.1%	24.3%	22.8%	21.0%	21.6%	22.0%	21.9%	21.3%	21.4%	20.2%	20.3%	-1.6%
MT	20.4%	17.0%	21.2%	20.0%	19.6%	19.4%	22.8%	23.0%	23.9%	22.4%	22.9%	23.1%	25.3%	23.2%	19.3%	-1.1%
NL	22.2%	21.1%	21.7%	21.4%	20.0%	20.6%	21.3%	21.1%	21.4%	21.0%	22.6%	22.4%	22.6%	22.0%	22.0%	-0.2%
AT	20.1%	21.3%	21.6%	19.3%	21.1%	22.6%	20.7%	20.0%	22.3%	21.0%	21.4%	20.4%	19.4%	20.9%	20.6%	0.5%
PL	34.6%	31.5%	31.1%	33.2%	33.8%	32.4%	29.9%	29.0%	27.6%	26.6%	27.5%	27.8%	27.7%	27.5%	27.8%	-6.9%
PT	41.8%	45.1%	48.1%	43.0%	43.2%	42.7%	41.4%	41.4%	38.4%	35.8%	35.5%	36.7%	35.6%	35.1%	31.5%	-10.3%
RO	70.0%	70.6%	67.7%	63.9%	53.9%	51.8%	44.9%	45.4%	43.6%	41.7%	43.8%	40.1%	39.3%	38.1%	36.5%	-33.5%
SI	27.5%	28.7%	28.3%	26.4%	21.3%	23.5%	26.7%	24.0%	19.7%	21.0%	22.6%	24.1%	24.4%	20.8%	23.3%	-4.2%
SK	5.8%	8.4%	7.6%	10.8%	10.5%	12.7%	13.5%	13.9%	13.5%	17.3%	17.9%	17.6%	17.3%	19.0%	18.7%	13.0%

FI	27.4%	24.1%	22.1%	23.0%	21.5%	23.1%	23.8%	22.8%	22.9%	23.8%	23.5%	23.1%	22.4%	22.6%	23.3%	-4.1%
SE	19.9%	19.4%	18.6%	18.3%	19.1%	19.2%	20.0%	19.5%	18.6%	18.5%	19.3%	18.7%	16.9%	17.5%	18.0%	-1.9%
UK	22.4%	24.5%	23.8%	23.9%	24.8%	24.0%	24.0%	23.8%	23.6%	23.3%	24.0%	24.7%	25.2%	24.4%	25.2%	2.8%
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
EU28	:	:	16.3%	16.1%	15.5%	15.2%	14.8%	14.3%	14.2%	13.7%	13.6%	13.1%	12.9%	12.5%	12.4%	-3.9%
BE	18.0%	18.8%	19.2%	15.1%	11.9%	14.8%	13.8%	13.5%	13.9%	12.6%	11.8%	11.5%	11.2%	10.7%	10.8%	-7.2%
BG	23.4%	15.3%	16.9%	14.9%	13.8%	12.9%	12.0%	9.7%	10.7%	10.8%	9.8%	9.4%	9.4%	9.4%	10.1%	-13.4%
CZ	10.6%	10.4%	10.9%	10.6%	11.1%	10.8%	12.2%	10.6%	10.6%	13.0%	12.0%	12.9%	15.2%	14.2%	14.4%	3.8%
DK	8.4%	6.0%	4.7%	6.0%	4.5%	5.5%	5.9%	6.2%	6.6%	7.3%	6.4%	6.0%	6.7%	6.0%	5.5%	-2.9%
DE	8.4%	9.0%	8.5%	8.9%	8.6%	8.8%	8.5%	8.6%	8.7%	8.7%	8.6%	8.7%	8.8%	8.7%	8.7%	0.3%
EE	:	:	:	:	:	:	5.2%	6.3%	5.4%	4.9%	5.3%	3.7%	3.6%	4.6%	6.3%	1.1%
IE	15.0%	13.1%	12.2%	11.0%	12.1%	11.2%	9.9%	10.2%	10.3%	9.4%	11.0%	8.7%	9.7%	9.8%	9.3%	-5.6%
EL	42.4%	43.1%	44.4%	44.3%	44.1%	41.9%	41.2%	39.9%	42.4%	42.4%	41.0%	42.0%	40.6%	41.8%	43.5%	1.1%
ES	28.2%	28.1%	25.1%	26.2%	24.5%	22.5%	23.2%	21.9%	20.4%	18.6%	18.1%	17.0%	15.8%	15.1%	14.9%	-13.3%
FR	11.7%	11.7%	11.2%	11.7%	11.3%	11.1%	11.0%	10.3%	10.6%	9.8%	9.6%	9.5%	8.7%	8.7%	9.1%	-2.6%
HR	:	:	32.0%	33.9%	34.7%	37.4%	30.0%	31.2%	28.4%	27.2%	27.2%	22.3%	17.7%	19.3%	14.2%	14.2%
IT	27.0%	26.0%	24.7%	24.7%	28.3%	24.5%	22.8%	21.4%	21.3%	20.0%	18.7%	16.7%	15.8%	14.8%	14.3%	-12.7%
CY	12.7%	11.9%	14.7%	15.1%	14.3%	20.2%	19.3%	17.5%	15.6%	14.2%	12.1%	10.8%	13.0%	13.7%	10.9%	-1.8%
LV	12.1%	:	11.7%	:	:	10.0%	11.0%	8.2%	6.7%	8.9%	9.0%	8.0%	7.5%	7.2%	7.8%	-4.3%
LT	14.1%	14.2%	13.7%	17.5%	16.4%	17.5%	15.1%	10.3%	8.0%	8.1%	8.2%	9.5%	9.1%	9.7%	9.0%	-5.0%
LU	21.6%	16.1%	:	19.1%	11.8%	13.8%	12.9%	12.7%	8.3%	6.6%	10.8%	9.3%	10.2%	9.2%	9.3%	-12.3%
HU	15.4%	15.5%	14.0%	11.8%	13.4%	12.7%	12.1%	12.4%	13.1%	12.1%	11.3%	10.5%	10.8%	11.1%	11.1%	-4.3%
MT	:	:	:	:	:	:	:	:	:	15.4%	:	10.9%	11.8%	8.6%	9.8%	-5.5%
NL	18.1%	18.2%	17.6%	16.5%	17.0%	16.4%	15.4%	15.2%	15.3%	14.7%	15.8%	14.8%	14.1%	14.6%	15.2%	-3.0%
AT	22.3%	19.8%	18.8%	20.1%	19.2%	19.9%	17.3%	15.7%	14.4%	14.1%	14.8%	16.6%	14.5%	13.0%	13.3%	-8.9%
PL	29.6%	28.8%	30.0%	27.0%	28.4%	28.3%	26.8%	26.4%	23.9%	22.6%	21.3%	19.5%	19.0%	17.4%	16.5%	-13.2%
PT	40.5%	43.1%	42.6%	43.4%	40.6%	40.1%	38.3%	35.7%	36.2%	34.1%	31.5%	25.2%	25.7%	22.2%	18.7%	-21.8%
RO	30.4%	32.1%	35.5%	34.1%	26.2%	26.1%	25.3%	26.2%	25.8%	24.8%	23.4%	23.4%	24.8%	24.9%	24.3%	-6.1%
SI	19.5%	21.6%	21.8%	14.0%	14.6%	17.5%	13.9%	15.7%	13.9%	9.7%	14.7%	15.2%	14.6%	12.7%	10.7%	-8.8%

SK	:	:	:	11.0%	:	9.6%	10.6%	9.3%	9.2%	8.7%	9.0%	10.4%	10.3%	8.8%	9.2%	-1.7%
FI	11.5%	10.5%	11.8%	11.4%	10.5%	10.7%	9.4%	9.3%	9.6%	10.5%	10.3%	10.2%	9.6%	9.5%	9.5%	-2.0%
SE	5.2%	6.7%	7.1%	6.7%	6.4%	6.5%	6.8%	6.3%	6.7%	6.7%	7.1%	6.7%	6.8%	7.7%	6.7%	1.5%
UK	11.0%	10.1%	10.9%	10.7%	10.7%	10.6%	10.8%	10.9%	10.4%	10.3%	11.2%	11.7%	12.4%	11.9%	12.9%	1.9%

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 7a: Unemployment rates of 50 to 74 years old - 2014

	Unemployment rates			Ratios	
	Total	Males	Females	Age	Gender
EU28	7.2	7.4	6.8	0.73	0.92
BE	5.3	5.5	5.0	0.66	0.91
BG	10.6	11.7	9.4	0.99	0.80
CZ	4.8	4.3	5.4	0.84	1.26
DK	4.5	4.2	4.7	0.74	1.12
DE	4.5	4.8	4.2	0.94	0.88
EE	5.7	6.7	4.9	0.79	0.73
IE	8.6	10.1	6.4	0.81	0.63
EL	18.2	17.2	19.6	0.67	1.14
ES	19.9	19.8	20.1	0.86	1.02
FR	7.0	7.1	6.9	0.72	0.97
HR	11.8	11.0	12.7	0.75	1.15
IT	6.3	6.5	5.9	0.50	0.91
CY	14.5	15.5	12.9	1.05	0.83
LV	9.1	10.4	8.0	0.87	0.77
LT	9.4	11.6	7.5	0.93	0.65
LU	4.0	4.2	3.7	0.80	0.88
HU	6.0	6.6	5.4	0.86	0.82
MT	5.8	6.1	4.8	1.32	0.79
NL	7.1	7.2	6.8	1.16	0.94
AT	4.0	4.6	3.3	0.75	0.72
PL	6.7	6.9	6.4	0.83	0.93
PT	11.5	12.4	10.4	0.89	0.84
RO	3.4	3.8	2.9	0.54	0.76
SI	7.3	7.5	7.0	0.76	0.93
SK	11.0	10.4	11.8	0.91	1.13
FI	6.7	7.4	5.9	0.93	0.80
SE	5.0	5.4	4.6	0.82	0.85
UK	3.8	4.2	3.3	0.81	0.79

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 7b: Evolution of unemployment rates of 50 to 74 years old since 2000

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
Total	EU28	:	:	6.3	6.3	6.7	6.4	6.0	5.2	4.9	6.0	6.5	6.5	7.0	7.4	7.2	0.9
	BE	4.3	2.8	3.7	2.9	3.7	5.2	5.5	4.9	4.6	5.0	5.2	4.5	4.5	5.1	5.3	1.0
	BG	13.0	17.1	14.6	11.3	9.7	8.5	7.9	6.3	5.4	5.9	8.7	8.9	10.1	11.5	10.6	-2.4
	CZ	5.9	5.4	5.0	5.9	6.5	6.3	5.8	4.8	3.8	5.4	6.3	5.8	5.8	5.6	4.8	-1.1
	DK	3.8	3.6	3.5	3.6	5.2	4.1	3.4	3.0	2.3	3.9	5.3	5.4	5.0	4.7	4.5	0.7
	DE	10.6	10.0	9.8	11.0	11.6	11.5	10.9	9.0	7.5	7.3	6.8	5.6	5.1	4.9	4.5	-6.1
	EE	10.9	11.3	11.5	10.4	6.7	6.0	4.2	3.2	4.4	10.1	14.2	10.5	7.9	6.8	5.7	-5.2
	IE	3.0	2.8	2.6	2.8	2.8	2.9	2.6	2.8	3.4	6.5	8.7	9.3	10.3	10.0	8.6	5.6
	EL	4.0	4.1	4.1	3.7	4.6	4.5	3.9	3.6	3.6	5.1	7.0	9.8	15.2	18.4	18.2	14.2
	ES	8.9	6.3	7.3	6.8	7.3	6.1	5.8	6.0	7.6	12.1	14.1	15.3	18.5	20.3	19.9	11.0
	FR	7.4	6.0	6.1	5.1	6.0	5.0	5.1	4.6	4.3	5.2	5.5	5.5	6.0	6.6	7.0	-0.4
	HR	:	:	7.9	7.6	7.4	7.7	7.0	6.3	5.6	5.7	6.4	7.6	9.5	10.1	11.8	3.9
	IT	4.4	4.1	3.9	3.8	3.9	3.4	2.9	2.4	3.1	3.6	3.8	4.0	5.5	6.2	6.3	1.9
	CY	3.2	4.4	3.1	3.5	4.2	3.4	3.4	3.0	2.6	3.9	3.9	4.3	8.6	12.3	14.5	11.3
	LV	11.1	12.3	10.9	11.9	11.2	10.5	6.0	4.7	5.8	13.3	16.2	14.0	13.4	10.6	9.1	-2.0
	LT	11.7	13.5	11.6	13.2	11.0	7.9	6.4	3.6	5.2	11.2	14.3	13.1	11.6	10.6	9.4	-2.3
	LU	:	:	:	1.9	1.7	3.2	2.2	2.6	2.9	2.5	2.9	3.1	2.9	3.6	4.0	2.1
	HU	3.8	3.8	3.5	3.5	3.5	4.5	4.6	4.9	5.6	6.9	8.3	9.1	8.7	7.9	6.0	2.2
	MT	:	:	:	:	:	4.5	4.0	3.7	3.7	4.9	4.7	3.9	4.9	5.4	5.8	1.3
	NL	2.0	1.4	2.0	2.8	3.7	3.8	3.6	3.1	2.8	2.8	3.6	4.4	4.8	6.2	7.1	5.1
	AT	6.2	4.6	5.4	5.2	4.6	4.0	3.9	3.5	2.5	3.6	3.2	3.1	3.3	3.7	4.0	-2.2
	PL	9.1	10.3	12.7	12.3	12.7	12.7	9.7	7.2	5.5	6.2	7.3	7.1	7.4	7.5	6.7	-2.4
	PT	2.9	2.5	2.9	3.3	4.6	5.1	5.4	5.7	5.6	6.7	7.5	9.7	11.3	12.2	11.5	8.6
	RO	1.7	1.9	2.8	2.4	3.8	2.9	3.2	2.8	2.8	3.6	3.7	3.8	3.3	3.7	3.4	1.7
	SI	6.5	3.8	3.9	3.9	4.2	3.9	3.5	3.7	3.3	3.9	4.4	6.5	6.3	8.2	7.3	0.8
	SK	13.1	12.6	15.1	13.6	16.5	13.4	11.1	9.3	7.5	9.1	11.1	10.4	10.9	11.4	11.0	-2.1
	FI	7.7	7.6	7.2	7.3	7.2	6.6	6.3	5.6	5.0	6.0	6.3	6.0	5.9	6.3	6.7	-1.0
SE	5.1	3.7	3.6	3.7	4.3	4.1	4.2	3.6	3.5	4.8	5.3	4.8	4.8	4.7	5.0	-0.1	

	UK	4.2	3.0	3.5	3.2	2.9	2.8	3.0	3.0	3.2	4.5	4.6	4.7	4.6	4.5	3.8	-0.4
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
Males	EU28	:	:	6.2	6.3	6.7	6.3	5.8	5.0	4.8	6.1	6.9	6.8	7.4	7.8	7.4	1.2
	BE	3.9	3.3	3.1	3.0	3.5	4.5	4.8	4.0	4.1	4.7	5.0	4.3	4.2	5.2	5.5	1.6
	BG	12.3	17.5	14.6	11.0	10.1	8.6	7.6	5.9	5.0	5.8	8.8	9.6	11.2	12.2	11.7	-0.6
	CZ	5.4	4.6	4.3	4.7	5.6	5.2	5.1	4.2	3.2	5.1	5.9	5.4	5.3	5.1	4.3	-1.1
	DK	4.0	3.5	3.6	3.4	5.0	3.8	3.0	2.6	2.1	4.6	6.2	6.0	4.9	4.7	4.2	0.2
	DE	9.7	9.5	9.5	10.9	11.8	11.4	10.7	8.6	7.3	7.3	7.1	5.7	5.3	5.2	4.8	-4.9
	EE	14.0	14.1	16.2	14.0	8.0	7.7	5.9	5.1	5.8	12.6	16.6	12.5	9.3	8.4	6.7	-7.3
	IE	3.0	2.9	2.7	2.9	3.3	3.2	2.8	2.9	3.9	8.1	10.9	11.4	12.8	11.6	10.1	7.1
	EL	3.3	3.5	3.4	3.0	3.6	3.2	3.0	2.6	2.8	4.3	6.4	9.6	14.6	17.8	17.2	13.9
	ES	7.8	5.1	5.7	5.5	5.7	5.2	4.4	4.8	6.5	11.3	14.2	15.3	18.4	20.2	19.8	12.0
	FR	6.8	5.1	5.6	5.3	5.4	4.8	5.1	4.6	4.3	5.2	5.4	5.5	6.1	6.7	7.1	0.3
	HR	:	:	8.0	7.6	7.4	7.9	6.6	6.5	5.5	5.1	6.3	8.0	9.8	10.9	11.0	3.0
	IT	3.9	3.7	3.5	3.3	3.5	3.1	2.6	2.2	2.9	3.6	3.9	4.3	5.8	6.7	6.5	2.6
	CY	2.4	3.6	2.3	4.1	4.0	2.8	3.1	2.5	2.0	3.9	4.3	4.3	9.5	13.5	15.5	13.1
	LV	12.0	14.6	13.4	12.4	10.0	12.1	6.9	5.1	6.5	16.5	19.9	16.5	15.0	11.3	10.4	-1.6
	LT	14.7	15.0	14.2	11.6	9.9	7.6	7.0	3.5	4.8	13.1	15.9	14.7	12.9	12.0	11.6	-3.1
	LU	:	:	:	:	:	3.3	:	2.4	2.3	2.1	2.5	2.8	2.7	2.8	4.2	0.9
	HU	4.2	4.2	4.1	3.6	3.7	4.4	4.6	5.2	5.4	6.8	8.9	9.5	9.0	8.4	6.6	2.4
	MT	:	:	:	:	:	4.7	3.9	3.3	3.4	4.9	4.2	3.3	4.4	5.3	6.1	1.4
	NL	1.5	1.5	1.9	2.8	3.6	3.9	3.5	3.1	2.9	2.8	3.7	4.4	4.9	6.6	7.2	5.7
	AT	6.3	4.4	5.9	6.0	4.5	4.1	4.2	3.6	2.3	3.8	3.4	3.3	3.7	4.0	4.6	-1.7
	PL	9.0	10.7	13.9	13.2	13.8	13.0	10.1	7.4	5.5	6.2	7.5	7.3	7.7	7.7	6.9	-2.1
	PT	3.2	2.2	2.9	3.6	4.7	5.6	5.5	5.9	5.7	7.1	7.9	10.0	12.1	13.1	12.4	9.2
	RO	2.5	2.6	3.9	3.7	5.1	3.5	3.8	3.7	3.9	4.4	4.6	5.0	4.1	4.2	3.8	1.3
	SI	6.9	3.4	4.2	4.0	4.9	4.6	3.2	3.3	3.1	4.3	4.7	7.2	6.7	8.5	7.5	0.6
	SK	14.7	13.0	14.9	14.1	16.2	12.7	10.2	7.8	6.1	7.8	10.4	10.5	10.7	11.0	10.4	-4.3
FI	8.0	7.7	8.1	8.1	7.4	6.4	6.3	5.9	5.1	6.7	7.1	6.9	7.3	7.3	7.4	-0.6	
SE	6.3	4.0	4.0	4.4	5.0	4.7	4.5	3.8	3.7	5.3	5.8	5.2	5.2	5.1	5.4	-0.9	
UK	5.2	3.9	4.1	3.9	3.6	3.3	3.4	3.5	3.8	5.7	5.7	5.7	5.5	5.0	4.2	-1.0	

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
Females	EU28	:	:	6.5	6.3	6.8	6.5	6.2	5.4	5.0	5.8	6.1	6.1	6.6	7.0	6.8	0.3
	BE	5.2	:	4.8	2.6	4.1	6.4	6.6	6.1	5.3	5.4	5.6	4.7	4.8	5.0	5.0	-0.2
	BG	13.8	16.6	14.6	11.7	9.3	8.3	8.2	6.8	5.9	6.1	8.6	8.1	8.9	10.8	9.4	-4.4
	CZ	6.6	6.5	6.0	7.4	7.7	7.8	6.8	5.6	4.6	5.7	6.8	6.2	6.4	6.2	5.4	-1.2
	DK	3.5	3.8	3.3	3.9	5.3	4.6	3.8	3.5	2.5	3.1	4.3	4.7	5.2	4.7	4.7	1.2
	DE	12.0	10.7	10.1	11.2	11.4	11.5	11.3	9.5	7.9	7.2	6.4	5.5	5.0	4.6	4.2	-7.8
	EE	8.2	8.9	7.5	7.4	5.7	4.6	2.8	1.7	3.2	8.1	12.3	8.8	6.7	5.4	4.9	-3.3
	IE	2.9	2.6	2.3	2.5	:	2.5	2.4	2.6	2.7	4.2	5.5	6.4	6.8	7.7	6.4	3.5
	EL	5.3	5.3	5.4	5.1	6.7	7.1	5.7	5.6	5.2	6.6	8.1	10.0	16.2	19.2	19.6	14.3
	ES	11.4	8.8	10.9	9.7	10.3	7.7	8.3	8.1	9.5	13.4	14.1	15.2	18.5	20.4	20.1	8.7
	FR	8.2	7.1	6.7	5.0	6.7	5.3	5.2	4.7	4.2	5.2	5.5	5.6	5.8	6.5	6.9	-1.3
	HR	:	:	7.9	7.5	7.3	7.5	7.5	6.0	5.8	6.4	6.4	7.0	9.0	9.1	12.7	4.8
	IT	5.7	5.0	4.8	4.8	4.5	3.9	3.5	2.7	3.4	3.7	3.7	3.7	5.1	5.5	5.9	0.2
	CY	4.7	5.9	4.4	2.4	4.4	4.4	3.9	3.8	3.6	4.0	3.4	4.3	7.4	10.4	12.9	8.2
	LV	10.0	:	8.5	11.4	12.3	9.0	5.2	4.4	5.1	10.7	13.1	11.9	12.1	10.1	8.0	-2.0
	LT	8.6	11.9	8.8	14.7	12.0	8.2	5.8	3.7	5.6	9.4	12.9	11.7	10.4	9.3	7.5	-1.1
	LU	:	:	:	:	:	:	3.8	:	3.9	3.2	3.4	3.4	3.2	4.7	3.7	-0.1
	HU	3.1	3.2	2.7	3.4	3.2	4.7	4.6	4.6	5.8	7.0	7.6	8.7	8.4	7.3	5.4	2.3
	MT	:	:	:	:	:	:	:	:	4.7	5.0	6.2	5.9	6.5	5.6	4.8	0.1
	NL	2.9	1.4	2.1	2.7	3.9	3.7	3.9	3.2	2.8	2.9	3.5	4.5	4.7	5.8	6.8	3.9
	AT	6.1	5.0	4.6	4.1	4.8	3.9	3.4	3.4	2.8	3.3	3.0	2.8	2.8	3.2	3.3	-2.8
	PL	9.2	9.7	11.1	11.1	11.1	12.3	9.2	7.0	5.6	6.2	7.1	6.8	7.0	7.3	6.4	-2.8
	PT	2.5	2.8	2.9	2.8	4.4	4.6	5.2	5.5	5.4	6.2	7.0	9.4	10.4	11.1	10.4	7.9
	RO	0.9	1.1	1.7	1.0	2.2	2.2	2.4	1.8	1.5	2.6	2.5	2.2	2.4	3.0	2.9	2.0
	SI	5.9	4.4	3.3	3.7	3.0	2.9	3.9	4.3	3.6	3.2	4.0	5.6	5.8	7.7	7.0	1.1
	SK	10.7	11.9	15.3	12.8	16.9	14.4	12.3	11.4	9.4	11.0	12.0	10.4	11.2	11.9	11.8	1.1
	FI	7.5	7.4	6.4	6.4	6.9	6.8	6.2	5.3	4.9	5.2	5.5	5.1	4.6	5.4	5.9	-1.6
	SE	3.8	3.4	3.2	3.0	3.6	3.5	3.8	3.4	3.4	4.3	4.7	4.3	4.4	4.3	4.6	0.8
UK	2.9	1.9	2.7	2.2	2.1	2.2	2.5	2.4	2.5	3.0	3.2	3.5	3.5	3.8	3.3	0.4	

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 8a: Long-term unemployment share in total unemployment of aged 50 to 74 years old- 2014

	LTU			Ratios	
	Total	Males	Females	Age	Gender
AT	46.1	49.1	40.8	46.1	0.83
BE	68.4	67.4	69.8	68.4	1.04
BG	66.2	66.3	66.0	66.2	1.00
CY	57.5	62.0	49.6	57.5	0.80
CZ	50.9	48.5	53.2	50.9	1.10
DE	60.2	61.5	58.3	60.2	0.95
DK	41.6	41.7	41.4	41.6	0.99
EE	54.4	55.8	52.7	54.4	0.94
EL	81.2	80.0	82.7	81.2	1.03
ES	66.0	65.3	67.0	66	1.03
EU28	61.0	61.3	60.7	61	0.99
FI	39.9	40.2	39.6	39.9	0.99
FR	59.6	60.0	59.2	59.6	0.99
HR	68.2	66.4	70.1	68.2	1.06
HU	60.1	59.3	61.1	60.1	1.03
IE	72.8	76.3	65.0	72.8	0.85
IT	65.2	64.6	66.0	65.2	1.02
LT	59.1	57.2	61.7	59.1	1.08
LU	56.2	51.8	63.5	56.2	1.23
LV	48.8	46.1	51.7	48.8	1.12
MT	57.9	63.9	:	57.9	:
NL	58.8	58.2	59.6	58.8	1.02
PL	50.3	51.1	49.3	50.3	0.96
PT	77.8	78.5	76.7	77.8	0.98
RO	40.0	39.6	40.9	40	1.03
SE	31.9	34.2	28.8	31.9	0.84
SI	66.0	68.6	62.7	66	0.91
SK	78.1	81.0	75.2	78.1	0.93
UK	46.4	50.3	40.4	46.4	0.80

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 8b: Evolution of long-term unemployment rates of aged 50 to 74 years

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014-oldest	
Total	EU28	:	:	57.4	58.1	57.9	61.7	62.1	60.3	54.0	46.6	51.9	55.2	56.3	58.6	61.0	3.6	
	BE	77.6	65.6	73.0	66.4	71.1	73.7	79.1	77.7	72.2	68.3	74.0	69.4	69.0	67.4	68.4	-9.2	
	BG	61.5	66.3	72.7	71.3	63.2	65.1	62.2	67.6	57.8	54.6	51.0	60.4	58.2	62.8	66.2	4.7	
	CZ	52.4	60.0	61.2	59.2	59.0	59.7	60.8	57.3	58.2	36.0	41.7	47.0	47.7	49.0	50.9	-1.5	
	DK	40.7	45.5	34.3	44.3	38.9	44.7	40.5	35.0	27.8	17.4	33.8	43.6	48.0	38.3	41.6	0.9	
	DE	66.4	65.3	63.0	64.1	65.4	68.6	71.1	73.5	69.0	69.0	59.5	60.9	62.4	60.9	60.4	60.2	-6.2
	EE	58.6	57.2	70.9	60.9	72.4	60.6	56.9	69.7	50.3	33.1	46.6	66.9	71.7	49.9	54.4	-4.2	
	IE	50.1	49.4	47.5	45.7	46.4	45.1	45.1	41.9	39.3	37.6	57.3	66.0	71.1	71.9	72.8	22.7	
	EL	56.5	56.3	56.3	58.3	58.1	59.5	59.9	58.0	56.9	46.6	50.5	52.5	65.1	74.3	81.2	24.7	
	ES	56.4	54.6	48.6	45.8	47.2	46.4	43.1	41.1	35.5	38.6	50.3	54.8	56.6	61.8	66.0	9.6	
	FR	62.8	62.1	54.5	57.5	58.2	61.0	60.8	60.5	55.2	51.5	53.5	57.3	56.8	56.6	59.6	-3.2	
	HR	:	:	73.4	71.2	64.0	75.2	76.8	73.8	83.8	76.5	69.0	80.0	73.5	73.0	68.2	-5.2	
	IT	60.7	59.4	60.8	56.3	61.3	56.1	55.8	51.5	52.3	50.9	55.5	55.5	57.8	61.4	65.2	4.5	
	CY	31.1	24.3	39.5	40.4	40.5	40.8	21.1	24.0	:	15.9	24.7	27.6	36.8	45.7	57.5	26.4	
	LV	64.2	71.4	52.1	54.4	56.0	54.2	47.3	35.8	36.4	32.1	49.1	64.7	61.3	50.9	48.8	-15.4	
	LT	54.6	65.9	69.1	54.4	62.1	64.8	50.9	42.9	34.1	34.0	46.3	60.1	59.5	55.6	59.1	4.5	
	LU	:	:	:	:	:	47.5	60.5	51.2	43.0	:	41.5	36.2	49.7	41.6	56.2	8.7	
	HU	54.3	58.8	53.4	51.8	53.0	51.0	50.4	53.2	56.3	51.0	53.6	56.2	56.2	59.6	60.1	5.8	
	MT	:	:	:	:	:	56.7	51.2	62.9	53.9	52.3	50.6	56.2	54.6	57.0	57.9	1.2	
	NL	:	:	54.1	50.4	49.0	60.0	67.0	69.0	61.6	47.6	47.2	54.6	57.4	54.6	58.8	4.7	
AT	47.8	47.9	32.6	42.9	53.9	49.0	52.9	50.0	49.5	39.3	45.5	46.9	43.0	46.5	46.1	-1.7		
PL	51.2	57.8	60.4	66.9	58.6	67.3	66.1	62.2	43.6	39.9	42.0	46.7	48.3	51.4	50.3	-0.9		
PT	66.5	55.1	58.8	53.0	59.2	65.9	69.2	67.2	70.6	63.0	70.8	66.6	65.5	73.8	77.8	11.3		
RO	57.2	68.8	63.0	72.3	63.6	62.6	63.9	52.9	41.9	35.3	43.5	45.6	48.9	47.4	40.0	-17.2		
SI	84.1	82.5	74.4	57.9	65.4	60.5	60.9	54.1	62.1	44.3	58.0	52.3	57.9	60.5	66.0	-18.1		

	SK	63.7	65.8	65.2	69.5	69.9	77.5	83.3	83.4	79.8	63.2	70.2	75.5	73.6	77.2	78.1	14.4
	FI	49.6	50.2	49.4	44.8	44.0	44.6	46.3	43.0	38.0	33.7	40.7	41.6	41.8	38.5	39.9	-9.7
	SE	46.9	42.3	43.4	33.2	37.3	:	:	30.6	28.3	26.9	32.5	35.9	33.2	31.9	31.9	-15.0
	UK	41.2	40.7	35.6	35.0	31.6	37.7	36.0	35.6	35.6	31.6	42.0	43.4	45.6	45.8	46.4	5.2
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014-oldest
Males	EU28	:	:	56.6	57.2	57.5	61.6	62.2	59.7	53.2	44.4	50.9	54.9	56.3	58.3	61.3	4.7
	BE	76.8	66.9	60.8	70.8	67.3	69.5	78.9	77.4	71.3	65.5	74.6	68.1	69.8	68.8	67.4	-9.4
	BG	63.2	64.9	73.1	68.5	59.3	63.3	60.9	65.9	56.5	53.4	49.5	58.9	57.1	61.7	66.3	3.1
	CZ	54.7	56.6	66.8	57.2	58.9	56.4	57.7	57.4	54.9	32.1	39.1	46.2	47.5	45.5	48.5	-6.2
	DK	41.4	47.0	:	42.3	35.2	44.8	41.9	34.5	28.4	15.9	35.5	44.4	47.7	35.6	41.7	0.3
	DE	66.2	62.9	61.3	62.9	65.0	68.2	71.3	73.4	69.7	58.1	60.7	63.5	62.5	60.7	61.5	-4.7
	EE	57.8	58.5	79.8	64.4	:	59.7	65.9	74.9	43.0	32.9	43.3	66.5	73.1	47.7	55.8	-2.0
	IE	61.0	57.2	54.4	52.4	50.0	50.4	52.3	47.3	42.3	38.6	61.1	70.6	76.6	75.8	76.3	15.3
	EL	51.7	52.7	51.6	55.2	51.1	50.6	58.4	57.8	52.7	42.2	44.1	49.3	63.1	72.5	80.0	28.3
	ES	55.0	50.0	46.9	44.3	40.8	43.2	39.6	37.0	29.4	32.6	47.5	52.6	55.7	60.7	65.3	10.3
	FR	63.4	65.1	52.6	59.2	60.3	61.3	60.8	59.6	58.8	53.7	53.1	58.9	57.9	55.1	60.0	-3.4
	HR	:	:	74.2	68.5	59.6	73.7	76.2	70.9	80.9	67.7	59.8	80.0	71.1	72.1	66.4	-7.8
	IT	64.6	60.3	62.5	56.0	60.9	57.0	56.3	53.2	50.8	50.7	54.4	56.5	57.5	61.6	64.6	0.0
	CY	:	:	:	38.2	32.5	40.1	:	:	:	:	28.0	27.3	37.8	45.3	62.0	23.8
	LV	62.8	:	55.8	:	60.1	55.7	53.8	34.9	32.6	34.6	49.2	67.9	60.5	51.7	46.1	-16.7
	LT	53.1	66.3	71.6	60.5	68.7	63.2	:	:	:	28.1	45.5	53.7	59.0	53.3	57.2	4.1
	LU	:	:	:	:	:	:	:	:	:	:	:	:	:	:	51.8	:
	HU	57.8	58.3	54.8	51.0	55.7	51.5	49.9	52.1	56.4	51.9	53.7	55.2	53.5	59.0	59.3	1.5
	MT	:	:	:	:	:	65.0	60.0	62.7	65.0	58.7	50.0	56.4	58.8	63.2	63.9	-1.1
	NL	:	:	57.0	48.7	55.8	61.3	68.8	70.4	64.5	48.0	47.3	55.5	56.4	52.8	58.2	1.2
AT	52.3	52.7	33.0	44.5	57.4	50.9	55.2	50.3	53.9	38.0	47.7	48.5	45.0	48.5	49.1	-3.2	
PL	46.3	58.7	57.3	64.1	59.0	67.4	64.5	59.8	40.6	36.9	39.6	44.7	46.8	51.2	51.1	4.8	
PT	70.8	52.8	57.3	47.1	58.8	66.0	69.6	66.4	69.5	60.1	72.5	64.8	64.5	73.7	78.5	7.7	

	RO	59.3	69.8	59.8	67.2	59.4	72.0	62.1	52.0	41.3	35.4	44.3	46.1	50.3	47.9	39.6	-19.7
	SI	80.2	80.8	75.7	46.2	64.7	63.7	65.1	57.1	60.0	40.4	55.8	51.3	54.4	59.5	68.6	-11.6
	SK	60.9	60.7	63.4	69.2	67.5	76.4	82.7	81.8	76.8	58.8	64.9	74.0	71.0	78.7	81.0	20.1
	FI	50.5	51.4	51.7	45.4	45.6	47.8	49.1	47.2	40.9	34.2	42.4	45.0	44.4	42.3	40.2	-10.3
	SE	44.6	43.6	46.0	34.8	39.5	:	:	33.8	28.6	24.7	33.7	37.5	33.8	33.9	34.2	-10.4
	UK	45.7	44.3	40.6	38.4	34.8	40.9	42.2	40.1	40.5	33.5	44.6	47.0	48.4	47.7	50.3	4.6
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014-oldest
	EU28	:	:	58.5	59.3	58.5	61.9	62.0	60.9	54.9	49.5	53.4	55.5	56.3	59.0	60.7	2.2
	BE	78.7	:	86.4	:	76.4	78.4	79.4	78.1	73.3	71.7	73.3	71.0	68.0	65.6	69.8	-8.9
	BG	59.5	68.3	72.2	74.7	68.3	67.4	63.7	69.4	59.2	55.8	52.6	62.4	59.7	64.1	66.0	6.5
	CZ	49.8	63.2	55.7	60.9	59.0	62.6	63.9	57.2	61.3	40.4	44.6	47.8	48.0	52.6	53.2	3.4
	DK	39.8	43.9	46.1	46.5	43.3	44.6	39.2	35.4	27.2	20.2	30.8	42.4	48.4	41.6	41.4	1.6
	DE	66.7	68.3	65.2	65.6	65.9	69.0	70.9	73.6	68.3	61.2	61.2	61.1	58.9	60.0	58.3	-8.4
	EE	:	:	:	:	:	61.8	:	:	61.6	33.5	50.0	67.5	70.0	52.8	52.7	-9.1
	IE	:	:	:	:	:	:	:	:	:	34.7	46.5	54.6	56.3	63.5	65.0	30.3
	EL	62.6	61.2	62.6	62.0	65.6	67.4	61.4	58.2	61.0	51.5	59.3	57.5	67.9	77.0	82.7	20.1
	ES	58.5	60.6	50.5	47.4	54.1	50.4	46.5	45.2	42.2	46.1	54.4	57.7	57.7	63.3	67.0	8.5
	FR	62.2	59.5	56.5	55.4	56.2	60.7	60.8	61.5	51.3	49.0	54.0	55.5	55.5	58.3	59.2	-3.0
	HR	:	:	72.3	75.4	70.1	77.4	77.5	78.5	87.6	85.3	81.1	80.1	76.9	74.2	70.1	-2.2
	IT	54.6	58.0	58.1	56.7	61.9	54.6	55.1	49.1	54.4	51.3	57.5	53.8	58.4	60.9	66.0	11.4
	CY	:	:	:	:	53.1	41.7	:	:	:	:	:	28.0	34.9	46.6	49.6	-3.5
	LV	65.9	:	:	:	53.1	52.3	39.4	36.6	40.7	28.8	48.9	60.9	62.0	50.1	51.7	-14.2
	LT	57.4	65.4	64.7	49.7	56.6	66.4	:	:	:	41.4	47.2	67.4	60.1	58.2	61.7	4.3
	LU	:	:	:	:	:	:	:	:	:	:	:	:	:	:	63.5	:
	HU	48.1	59.7	50.8	52.7	49.7	50.5	51.0	54.5	56.1	50.1	53.6	57.2	59.1	60.5	61.1	13.0
	MT	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:
	NL	:	:	49.8	53.2	39.3	57.7	64.5	67.0	57.3	47.0	47.0	53.5	58.9	57.3	59.6	9.8
	AT	40.0	41.3	31.7	39.6	49.3	46.2	49.0	49.6	44.6	41.1	42.3	44.5	39.5	43.2	40.8	0.8

PL	57.2	56.6	65.2	71.2	58.0	67.1	68.5	65.7	47.7	44.0	45.4	49.4	50.5	51.7	49.3	-7.9
PT	59.4	57.4	60.7	62.6	59.8	65.7	68.7	68.3	71.9	67.0	68.7	68.8	66.9	74.0	76.7	17.3
RO	50.9	66.2	71.4	92.8	74.6	45.6	67.4	54.9	43.7	35.2	41.5	44.2	46.0	46.4	40.9	-10.0
SI	91.8	84.5	71.8	77.7	67.1	52.9	56.0	50.8	64.5	51.3	61.6	54.2	63.2	62.1	62.7	-29.1
SK	69.7	74.0	67.8	70.0	73.3	78.9	84.0	84.8	82.3	67.3	76.0	77.4	76.6	75.5	75.2	5.5
FI	48.6	48.9	46.4	44.1	42.3	41.6	43.4	38.2	34.9	33.1	38.4	36.8	37.6	33.4	39.6	-9.0
SE	51.2	40.7	40.0	30.7	33.7	:	:	26.5	27.9	29.9	30.7	33.6	32.4	29.1	28.8	-22.4
UK	30.5	30.8	26.0	27.4	24.5	31.4	25.5	27.4	25.9	27.1	36.2	36.3	40.5	42.9	40.4	9.9

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 9: Transition between labour status rates – annual means 2015

	Transitions of unemployed - % or unemployed				Transitions of inactive - % inactive pop				Transitions of employed - % employment		
	Transition unemployment - employment	Transition unemployment - unemployment	Transition unemployment - inactivity		Transition inactive - employment	Transition inactive - unemployment	Transition inactive - inactive		Transition employment - employment	Transition employment - unemployment	Transition employment - inactivity
BG	10.8	79.1	10.2	BG	2.0	1.2	96.9	BG	98.0	0.7	1.4
CZ	17.7	68.5	13.9	CZ	1.6	1.5	97.0	CZ	98.4	0.6	1.0
DK	33.0	45.1	21.9	DK	6.4	4.0	89.6	DK	94.9	1.6	3.5
EE	27.0	55.9	18.5	EE	4.1	3.6	92.4	EE	96.8	1.3	2.0
IE	13.7	68.0	18.4	IE	3.2	3.2	93.6	IE	97.1	1.2	1.8
EL	5.6	93.8	0.7	EL	0.7	0.4	98.9	EL	98.2	1.3	0.6
ES	17.2	69.4	13.5	ES	3.0	6.1	90.9	ES	93.7	3.9	2.4
FR	21.0	60.5	18.5	FR	2.5	3.8	93.7	FR	95.9	2.0	2.2
HR	13.3	84.5	3.5	HR	1.5	1.3	97.7	HR	97.0	1.6	1.4
IT	13.8	48.7	37.6	IT	2.9	5.8	91.4	IT	95.7	1.6	2.7
CY	16.8	73.3	9.9	CY	1.4	2.2	96.5	CY	95.8	2.7	1.6
LV	18.6	56.4	25.0	LV	3.5	6.2	90.4	LV	96.6	1.4	2.0
LT	16.8	74.8	8.4	LT	2.6	1.9	95.6	LT	97.2	1.3	1.6
LU	19.3	56.4	24.3	LU	5.8	2.7	91.4	LU	94.9	1.6	3.9
HU	19.5	70.5	10.1	HU	2.2	1.5	96.3	HU	97.7	0.9	1.5
MT	:	78.1	:	MT	3.2	:	97.7	MT	98.8	:	1.0
NL	20.7	53.0	26.4	NL	3.8	4.9	91.4	NL	96.9	1.3	2.0
AT	25.9	54.3	19.9	AT	5.7	2.8	91.5	AT	95.8	1.4	2.9
PL	13.6	67.2	19.2	PL	1.6	2.5	96.0	PL	98.2	0.8	1.0
PT	21.3	62.7	16.0	PT	5.0	4.5	90.5	PT	94.2	2.5	3.4
RO	12.7	71.9	15.8	RO	3.3	1.9	95.4	RO	97.9	0.6	1.7
SI	18.5	59.0	22.6	SI	7.2	3.5	89.3	SI	93.6	1.7	4.8
SK	11.4	85.8	2.8	SK	1.5	0.9	97.7	SK	98.2	0.9	1.0
FI	23.3	51.0	25.8	FI	6.5	5.7	87.8	FI	93.8	1.9	4.3

SE	27.0	55.1	17.9
UK	21.2	64.8	
EU 28	18.4	65.7	16.7

SE	5.3	4.9	89.8
UK	3.4	2.3	94.3
EU 28	3.5	3.2	93.6

SE	95.9	1.5	2.6
UK	97.6	0.8	1.7
EU 28	96.5	1.5	2.2

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016. Author's calculations for annual means.

Table 10: Transition out of unemployment rates - 2015

	From unemployment to employment				From unemployment to inactivity			
	1 year in unemployment	1 to 2 years in unemployment	2 years and more in unemployment	mean	1 year in unemployment	1 to 2 years in unemployment	2 years and more in unemployment	mean
Aged 25-49	36.4	24.65	16.42	25.8	15.24	18.26	22.31	20.4
Aged 50-64	27.27	16.65	11.11	18.3	25.67	30.35	32.6	26.7
age gap	9.13	8	5.31	7.5	10	12	10	10.1

Source: European Commission (2016). Employment and Social Developments in Europe 2015. Chapter III.2: The Efficiency and Effectiveness of Social Protection Systems Over the Life Course. pp 275-336, publications Office of the European Union, Luxembourg.

Table 11: Preferences of unemployed persons aged 50 to 74 years in terms of job search - 2014

		Job preferences						Age ratios						Gender ratios				
		Self-empl.	Full-time	Part-time	FT or PT	No answer		Self-empl.	Full-time	Part-time	FT or PT	Self-empl.		Full-time	Part-time	FT or PT		
Total	EU 27	2.5	20.0	8.0	64.6	4.9		EU 27	1.08	0.94	1.32	1.01		EU 27	0.53	0.63	3.38	1.03
	AT	:	61.3	15.7	18.3	:		AT	:	1.06	0.84	1.02		AT	:	0.53	:	1.33
	BE	3.1	18.7	8.8	69.2	:		BE	1.51	0.96	1.80	0.95		BE	:	0.47	:	0.96
	BG	:	27.8		70.5	:		BG	:	0.83	:	1.09		BG	:	1.06	:	0.96
	CY	:	15.2	4.6	79.5	:		CY	:	0.88	0.83	1.06		CY	:	1.15	:	0.88
	CZ	1.0	56.1	6.5	36.5	:		CZ	0.69	0.87	2.04	1.17		CZ	:	0.93	1.39	1.12
	DE	3.2	36.2	12.6	46.2	1.7		DE	0.93	0.83	1.02	1.22		DE	0.59	0.47	3.58	1.29
	DK	:	31.6	10.3	57.1	:		DK	:	1.18	1.12	0.91		DK	:	0.51	:	1.21
	EE	:	23.8	:	65.1	:		EE	:	0.61	:	1.21		EE	:	:	:	1.23
	EL	3.1	20.0	:	76.5	:		EL	1.45	0.97	:	1.00		EL	0.58	0.86	:	1.05
	ES	1.7	12.6	4.4	81.2	0.2		ES	0.94	0.84	0.78	1.05		ES	0.59	0.61	8.56	0.99
	FI	:	26.9	5.5	65.9	:		FI	:	1.08	1.15	0.96		FI	:	0.75	:	1.04
	FR	2.2	15.0	10.3	68.3	4.2		FR	0.84	0.78	2.11	0.98		FR	:	0.58	3.13	0.97
	HU	:	30.5	:	66.0	:		HU	:	0.77	:	1.14		HU	:	0.67	:	1.13
	IE	6.3	:	4.2	86.3	:		IE	1.85	:	0.74	1.00		IE	:	:	:	0.93
	IT	1.9	4.6	3.6	63.7	26.3		IT	1.24	1.20	0.78	1.06		IT	0.65	0.90	6.23	1.08
	LT	:	54.0	:	38.5	:		LT	:	0.83	:	1.32		LT	:	0.99	:	0.95
	LU	:	24.0	:	52.0	:		LU	:	0.88	:	0.98		LU	:	:	:	1.43
	LV	:	52.4	:	44.1	:		LV	:	0.78	:	1.58		LV	:	0.90	:	1.06
	MT	:	44.4	:	40.7	:		MT	:	1.00	:	1.01		MT	:	:	:	:
NL	3.2	43.9	47.4	:	4.9		NL	0.82	0.90	1.08	:		NL	0.90	0.33	2.40	:	
PL	:	32.2	:	65.8	:		PL	:	0.72	:	1.24		PL	:	0.77	:	1.12	

	PT	3.4	4.4	:	91.1	:		PT	1.88	0.88	:	0.99		PT	:	:	:	1.05
	RO	:	26.9	:	67.1	:		RO	:	0.76	:	1.20		RO	:	0.87	:	1.04
	SE	2.3	13.1	13.5	69.1	2.0		SE	0.82	1.39	1.94	0.87		SE	:	0.58	2.35	0.97
	SI	:	8.6	3.7	86.6	:		SI	:	0.85	2.44	1.00		SI	:	0.80	:	0.99
	SK	:	24.4	3.4	52.5	19.6		SK	:	0.75	:	1.07		SK	:	0.93	:	1.01
	UK	6.7	6.8	14.0	71.9	:		UK	1.58	1.04	1.10	0.95		UK	0.48	0.74	3.04	0.88
Males	EU 27	3.1	23.7	4.0	63.7	5.5												
	BE	:	24.0	:	70.3	:												
	BG	:	27.2	:	71.7	:												
	CZ	2.0	58.1	5.4	34.3	:												
	DK	:	41.5	:	52.0	:												
	DE	3.9	46.9	6.0	41.2	2.1												
	EE	:	29.4	:	58.8	:												
	IE	8.0		:	88.1	:												
	EL	3.8	21.2	:	74.9	:												
	ES	2.0	15.3	1.0	81.5	0.2												
	FR	3.1	18.8	5.1	69.2	3.9												
	IT	2.2	4.8	1.2	61.9	29.9												
	CY	:	14.4	:	82.5	:												
	LV	:	55.1	:	42.9	:												
	LT	:	54.3	:	39.4	:												
	LU	:		:	46.7	:												
	HU	:	35.5	:	62.4	:												
	MT	:	52.4	:	38.1	:												
NL	3.3	60.5	30.1		5.6													
AT	:	73.9	:	16.2	:													
PL	:	35.6	:	62.6	:													
PT	4.8	5.7	:	89.1	:													

	RO	:	28.3	:	66.2	:
	SI	:	9.3	:	86.9	:
	SK	:	25.3	:	52.2	19.7
	FI	:	30.2	:	64.5	:
	SE	3.2	15.9	8.6	70.0	2.4
	UK	8.5	7.5	7.7	75.7	:
Females	EU 27	1.7	15.0	13.4	65.7	4.3
	BE	:	11.2	19.0	67.7	:
	BG	:	28.8	:	69.1	:
	CZ	:	53.9	7.5	38.3	:
	DK	:	21.2	15.9	63.0	:
	DE	2.3	22.1	21.4	53.0	:
	EE	:	:	:	72.4	:
	IE	:	:	:	82.3	:
	EL	2.2	18.3	:	78.5	:
	ES	1.2	9.3	8.6	80.8	:
	FR	:	10.9	15.9	67.4	4.6
	IT	1.4	4.3	7.5	66.6	20.2
	CY	:	16.7	:	72.2	:
	LV	:	49.6	:	45.3	:
	LT	:	53.8	:	37.5	:
	LU	:	:	:	66.7	:
	HU	:	23.7	:	70.5	:
	MT	:	:	:	:	:
	NL	3.0	20.0	72.3	:	3.9
AT	:	39.3	33.7	21.5	:	
PL	:	27.6	:	70.2	:	
PT	:	:	:	93.7	:	

	RO	:	24.5	:	68.7	:
	SI	:	7.5	6.3	86.3	:
	SK	:	23.4	:	52.9	19.5
	FI	:	22.7	8.5	67.3	:
	SE	:	9.2	20.2	67.7	:
	UK	4.1	5.6	23.5	66.3	:

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 12: Evolution of duration of working life between 2000 and 2014

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		2014 vs oldest
EU28	32.9	32.9	32.9	33.2	33.3	33.5	33.8	34.0	34.3	34.4	34.5	34.7	35.0	35.2	35.3		2.4
BE	30.2	29.5	29.7	29.9	30.5	31.4	31.5	31.9	32.1	32.1	32.5	32.1	32.2	32.5	32.6		2.4
BG	29.0	30.1	29.9	29.3	29.9	29.6	30.7	31.6	32.5	32.1	31.6	31.1	31.6	32.0	32.1		3.1
CZ	33.6	33.4	33.4	33.3	33.3	33.7	33.9	33.8	33.7	33.9	33.9	33.9	34.3	34.7	34.9		1.3
DK	38.3	38.0	38.5	38.4	38.9	39.0	39.5	39.5	40.0	39.8	39.4	39.5	39.3	39.0	39.0		0.7
DE	34.3	34.6	34.7	34.9	34.9	35.6	36.1	36.4	36.5	36.6	36.8	37.4	37.5	37.9	38.0		3.7
EE	33.4	32.9	32.4	34.5	33.9	34.0	35.2	35.1	35.8	35.8	35.8	36.0	36.2	36.5	36.5		3.1
IE	33.2	33.3	33.4	33.5	33.7	34.6	35.1	35.6	35.6	34.7	34.3	34.1	34.1	34.6	34.7		1.5
EL	31.4	30.9	31.1	31.2	31.7	31.6	31.7	31.7	31.8	32.1	32.3	32.0	32.0	32.1	32.1		0.7
ES	30.8	30.3	31.1	31.6	32.0	32.8	33.3	33.7	34.2	34.3	34.5	34.6	34.8	34.8	34.8		4.0
FR	31.9	31.8	32.1	32.6	32.7	32.9	33.1	33.4	33.6	33.9	34.0	34.1	34.5	34.7	34.7		2.8
HR	30.4	30.4	30.5	30.5	31.4	31.4	31.2	31.5	31.7	31.8	31.6	31.4	31.2	31.1	32.3		1.9
IT	28.5	28.6	29.0	29.3	29.9	29.6	29.7	29.6	30.0	29.7	29.6	29.7	30.5	30.3	30.6		2.1
CY	34.1	35.1	35.2	35.9	36.1	35.7	36.0	36.5	36.4	36.8	36.9	36.6	36.3	36.3	36.7		2.6
LV	31.7	32.0	33.3	32.9	33.3	33.1	33.9	34.7	35.7	35.0	34.5	34.3	35.0	34.8	34.7		3.0
LT	33.6	32.9	32.7	34.1	32.6	31.9	31.4	31.5	32.0	32.8	33.1	33.8	34.0	34.1	34.6		1.0
LU	29.2	28.9	29.7	29.3	29.7	30.4	30.8	30.7	30.8	32.1	31.6	31.9	32.5	32.7	33.2		4.0
HU	27.5	27.5	27.5	28.1	28.0	28.4	28.7	28.7	28.7	28.8	29.2	29.6	30.3	30.8	31.8		4.3
MT	28.8	28.8	29.1	28.6	28.0	28.3	28.5	29.0	29.3	29.8	30.3	31.1	31.6	32.6	33.0		4.2
NL	35.5	36.1	36.7	36.9	37.2	37.5	38.0	38.7	39.4	39.8	39.0	39.0	39.5	39.7	39.6		4.1
AT	33.5	33.5	34.1	34.2	33.2	34.1	34.7	35.4	35.7	35.9	36.0	36.2	36.5	36.7	36.6		3.1
PL	31.1	31.4	30.7	30.5	30.3	30.6	30.2	30.2	30.6	31.0	31.6	31.8	32.1	32.2	32.6		1.5
PT	35.7	36.1	36.4	36.4	36.3	36.5	36.8	37.0	37.1	36.8	36.9	36.9	36.9	36.6	36.6		0.9
RO	36.0	35.3	32.2	32.0	31.8	31.1	31.7	31.7	31.5	31.4	32.3	32.0	32.4	32.6	32.8		-3.2
SI	31.8	32.0	32.3	31.4	33.2	33.5	33.6	33.9	34.0	34.1	34.2	33.7	33.6	33.7	34.1		2.3

SK	32.1	32.6	32.2	32.5	32.6	32.3	32.1	32.0	32.3	32.3	32.4	32.5	32.8	33	33.1		1
FI	36.4	36.7	36.8	36.8	36.5	35.9	36.4	36.8	37.3	36.9	36.8	37.2	37.4	37.2	37.3		0.9
SE	36.8	38.3	38.4	38.5	38.4	38.9	39.4	39.8	40.0	39.8	40.0	40.3	40.6	40.9	41.1		4.3
UK	36.9	36.7	36.9	37.0	37.1	37.4	37.7	37.7	37.9	37.9	37.9	38.0	38.2	38.4	38.5		1.6

Source: Eurostat's web site. Data retrieved March 2016.

Table 13: Average effective age of retirement versus the normal retirement age. 2009-2014

Men				Women			
	Effective	Normal	Difference		Effective	Normal	Difference
Slovenia	62.3	58.7	3.6	Slovenia	59.5	58.3	1.2
Luxembourg	61.9	60.0	1.9	Estonia	62.9	62.0	0.9
Portugal	67.0	66.0	1.0	Luxembourg	60.8	60.0	0.8
Czech Republic	63.3	62.7	0.7	Portugal	66.2	66.0	0.2
Estonia	63.7	63.0	0.7	Austria	60.2	60.0	0.2
Sweden	65.2	65.0	0.2	Hungary	60.1	60.0	0.1
Hungary	62.6	62.5	0.1	United Kingdom	62.4	62.5	-0.1
Belgium	60.0	60.0	0.0	Belgium	59.3	60.0	-0.7
Greece	61.6	62.0	-0.4	Poland	59.5	60.3	-0.7
Ireland	65.4	66.0	-0.6	Sweden	64.2	65.0	-0.8
United Kingdom	64.1	65.0	-0.9	Czech Republic	60.5	61.3	-0.8
Slovak Republic	61.1	62.0	-0.9	Italy	61.1	62.0	-0.9
Italy	61.4	62.5	-1.1	France	59.8	61.2	-1.4
France	59.4	61.2	-1.8	Spain	63.1	65.0	-1.9
Denmark	63.0	65.0	-2.0	Greece	60.0	62.0	-2.0
Germany	62.7	65.0	-2.3	Germany	62.7	65.0	-2.3
Netherlands	62.9	65.2	-2.3	Finland	62.3	65.0	-2.7
Austria	62.2	65.0	-2.8	Netherlands	61.9	65.2	-3.3
Spain	62.2	65.0	-2.8	Ireland	62.6	66.0	-3.4
Finland	61.9	65.0	-3.1	Slovak Republic	58.2	62.0	-3.8
Poland	62.1	65.3	-3.2	Denmark	60.6	65.0	-4.4

Source: OECD estimates derived from the European and national labour force surveys. OECD Pensions at a Glance 2015 (<http://oe.cd/pag> - figures 7.8 & 7.9).

Table 14: Early retirement among persons aged 50 to 69 years old who receive an old-age pension - 2012

	Total	Males	Females
EU28	39.1	45.0	32.8
BE	45.7	48.3	41.5
BG	5.2	6.2	4.6
CZ	5.3	7.4	4.0
DK	12.1	10.2	13.8
EE	10.9	10.9	10.9
IE	68.3	66.2	72.0
EL	11.9	8.9	16.2
ES	59.7	61.8	55.5
FR	43.7	42.7	45.0
HR	55.9	57.5	54.8
IT	73.5	88.3	47.6
CY	21.1	21.6	20.3
LV	35.1	33.4	36.1
LT	19.1	21.6	17.6
LU	43.6	47.1	36.9
HU	51.6	46.9	54.8
MT	34.2	36.3	27.3
NL	55.8	59.6	48.5
AT	58.5	68.0	50.0
PL	44.2	53.3	38.9
PT	57.2	61.6	51.7
RO	21.5	24.1	19.5
SI	39.6	40.4	39.0
SK	28.0	40.6	20.9
FI	26.4	26.2	26.6
SE	46.0	43.5	48.7
UK	23.1	31.7	14.6

Source: Eurostat. Ad hoc module to the LFS on pathways to retirement. Retrieved March 2016.

Table 15: Main reasons for economically inactive persons who receive a pension to quit working - 2012

	Favourable financial arrangements to leave	Lost job and/or could not find a job	Had reached the maximum retirement age	Had reached eligibility for a pension	Other job-related reasons	Own health or disability	Family or care-related reasons	Other reasons	No answer
EU28	9.1	7.6	9.2	36.5	4.5	21.6	1.8	5.0	4.7
BE	13.7	7.5	8.2	23.5	9.0	16.1	2.5	2.0	17.4
BG	:	5.5	:	77.4	:	12.8	:	:	:
CZ	0.3	4.6	:	84.8	0.8	8.6	:	0.6	0.2
DK	8.1	13.2	2.6	29.0	5.2	30.7	4.6	6.6	:
DE	8.3	5.8	6.2	11.9	:	31.6	:	6.9	27.4
EE	:	26.8	:	11.8	:	45.6	:	:	:
IE	19.0	6.0	17.6	19.3	5.7	22.4	3.6	6.0	:
EL	1.0	0.7	30.7	58.9	0.6	6.4	0.5	0.9	:
ES	12.7	8.4	16.2	19.6	7.9	28.2	1.3	5.4	0.4
FR	8.5	9.2	11.3	52.1	2.7	12.9	:	2.2	:
HR	5.9	11.0	7.1	32.9	4.7	36.9	:	:	:
IT	5.0	7.2	6.4	50.3	8.3	11.9	3.0	7.6	0.3
CY	6.0	7.4	38.8	24.3	:	17.6	:	:	:
LV	12.6	19.7	:	22.2	9.8	27.2	:	:	:
LT	:	9.5	38.9	18.0	:	28.8	:	:	:
LU	5.2	2.2	9.5	57.0	2.3	18.5	:	4.0	:
HU	:	5.0	5.8	64.4	2.0	20.0	1.1	:	:
MT	:	:	:	87.3	:	8.3	:	:	:
NL	34.0	7.4	5.2	19.3	6.1	18.2	0.9	8.7	:
AT	7.7	5.2	:	45.5	:	36.5	:	3.4	:
PL	4.2	5.6	6.5	52.5	1.5	27.6	0.9	1.2	:
PT	3.8	10.0	16.6	14.8	7.4	35.7	:	9.6	:
RO	2.7	7.4	11.0	35.9	3.8	34.6	4.4	:	:
SI	:	1.6	:	80.6	1.2	14.4	:	:	:
SK	4.9	13.8	12.2	33.7	9.9	23.9	1.3	:	:
FI	2.8	17.4	3.7	30.8	5.5	31.5	1.0	6.7	:
SE	15.6	7.0	17.8	18.9	7.4	14.4	2.9	15.2	:
UK	22.3	9.8	7.2	17.8	6.1	21.6	4.6	10.5	:

Source: Eurostat. Ad hoc module to the LFS on pathways to retirement. Retrieved March 2016.

Table 16: Economically inactive persons aged 50-69 years who receive a pension who would have wished to stay longer in employment - 2012 (%)

	2012
EU28	28.0
BE	31.2
BG	16.6
CZ	21.5
DK	40.7
DE	23.8
EE	55.0
IE	36.4
EL	12.4
ES	43.3
FR	30.9
HR	32.0
IT	27.0
CY	44.5
LV	38.3
LT	10.7
LU	29.9
HU	17.8
MT	33.6
NL	28.3
AT	34.1
PL	7.4
PT	58.7
RO	18.7
SI	9.2
SK	26.3
FI	37.0
SE	29.8
UK	40.7

Source: Eurostat. Ad hoc module to the LFS on pathways to retirement. Retrieved March 2016.

Table 17: Persons who reduced their working hours in a move towards retirement - 2012

	2012
EU24	6.5
BE	16.9
BG	3.4
CZ	10.6
DK	13.0
DE	2.7
EE	6.6
EL	5.1
ES	2.2
FR	8.5
IT	2.8
CY	2.9
LT	6.8
LU	5.5
HU	2.0
MT	10.6
NL	20.5
AT	6.5
PL	9.8
PT	6.9
RO	3.3
SI	7.4
SK	0.5
FI	17.9
SE	16.8

No data for LV, UK, IE and HR.

Source: Eurostat. Ad hoc module to the LFS on pathways to retirement. Retrieved March 2016.

Table 18: Main reason for persons who receive a pension to continue working - 2012

	To provide sufficient personal/household income	To establish or increase future retirement pension entitlements	To establish/increase future retirement pension entitlements and to provide sufficient personal/household income	Non-financial reasons. e.g. work satisfaction	No answer
EU28	37.3	6.8	14.5	29.1	12.3
BE	27.8	12.0	10.8	48.1	:
BG	53.0	8.9	24.6	13.4	:
CZ	53.5	6.8	20.7	18.5	0.5
DK	9.0	:	5.9	78.8	:
DE	26.5	6.6	8.5	16.6	41.7
EE	78.3	11.6	:	7.6	:
IE	35.5	5.3	16.1	41.4	:
EL	86.1	:	:	:	:
ES	19.5	18.6	30.0	31.2	:
FR	31.9	9.1	:	24.4	33.0
HR	59.0	:	:	21.1	18.1
IT	45.4	12.7	11.9	29.5	:
CY	35.8	6.0	30.4	27.8	:
LV	58.2	12.7	20.1	8.9	:
LT	47.2	12.3	32.2	8.3	:
LU	20.0	:	12.0	51.3	:
HU	64.8	6.4	18.2	10.2	:
MT	47.0	:	:	38.0	:
NL	22.2	1.0	21.5	51.2	4.1
AT	23.5	9.0	:	65.4	:
PL	50.0	4.7	27.3	18.0	:
PT	59.1	6.0	9.6	25.1	:
RO	90.5	5.7	1.6	2.2	:
SI	18.5	:	8.4	62.4	8.0
SK	62.6	10.3	21.4	5.5	:
FI	22.9	5.9	25.9	42.2	3.1
SE	14.2	7.2	12.7	64.8	1.2
UK	33.2	4.0	21.0	40.7	1.1

Source: Eurostat. Ad hoc module to the LFS on pathways to retirement. Retrieved March 2016.

Table 19: Aggregate replacement ratios of pensions

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
EU28	:	:	:	:	:	:	0.52	0.53	0.54	0.56	0.56
BE	0.41	0.42	0.42	0.44	0.45	0.45	0.46	0.44	0.46	0.47	0.47
BG	:	:	0.37	0.37	0.34	0.34	0.43	0.41	0.42	0.39	0.44
CZ	:	0.51	0.52	0.51	0.51	0.51	0.54	0.53	0.55	0.56	0.55
DK	0.35	0.35	0.37	0.39	0.41	0.42	0.44	0.43	0.42	0.44	0.45
DE	:	0.46	0.46	0.46	0.44	0.47	0.49	0.51	0.47	0.47	0.45
EE	0.45	0.47	0.49	0.47	0.45	0.52	0.55	0.54	0.50	0.50	0.47
IE	0.41	0.46	0.38	0.49	0.49	0.48	0.47	0.43	0.42	0.37	0.38
EL	0.5	0.49	0.49	0.40	0.41	0.41	0.42	0.45	0.52	0.60	0.60
ES	0.53	0.57	0.48	0.48	0.42	0.45	0.47	0.51	0.55	0.60	0.60
FR	0.56	0.57	0.58	0.6	0.65	0.66	0.65	0.64	0.65	0.66	0.69
HR	:	:	:	:	:	:	0.32	0.36	0.36	0.37	0.4
IT	0.58	0.58	0.58	0.49	0.51	0.51	0.53	0.55	0.59	0.62	0.64
CY	:	0.29	0.28	0.29	0.33	0.37	0.37	0.39	0.39	0.40	0.39
LV	:	0.61	0.49	0.38	0.3	0.34	0.47	0.53	0.49	0.47	0.44
LT	:	0.47	0.44	0.40	0.43	0.48	0.58	0.52	0.45	0.48	0.45
LU	0.6	0.63	0.66	0.61	0.58	0.62	0.68	0.74	0.79	0.78	0.85
HU	:	0.61	0.54	0.58	0.61	0.62	0.60	0.60	0.58	0.62	0.62
MT	:	0.47	0.45	0.47	0.41	0.45	0.44	0.48	0.46	0.56	0.56
NL	:	0.43	0.43	0.43	0.43	0.44	0.47	0.46	0.47	0.47	0.50
AT	0.6	0.69	0.65	0.62	0.61	0.56	0.57	0.59	0.58	0.59	0.60
PL	:	0.58	0.59	0.58	0.56	0.56	0.57	0.55	0.58	0.60	0.63
PT	0.53	0.6	0.59	0.47	0.51	0.50	0.53	0.56	0.58	0.59	0.63
RO	:	:	:	0.43	0.49	0.55	0.65	0.64	0.67	0.65	0.64
SI	:	0.42	0.41	0.44	0.44	0.45	0.45	0.47	0.47	0.46	0.45
SK	:	0.55	0.57	0.54	0.54	0.55	0.61	0.62	0.56	0.61	0.62
FI	0.47	0.46	0.47	0.47	0.49	0.48	0.50	0.50	0.49	0.49	0.51
SE	0.62	0.60	0.62	0.63	0.62	0.60	0.60	0.58	0.56	0.58	0.60
UK	:	0.42	0.45	0.44	0.43	0.44	0.48	0.48	0.50	0.53	0.50

Source: Eurostat's web site. Data retrieved March 2016.

Table 20a: In-work poverty rates of employed persons among aged 55 to 64 years old - 2014

	Total	Males	Females		Age ratios total		Gender ratios
EU28	8.3	8.3	8.3		0.86		1.00
BE	2.6	3.2	2		0.52		0.63
BG	6.9	8.0	5.7		0.70		0.71
CZ	2.3	2.6	2.0		0.58		0.77
DK	2.3	2.7	1.8		0.50		0.67
DE	9.1	6.6	11.4		0.93		1.73
EE	14.4	15.2	13.7		1.26		0.90
IE	8.6	9.8	6.9		2.05		0.70
EL	15.1	18.1	9.8		1.19		0.54
ES	8.5	10	6.6		0.65		0.66
FR	6.8	7.2	6.4		0.87		0.89
HR	4.0	4.0	4.0		0.67		1.00
IT	8.8	9.1	8.5		0.78		0.93
CY	6.1	6.2	6.1		0.74		0.98
LV	7.1	4.0	9.4		0.81		2.35
LT	5.1	3.1	6.9		0.55		2.23
LU	8.1	9.9	5.7		0.72		0.58
HU	5.4	5.8	4.9		0.82		0.84
MT	3.2	3.5	2.1		0.48		0.60
NL	4.1	4.0	4.1		0.76		1.03
AT	6.5	6.4	6.7		0.90		1.05
PL	11	12.5	8.7		1.04		0.70
PT	12.8	14.6	10.6		1.25		0.73
RO	18.3	18.4	18.2		0.97		0.99
SI	7.3	9.3	3.4		1.18		0.37
SK	4.1	4.2	3.9		0.67		0.93
FI	3.9	3.6	4.2		1.11		1.17
SE	4.2	5.1	3.1		0.58		0.61
UK	9.0	8.6	9.6		1.06		1.12

Source: EU-SILC. Eurostat's web site. Data retrieved March 2016.

Table 20b: Evolution of in-work poverty rates of aged 55 to 64 years old since 2005

		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Evolution
Total	EU28	:	:	:	:	:	7.0	7.9	8.2	8.5	8.3	0.4
	BE	3.1	5.0	3.7	5.5	4.9	4.2	3.6	4.7	4.4	2.6	-0.5
	BG	:	4.2	5.2	6.4	5.4	7.0	6.7	5.4	7.7	6.9	2.7
	CZ	2.3	0.3	1.6	1.7	1.4	2.2	2.1	3.5	4.1	2.3	0.0
	DK	1.5	2.6	2.2	2.3	3.5	3.5	2.9	3.2	5.0	2.3	0.8
	DE	5.7	5.1	6.3	5.2	5.5	6.0	7.5	7.8	8.5	9.1	3.4
	EE	6.7	7.6	5.8	6.6	7.0	6.0	6.1	9.1	9.2	14.4	7.7
	IE	8.1	6.8	7.4	8.3	8.7	8.3	6.1	4.0	7.0	8.6	0.5
	EL	19.9	16.4	17.0	19.7	14.8	16.6	15.8	20.5	19.2	15.1	-4.8
	ES	11.3	9.6	10.0	8.7	9.9	8.4	8.1	8.2	8.3	8.5	-2.8
	FR	5.8	6.4	7.4	5.9	6.4	6.1	6.8	6.9	8.0	6.8	1.0
	HR	:	:	:	:	:	5.5	5.4	3.7	4.6	4.0	-1.5
	IT	6.9	6.0	7.2	7.2	8.1	6.6	8.5	8.1	9.2	8.8	1.9
	CY	5.4	6.1	5.9	3.7	6.5	4.5	5.9	5.4	5.3	6.1	0.7
	LV	9.1	10.5	10.1	11.1	10.7	8.2	11.4	7.8	8.8	7.1	-2.0
	LT	8.5	10.0	8.8	9.7	10.0	9.5	6.5	6.0	6.6	5.1	-3.4
	LU	4.9	5.6	4.6	2.7	5.1	4.5	5.9	7.0	9.5	8.1	3.2
	HU	6.1	4.0	3.2	4.6	3.3	2.6	5.0	4.6	5.9	5.4	-0.7
	MT	2.0	2.5	3.6	3.5	3.0	3.9	3.8	3.3	3.5	3.2	1.2
	NL	6.9	4.1	4.4	4.9	4.2	5.0	3.9	4.1	4.8	4.1	-2.8
	AT	6.0	6.4	7.4	9.5	9.4	6.0	6.8	5.6	6.6	6.5	0.5
	PL	11.9	9.6	8.3	10.3	9.6	10.4	10.9	10.1	10.3	11.0	-0.9
	PT	15.7	15.9	14.4	17.0	16.0	16.5	12.5	12.3	13.3	12.8	-2.9
	RO	:	:	25.8	23.7	24.8	20.5	22.8	21.1	19.0	18.3	-7.5
SI	6.0	6.1	3.8	3.9	4.6	5.2	5.1	6.4	7.1	7.3	1.3	
SK	3.7	3.4	2.0	3.3	3.6	4.7	4.0	3.8	4.0	4.1	0.4	
FI	3.4	4.0	3.8	3.7	2.6	3.8	4.0	3.4	3.6	3.9	0.5	
SE	2.8	2.7	2.2	2.8	3.5	3.5	3.6	2.8	4.0	4.2	1.4	
UK	8.4	7.9	7.7	8.1	7.8	6.2	9.8	10.4	10.0	9.0	0.6	
Males	EU28	:	:	:	:	:	7.2	8.2	8.4	8.5	8.3	1.1
	BE	3.5	5.0	4.5	5.3	5.2	4.3	3.5	4.3	4.5	3.2	-0.3
	BG	:	4.6	4.8	7.0	6.7	8.6	7.5	6.4	10.9	8.0	3.4
	CZ	1.3	0.2	2.0	1.5	1.5	2.3	2.5	3.5	4.5	2.6	1.3
	DK	1.3	3.5	2.0	2.9	4.0	4.4	3.3	4.3	6.3	2.7	1.4
	DE	6.8	3.5	5.3	3.2	4.1	5.2	6.7	6.6	5.2	6.6	-0.2
	EE	6.4	6.4	6.0	5.8	6.4	6.4	6.7	5.7	6.1	15.2	8.8
	IE	8.3	7.0	8.2	9.9	11.5	10.7	8.6	4.5	7.7	9.8	1.5
	EL	20.2	16.1	18.0	19.4	16.1	18.5	17.8	23.6	18.2	18.1	-2.1
	ES	11.8	9.7	10.1	8.5	11.0	8.3	8.4	8.3	8.5	10.0	-1.8
	FR	6.3	7.2	8.6	6.5	6.3	6.6	7.4	7.5	9.1	7.2	0.9
	HR	:	:	:	:	:	5.0	6.2	3.0	5.0	4.0	-1.0
	IT	8.2	7.9	8.6	8.9	8.8	7.9	8.7	9.6	10.4	9.1	0.9
	CY	4.6	6.1	5.3	2.7	6.5	4.0	5.5	4.8	4.9	6.2	1.6
LV	10.4	11.2	10.7	10.4	11.9	8.3	10.5	6.9	6.7	4.0	-6.4	

	LT	12.3	14.0	10.3	13.1	10.9	9.6	7.9	5.4	6.1	3.1	-9.2
	LU	4.7	5.4	4.7	3.7	6.4	4.1	5.8	7.8	9.6	9.9	5.2
	HU	7.8	5.3	3.8	4.7	3.7	2.5	4.6	5.1	5.7	5.8	-2.0
	MT	1.4	2.7	3.5	3.9	3.2	3.9	3.9	3.3	4.3	3.5	2.1
	NL	7.4	3.8	3.7	4.4	3.4	3.8	3.3	3.9	5.7	4.0	-3.4
	AT	6.6	5.2	6.7	9.0	9.4	7.6	9.5	6.4	6.8	6.4	-0.2
	PL	13.2	10.2	9.0	10.9	9.4	9.3	12.0	11.0	11.4	12.5	-0.7
	PT	13.7	13.6	13.5	16.0	16.3	16.2	12.9	13.3	14.6	14.6	0.9
	RO	:	:	23.9	21.9	24.8	20.7	24.8	21.7	19.1	18.4	-5.5
	SI	6.6	6.8	4.1	3.8	5.3	5.5	6.3	7.6	8.4	9.3	2.7
	SK	3.4	3.9	2.0	4.0	3.1	4.8	3.9	3.3	3.3	4.2	0.8
	FI	4.0	3.8	3.9	3.7	2.5	4.5	5.3	4.0	4.1	3.6	-0.4
	SE	4.0	2.7	3.0	3.6	4.6	5.2	4.7	3.6	6.0	5.1	1.1
	UK	8.9	7.3	6.9	8.1	6.3	5.8	9.4	10.0	10.2	8.6	-0.3
Females	EU28	:	:	:	:	:	6.8	7.6	7.8	8.4	8.3	1.5
	BE	2.4	5.0	2.6	5.8	4.4	4.1	3.7	5.1	4.3	2.0	-0.4
	BG	:	3.6	5.8	5.4	3.6	5.1	5.8	4.3	4.4	5.7	2.1
	CZ	3.8	0.4	0.9	2.1	1.2	2.1	1.3	3.5	3.5	2.0	-1.8
	DK	1.7	1.5	2.4	1.6	2.8	2.3	2.4	2.0	3.4	1.8	0.1
	DE	4.3	6.8	7.4	7.2	7.0	6.7	8.3	9.0	11.7	11.4	7.1
	EE	7.0	8.5	5.7	7.2	7.4	5.8	5.7	11.6	11.4	13.7	6.7
	IE	7.7	6.6	5.9	5.5	4.4	4.8	2.3	3.3	6.0	6.9	-0.8
	EL	19.3	16.8	15.4	20.3	12.4	13.9	12.4	15.5	21.0	9.8	-9.5
	ES	10.1	9.3	9.9	9.0	7.8	8.7	7.6	8.0	8.0	6.6	-3.5
	FR	5.3	5.6	6.2	5.3	6.4	5.6	6.2	6.4	6.8	6.4	1.1
	HR	:	:	:	:	:	6.5	4.0	4.9	3.8	4.0	-2.5
	IT	4.6	2.4	4.4	3.8	7.0	4.3	8.3	5.5	7.3	8.5	3.9
	CY	7.1	6.1	6.9	5.6	6.5	5.4	6.6	6.5	5.9	6.1	-1.0
	LV	7.9	9.9	9.5	11.6	9.8	8.1	12.1	8.5	10.3	9.4	1.5
	LT	4.6	5.9	7.2	6.5	9.1	9.3	5.3	6.5	7.1	6.9	2.3
	LU	5.2	5.8	4.2	1.4	3.0	5.1	6.1	6.0	9.5	5.7	0.5
	HU	4.0	2.1	2.4	4.4	2.8	2.6	5.4	4.0	6.0	4.9	0.9
	MT	4.3	1.4	4.0	2.3	2.0	3.6	3.6	3.1	1.2	2.1	-2.2
	NL	6.0	4.6	5.6	5.7	5.6	6.7	4.7	4.5	3.6	4.1	-1.9
	AT	4.8	8.4	8.7	10.4	9.4	3.5	3.1	4.6	6.5	6.7	1.9
	PL	9.5	8.5	7.2	8.9	10.0	12.3	9.1	8.6	8.6	8.7	-0.8
	PT	18.3	18.8	15.5	18.3	15.5	16.9	12.0	11.0	11.8	10.6	-7.7
	RO	:	:	28.7	26.4	24.9	20.1	19.2	19.8	18.8	18.2	-10.5
	SI	3.9	3.9	2.9	4.2	2.7	4.6	2.6	3.9	4.7	3.4	-0.5
	SK	4.6	2.3	2.0	2.3	4.2	4.4	4.2	4.4	4.7	3.9	-0.7
FI	2.9	4.2	3.7	3.8	2.6	3.1	2.9	2.9	3.2	4.2	1.3	
SE	1.6	2.6	1.4	2.0	2.3	1.9	2.6	2.0	1.9	3.1	1.5	
UK	7.8	8.6	8.7	8.0	9.5	6.6	10.3	10.8	9.8	9.6	1.8	

Source: EU-SILC. Eurostat's web site. Data retrieved March 2016.

Table 21a: Poverty rates of aged 50 to 64 years old - 2014

	Poverty rates			Age ratios (50-64y vs 25-49y)			Gender ratios
	Total	Male	Females	Total	Males	Females	
EU28	15.6	16.0	15.2	0.95	0.99	0.91	0.95
BE	11.8	10.8	12.7	0.85	0.83	0.85	1.18
BG	15.9	17.1	14.7	0.84	0.87	0.80	0.86
CZ	9.0	8.7	9.4	0.97	1.10	0.89	1.08
DK	4.7	5.4	4.0	0.44	0.45	0.42	0.74
DE	18.7	19.3	18.2	1.20	1.25	1.16	0.94
EE	24.4	26.0	23.0	1.40	1.44	1.38	0.88
IE	17.0	17.0	16.9	1.38	1.53	1.28	0.99
EL	20.7	22.8	18.8	0.89	1.00	0.79	0.82
ES	19.6	20.8	18.4	0.85	0.92	0.78	0.88
FR	10.8	10.5	11.0	0.85	0.92	0.79	1.05
HR	17.8	17.5	18.1	1.05	1.01	1.09	1.03
IT	16.4	16.5	16.4	0.83	0.89	0.78	0.99
CY	14.5	13.1	15.7	1.12	1.09	1.14	1.20
LV	20.5	21.6	19.7	1.13	1.17	1.12	0.91
LT	17.1	17.5	16.8	1.01	1.04	0.99	0.96
LU	13.4	14.5	12.4	0.85	0.99	0.74	0.86
HU	13.2	14.7	11.9	0.94	1.06	0.82	0.81
MT	13.0	12.4	13.5	0.98	1.02	0.93	1.09
NL	11.5	11.6	11.4	1.07	1.04	1.12	0.98
AT	11.1	10.3	11.9	0.87	0.83	0.92	1.16
PL	16.7	18.7	15.0	1.03	1.15	0.94	0.80
PT	19.6	19.6	19.5	1.10	1.15	1.05	0.99
RO	18.0	19.1	17.1	0.75	0.76	0.73	0.90
SI	14.7	15.5	13.9	1.14	1.21	1.06	0.90
SK	11.5	12.9	10.2	0.95	1.05	0.85	0.79
FI	10.5	10.9	10.1	1.06	0.96	1.19	0.93
SE	8.4	9.7	7.1	0.68	0.76	0.59	0.73
UK	15.2	14.9	15.5	1.09	1.07	1.11	1.04

Source: EU-SILC. Eurostat's web site. Data retrieved March 2016.

Table 21b: Evolution of poverty rates of aged 50-64 years old since 2005

		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Evolution
Total	EU28	:	:	:	:	:	13.3	14.5	14.8	15.2	15.6	2.3
	BE	11.2	13.3	12.7	13.7	12.9	12.3	12.1	12.8	11.7	11.8	0.6
	BG	:	15.7	17.9	17.2	16.1	15.5	17.2	16.5	16.5	15.9	0.2
	CZ	6.1	5.6	5.8	6.8	6.9	6.8	7.4	8.8	8.3	9.0	2.9
	DK	4.6	4.5	4.6	4.6	5.4	5.7	4.9	5.1	4.9	4.8	0.2
	DE	12.6	13.3	15.9	16.8	16.7	17.0	18.5	18.6	19.4	18.7	6.1
	EE	18.0	18.6	20.0	19.5	19.0	18.5	19.5	22.1	21.0	24.4	6.4
	IE	19.5	17.6	18.8	16.8	16.2	16.2	15.7	17.0	16.4	17.8	-1.7
	EL	18.3	19.2	18.0	18.5	16.8	17.3	20.4	21.9	22.3	20.7	2.4
	ES	16.9	16.6	16.3	14.2	15.4	14.7	15.8	16.7	17.3	19.6	2.7
	FR	10.0	10.6	10.2	8.7	9.0	8.4	10.5	10.7	11.6	10.8	0.8
	HR	:	:	:	:	:	20.1	19.7	19.0	18.1	17.8	-2.3
	IT	14.6	14.4	14.8	13.9	13.9	13.7	15.8	15.4	16.1	16.4	1.8
	CY	13.9	12.7	10.8	11.0	14.1	13.2	12.0	11.9	13.2	14.5	0.6
	LV	21.2	26.3	23.5	25.4	23.9	21.0	20.9	20.1	20.8	20.5	-0.7
	LT	17.9	18.3	17.2	21.4	20.8	22.6	18.7	18.6	18.9	17.1	-0.8
	LU	8.8	9.8	10.0	9.8	11.0	10.8	10.1	11.6	12.9	13.4	4.6
	HU	10.2	11.2	8.4	8.5	7.8	8.6	11.0	11.2	13.6	13.9	3.7
	MT	13.7	13.6	15.2	14.8	13.3	13.1	12.5	11.6	13.1	13.0	-0.7
	NL	7.8	6.1	6.7	6.6	6.8	7.6	6.9	8.0	9.8	11.5	3.7
	AT	9.9	10.6	10.7	13.8	12.4	10.9	12.3	11.2	11.2	11.1	1.2
	PL	16.2	15.7	14.6	14.9	15.9	16.3	16.7	16.4	15.7	16.7	0.5
	PT	17.1	17.7	17.3	16.0	16.7	16.1	16.4	17.5	17.8	19.6	2.5
	RO	:	:	19.9	17.0	16.0	14.3	15.7	15.7	16.9	18.0	-1.9
	SI	12.6	12.1	:	12.4	11.7	13.3	12.8	13.2	13.3	14.7	2.1
	SK	8.3	7.7	:	7.5	7.3	8.7	10.6	10.9	10.0	11.5	3.2
FI	8.6	9.5	9.5	10.0	10.9	10.3	11.4	11.0	10.1	10.5	1.9	
SE	4.3	4.7	4.1	6.0	6.8	5.9	7.5	8.0	8.5	8.4	4.1	
UK	15.6	15.8	:	15.3	14.4	14.3	14.5	15.2	14.5	15.2	-0.4	
Males	EU28	:	:	:	:	:	13.5	14.5	14.8	15.2	16.0	2.5
	BE	9.9	12.1	11.6	12.6	11.9	12.1	10.9	12.4	12.0	10.8	0.9
	BG	:	14.7	17.8	15.5	14.8	14.6	17.4	16.8	17.1	17.1	2.4
	CZ	6.1	5.3	5.1	5.5	5.6	6.2	7.5	9.3	8.5	8.7	2.6
	DK	5.0	4.9	4.7	5.0	5.7	6.1	5.9	6.2	6.4	5.6	0.6
	DE	12.2	13.3	15.1	16.0	16.6	17.2	18.5	18.1	18.3	19.3	7.1
	EE	19.9	19.4	19.7	19.0	21.2	20.9	23.1	22.8	21.3	26.0	6.1
	IE	20.0	17.7	18.6	16.6	17.0	17.5	17.8	17.6	16.8	17.6	-2.4
	EL	18.2	19.5	18.4	18.2	15.9	17.8	21.1	22.2	23.2	22.8	4.6
	ES	16.5	15.7	15.7	13.5	15.3	15.4	16.8	17.4	17.7	20.8	4.3
	FR	10.2	10.8	10.4	8.7	8.4	8.1	10.0	9.7	10.9	10.5	0.3
	HR	:	:	:	:	:	21.8	20.4	20.0	18.8	17.5	-4.3
	IT	13.3	13.3	13.4	12.7	12.7	13.1	14.8	14.6	15.5	16.5	3.2
	CY	10.3	9.5	7.4	7.7	10.2	9.6	8.5	9.1	11.9	13.1	2.8
LV	23.0	26.1	22.8	25.0	24.7	22.7	23.1	21.7	22.9	21.6	-1.4	

	LT	21.3	20.5	17.4	21.9	21.2	22.4	17.4	16.3	18.7	17.5	-3.8
	LU	8.1	10.9	10.6	10.7	10.5	11.2	10.0	13.0	13.4	14.5	6.4
	HU	10.7	12.1	9.5	9.5	8.9	9.2	11.6	11.8	14.4	15.8	5.1
	MT	12.4	11.8	12.8	13.0	12.2	12.8	12.6	10.5	12.7	12.4	0.0
	NL	8.4	5.6	6.5	5.9	6.0	7.0	7.2	8.9	10.3	11.6	3.2
	AT	9.9	10.1	10.2	14.1	11.8	11.1	12.5	11.3	10.7	10.3	0.4
	PL	18.8	18.2	16.4	16.2	16.5	16.9	17.9	17.8	16.6	18.7	-0.1
	PT	15.0	16.0	15.0	15.0	15.8	16.1	16.6	16.9	18.2	19.6	4.6
	RO	:	:	19.5	17.6	16.8	14.9	15.9	16.8	18.1	19.1	-0.4
	SI	12.0	11.6	:	13.6	11.7	13.4	13.3	13.3	14.2	15.5	3.5
	SK	8.3	8.2	:	7.5	7.2	9.0	10.4	10.7	10.1	12.9	4.6
	FI	9.2	11.1	9.7	10.7	11.4	11.6	13.6	13.0	10.8	10.9	1.7
	SE	4.7	4.8	5.0	6.1	7.5	6.9	8.0	8.4	9.9	9.7	5.0
	UK	15.8	15.4	:	15.0	14.9	15.1	14.1	15.6	15.1	14.9	-0.9
Females	EU28	:	:	:	:	:	13.2	14.5	14.8	15.3	15.2	2.0
	BE	12.5	14.4	13.7	14.9	13.8	12.5	13.3	13.2	11.5	12.7	0.2
	BG	:	16.7	18.0	18.6	17.3	16.4	17.1	16.2	15.8	14.7	-2.0
	CZ	6.1	5.9	6.3	7.9	8.0	7.3	7.3	8.4	8.2	9.4	3.3
	DK	4.3	4.2	4.5	4.2	5.1	5.2	3.9	4.0	3.4	4.0	-0.3
	DE	13.0	13.3	16.6	17.6	16.8	16.8	18.6	19.2	20.4	18.2	5.2
	EE	16.5	17.9	20.3	20.0	17.3	16.6	16.8	21.6	20.8	23.0	6.5
	IE	19.1	17.5	19.0	17.1	15.4	14.8	13.4	16.3	16.0	18.1	-1.0
	EL	18.5	18.8	17.7	18.9	17.6	16.9	19.7	21.5	21.5	18.8	0.3
	ES	17.2	17.6	16.8	14.9	15.5	14.0	14.8	16.1	17.0	18.4	1.2
	FR	9.8	10.3	9.9	8.7	9.6	8.8	10.9	11.5	12.2	11.0	1.2
	HR	:	:	:	:	:	18.5	18.9	18.0	17.6	18.1	-0.4
	IT	15.8	15.4	16.1	15.1	15.0	14.2	16.8	16.2	16.6	16.4	0.6
	CY	17.4	15.7	14.0	14.2	17.9	16.6	15.5	14.6	14.3	15.7	-1.7
	LV	19.9	26.4	24.1	25.7	23.3	19.6	19.1	18.8	19.1	19.7	-0.2
	LT	15.3	16.5	17.1	20.9	20.5	22.7	19.7	20.4	19.1	16.8	1.5
	LU	9.5	8.8	9.4	8.9	11.4	10.4	10.2	10.1	12.3	12.4	2.9
	HU	9.8	10.4	7.5	7.7	6.8	8.1	10.5	10.8	13.0	12.1	2.3
	MT	15.0	15.3	17.7	16.6	14.4	13.4	12.5	12.7	13.6	13.5	-1.5
	NL	7.3	6.6	7.0	7.4	7.5	8.1	6.6	7.1	9.4	11.4	4.1
	AT	9.8	11.2	11.1	13.4	12.9	10.7	12.1	11.1	11.7	11.9	2.1
	PL	13.9	13.5	13.0	13.8	15.2	15.8	15.6	15.2	14.9	15.0	1.1
	PT	19.0	19.2	19.4	17.0	17.6	16.2	16.2	18.0	17.3	19.5	0.5
	RO	:	:	20.3	16.5	15.2	13.8	15.4	14.8	15.8	17.1	-3.2
	SI	13.2	12.6	:	11.4	11.7	13.3	12.3	13.0	12.4	13.9	0.7
	SK	8.3	7.3	:	7.5	7.3	8.4	10.7	11.0	9.9	10.2	1.9
FI	7.9	7.9	9.2	9.4	10.5	9.0	9.2	9.0	9.3	10.1	2.2	
SE	3.8	4.6	3.2	6.0	6.0	4.8	7.0	7.7	7.2	7.1	3.3	
UK	15.4	16.3	:	15.5	13.8	13.6	15.0	14.8	13.9	15.5	0.1	

Source: EU-SILC. Eurostat's web site. Data retrieved March 2016.

Table 22a: Population aged 55-64 years old with tertiary educational attainment level - 2014

	Educational attainment			Age ratios			Gender ratio
	Total	Males	Females	Total	Males	Females	
EU28	21.3	22.9	19.8	0.67	0.78	0.57	0.86
BE	26.3	27.5	25.2	0.65	0.77	0.56	0.92
BG	22.9	18.2	27.1	0.81	0.83	0.77	1.49
CZ	15.1	17.8	12.7	0.64	0.83	0.50	0.71
DK	28.9	25.9	32.0	0.75	0.78	0.72	1.24
DE	25.5	31.6	19.6	0.92	1.05	0.77	0.62
EE	35.7	28.1	41.7	0.94	0.99	0.87	1.48
IE	24.3	23.9	24.7	0.54	0.59	0.51	1.03
EL	21.1	25.6	17.0	0.69	0.90	0.52	0.66
ES	21.2	24.4	18.1	0.56	0.70	0.44	0.74
FR	21.4	21.6	21.2	0.57	0.63	0.53	0.98
HR	14.8	14.9	14.8	0.62	0.71	0.55	0.99
IT	12.3	12.9	11.8	0.65	0.82	0.54	0.91
CY	25.6	28.5	22.7	0.59	0.72	0.49	0.80
LV	23.0	18.3	26.6	0.71	0.80	0.63	1.45
LT	27.6	23.2	31.1	0.69	0.71	0.66	1.34
LU	31.7	38.2	25.0	0.64	0.76	0.51	0.65
HU	16.9	16.3	17.4	0.66	0.76	0.58	1.07
MT	9.2	10.7	7.7	0.41	0.48	0.33	0.72
NL	26.9	31.3	22.6	0.72	0.86	0.59	0.72
AT	21.3	26.7	16.2	0.65	0.82	0.49	0.61
PL	13.6	12.8	14.4	0.44	0.51	0.39	1.13
PT	12.8	11.3	14.2	0.52	0.59	0.47	1.26
RO	8.5	10.0	7.1	0.47	0.60	0.36	0.71
SI	17.9	16.2	19.7	0.55	0.63	0.50	1.22
SK	13.9	15.6	12.4	0.63	0.83	0.49	0.79
FI	34.2	30.8	37.5	0.77	0.84	0.71	1.22
SE	29.9	24.5	35.3	0.72	0.70	0.73	1.44
UK	33.1	33.7	32.6	0.77	0.83	0.73	0.97

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 22b: Evolution since 2000 of population aged 55-64 years old with tertiary educational attainment level - 2014

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 vs 2000
Total	EU28	:	:	14.5	15.2	16.2	16.8	17.0	17.5	18.1	18.7	19.1	19.7	20.3	20.9	21.3	6.8
	BE	16.8	17.1	18.2	18.9	20.0	21.8	22.5	22.3	22.3	23.4	25.6	25.1	25.3	26.0	26.3	9.5
	BG	14.2	17.0	17.3	17.2	17.2	17.1	17.9	18.8	19.2	18.9	19.4	20.7	21.5	21.9	22.9	8.7
	CZ	9.6	9.8	10.6	10.3	10.2	10.7	11.1	10.7	10.6	10.8	11.5	12.1	12.6	14.0	15.1	5.5
	DK	18.9	22.2	24.2	25.9	26.8	27.3	28.5	24.7	25.7	28.1	27.8	27.9	28.7	29.2	28.9	10.0
	DE	20.5	20.5	19.2	21.6	22.8	22.9	22.7	23.1	24.4	25.3	25.4	26.2	26.5	26.6	25.5	5.0
	EE	26.4	27.0	27.1	27.9	28.5	28.5	27.6	28.3	31.6	32.8	30.5	35.6	36.0	35.3	35.7	9.3
	IE	13.0	13.7	14.4	14.6	15.9	17.0	17.2	17.8	19.3	20.2	21.7	23.1	24.9	25.8	24.3	11.3
	EL	8.0	8.4	9.7	10.4	11.3	11.3	12.2	13.2	14.6	14.1	15.6	17.6	19.2	20.8	21.1	13.1
	ES	9.8	10.5	11.0	11.4	12.4	14.5	15.3	15.9	15.9	16.4	17.6	18.6	19.0	20.2	21.2	11.4
	FR	12.9	13.6	14.6	14.0	14.9	16.1	15.9	16.5	17.3	17.9	18.3	18.6	19.5	20.3	21.4	8.5
	HR	:	:	14.1	14.1	14.6	15.2	16.9	15.9	15.2	16.4	17.0	16.5	17.0	17.6	14.8	0.7
	IT	6.0	6.0	6.5	6.9	7.5	8.0	8.5	9.3	9.8	10.2	10.7	10.8	11.5	12.0	12.3	6.3
	CY	11.8	13.2	13.2	12.9	14.3	15.0	15.2	17.9	19.3	19.6	22.4	22.4	24.1	25.6	25.6	13.8
	LV	15.2	15.5	17.1	17.2	18.6	19.3	17.8	17.8	21.4	21.8	22.0	20.7	22.0	24.8	23.0	7.8
	LT	32.6	15.0	15.2	17.0	17.3	19.1	18.2	20.9	22.7	22.4	23.1	24.3	25.2	25.9	27.6	-5.0
	LU	13.0	13.5	14.4	10.2	15.8	18.6	18.2	18.9	19.4	24.9	25.3	28.3	26.4	27.4	31.7	18.7
	HU	11.9	11.5	12.6	13.8	14.4	14.6	15.1	15.5	16.2	16.3	16.3	16.1	15.6	16.2	16.9	5.0
	MT	:	5.5	5.6	6.0	8.5	8.2	8.0	7.6	7.2	7.9	8.0	7.6	8.6	9.4	9.2	3.7
	NL	18.7	18.6	19.6	21.9	24.0	24.4	24.6	25.8	26.5	27.4	25.9	25.9	26.6	27.2	26.9	8.2
	AT	:	:	:	:	14.4	13.7	13.3	13.4	14.7	15.5	16.3	15.4	16.4	16.2	21.3	6.9
PL	9.8	10.1	10.3	10.9	12.1	12.7	12.5	12.3	12.0	12.6	12.9	12.8	12.6	13.2	13.6	3.8	
PT	4.8	4.9	4.5	5.4	6.7	7.3	7.2	7.4	7.6	7.4	8.9	10.9	10.9	11.6	12.8	8.0	
RO	7.0	7.8	7.8	7.9	8.2	8.5	8.9	9.0	8.9	8.6	8.5	9.3	9.3	8.8	8.5	1.5	
SI	12.3	11.7	12.3	13.6	15.1	16.3	15.9	15.6	16.1	16.7	16.3	16.4	17.2	18.3	17.9	5.6	
SK	7.8	8.5	8.6	8.9	10.6	12.0	13.3	12.1	10.9	12.1	12.7	13.8	13.7	13.9	13.9	6.1	

	FI	23.3	23.4	23.9	25.0	25.7	26.5	27.3	28.2	28.5	29.0	30.1	31.3	31.4	31.8	34.2	10.9
	SE	22.1	22.1	22.7	23.3	24.0	24.9	25.2	25.8	26.4	26.9	27.2	28.0	28.7	29.2	29.9	7.8
	UK	21.9	21.6	23.0	21.1	23.1	23.7	24.2	25.6	25.5	26.5	27.5	28.9	30.8	31.9	33.1	11.2
Males	EU28	:	:	17.7	18.4	19.4	20.1	19.9	20.2	20.8	21.0	21.2	21.6	22.0	22.4	22.9	5.2
	BE	19.6	19.9	21.7	21.2	22.7	24.1	24.7	25.0	24.7	25.9	27.6	27.0	26.9	27.3	27.5	7.9
	BG	14.3	16.1	16.0	16.1	15.6	15.9	16.3	16.4	17.1	16.2	16.5	18.2	18.4	18.5	18.2	3.9
	CZ	12.1	12.7	13.2	12.6	13.0	13.4	13.8	13.6	13.8	13.6	14.0	14.8	15.5	16.5	17.8	5.7
	DK	21.9	23.7	26.0	27.9	29.3	27.9	30.1	24.6	25.8	27.5	27.2	25.9	26.4	26.7	25.9	4.0
	DE	29.0	29.1	26.6	29.9	31.1	31.0	30.0	30.3	31.9	32.4	32.4	32.6	32.3	31.9	31.6	2.6
	EE	23.4	23.5	26.5	25.8	26.9	28.2	23.5	23.9	26.3	26.6	23.3	29.9	31.3	30.0	28.1	4.7
	IE	13.9	14.2	15.5	15.8	16.5	17.4	17.3	18.8	20.6	20.4	21.4	22.4	24.2	24.5	23.9	10.0
	EL	11.5	11.7	12.9	13.7	15.1	15.2	16.1	17.1	18.6	17.7	19.7	21.6	23.5	25.1	25.6	14.1
	ES	13.6	14.6	14.9	15.2	16.5	19.1	19.8	20.1	20.2	20.2	20.9	22.1	22.2	23.2	24.4	10.8
	FR	14.1	15.2	16.1	15.1	15.7	17.5	17.0	17.6	17.8	18.3	18.7	19.1	19.7	20.4	21.6	7.5
	HR	:	:	17.3	16.8	17.5	18.4	18.3	18.2	17.4	18.0	18.5	17.5	18.0	18.0	14.9	-2.4
	IT	7.5	7.5	8.0	8.4	8.9	9.5	9.9	10.5	10.6	11.0	11.4	11.4	11.8	12.5	12.9	5.4
	CY	16.8	18.3	17.5	17.8	19.8	20.5	18.5	19.4	23.1	24.1	26.4	25.4	27.6	29.2	28.5	11.7
	LV	17.3	15.8	18.9	19.1	20.2	18.7	14.2	16.2	18.7	18.9	20.7	17.9	18.7	21.2	18.3	1.0
	LT	30.9	14.7	14.4	16.6	17.7	19.2	16.7	18.5	21.3	19.6	19.2	20.4	20.9	21.0	23.2	-7.7
	LU	18.4	19.6	20.0	14.6	22.6	25.0	23.6	23.4	24.2	30.5	32.8	35.6	32.1	33.4	38.2	19.8
	HU	14.7	14.2	15.2	16.6	17.5	16.9	17.0	17.4	18.1	17.6	17.3	16.9	16.1	15.7	16.3	1.6
	MT	:	:	7.5	6.6	10.1	10.0	8.0	8.6	7.2	7.9	8.6	9.3	9.8	10.6	10.7	3.2
	NL	23.9	23.5	24.6	27.9	29.9	30.2	30.6	31.9	32.5	33.0	31.6	31.0	31.3	31.9	31.3	7.4
	AT	:	:	:	:	21.4	19.9	18.9	18.7	19.8	20.8	20.9	19.6	20.2	19.7	26.7	5.3
	PL	10.3	10.5	11.6	12.3	13.3	13.8	13.4	12.8	12.6	12.4	12.4	12.1	12.2	12.9	12.8	2.5
	PT	5.3	5.5	4.5	5.6	6.7	7.5	7.7	7.5	7.4	7.8	8.9	10.9	10.8	10.5	11.3	6.0
	RO	9.2	9.5	9.6	9.2	9.9	10.3	10.8	11.1	10.9	10.5	10.2	10.8	10.8	10.3	10.0	0.8
SI	14.5	13.2	14.8	16.0	16.5	18.1	17.4	16.8	16.7	15.9	15.2	16.2	16.7	16.9	16.2	1.7	
SK	9.9	10.4	10.5	11.2	12.4	14.3	15.9	14.4	12.5	14.1	14.8	15.4	14.7	15.2	15.6	5.7	

	FI	24.9	24.6	25.9	27.3	27.0	27.1	27.3	27.9	27.6	27.4	28.7	29.4	28.9	29.1	30.8	5.9
	SE	21.4	20.6	21.0	21.3	21.4	22.2	22.9	23.4	23.2	23.5	23.9	23.6	24.1	24.4	24.5	3.1
	UK	23.3	23.0	24.1	22.3	24.0	24.8	24.8	25.9	27.5	28.2	28.6	29.9	31.7	32.1	33.7	10.4
Females	EU28	:	:	11.3	11.9	13.0	13.7	14.2	14.8	15.6	16.4	17.1	17.9	18.7	19.5	19.8	8.5
	BE	14.1	14.5	14.8	16.6	17.4	19.6	20.3	19.7	19.9	20.8	23.7	23.4	23.8	24.7	25.2	11.1
	BG	14.1	17.7	18.5	18.2	18.5	18.1	19.3	20.8	21.0	21.2	21.9	23.0	24.2	25.0	27.1	13.0
	CZ	7.4	7.2	8.2	8.1	7.7	8.2	8.6	8.0	7.7	8.3	9.2	9.7	9.9	11.7	12.7	5.3
	DK	15.5	20.6	22.2	23.8	24.3	26.7	26.8	24.9	25.7	28.8	28.5	29.8	30.9	31.7	32.0	16.5
	DE	12.0	12.0	11.8	13.4	14.5	15.1	15.5	16.1	17.2	18.4	18.6	20.1	20.9	21.5	19.6	7.6
	EE	28.7	29.7	27.5	29.5	29.8	28.8	30.8	31.6	35.8	37.7	36.0	40.0	39.7	39.4	41.7	13.0
	IE	12.2	13.1	13.3	13.4	15.2	16.5	17.0	16.7	17.9	20.0	22.1	23.8	25.5	27.2	24.7	12.5
	EL	4.8	5.4	6.8	7.1	7.7	7.6	8.3	9.6	10.8	10.6	11.8	13.9	15.2	16.9	17.0	12.2
	ES	6.2	6.7	7.2	7.8	8.5	10.1	11.0	11.8	11.8	12.8	14.5	15.2	16.0	17.4	18.1	11.9
	FR	11.7	12.0	13.1	13.0	14.0	14.8	14.9	15.4	16.8	17.7	17.9	18.2	19.4	20.2	21.2	9.5
	HR	:	:	11.4	11.8	12.1	12.4	15.8	13.8	13.3	15.0	15.6	15.6	16.1	17.3	14.8	3.4
	IT	4.6	4.5	5.1	5.4	6.1	6.5	7.2	8.2	9.0	9.5	10.0	10.3	11.1	11.6	11.8	7.2
	CY	7.0	8.3	9.1	8.2	9.1	9.7	12.0	16.5	15.7	15.2	18.5	19.4	20.7	22.2	22.7	15.7
	LV	13.5	15.2	15.8	15.8	17.4	19.8	20.4	19.0	23.3	24.0	23.0	22.8	24.5	27.6	26.6	13.1
	LT	33.9	15.2	15.8	17.3	17.1	19.0	19.3	22.7	23.8	24.6	26.1	27.3	28.6	29.7	31.1	-2.8
	LU	7.6	7.5	8.8	5.8	8.7	12.0	12.9	14.5	14.2	19.0	17.3	20.7	20.5	21.2	25.0	17.4
	HU	9.7	9.4	10.5	11.6	11.9	12.8	13.6	14.0	14.6	15.2	15.4	15.5	15.2	16.6	17.4	7.7
	MT	:	:	3.7	5.5	7.0	6.4	8.0	6.6	7.1	7.8	7.4	6.0	7.4	8.1	7.7	4.0
	NL	13.5	13.6	14.6	16.0	17.9	18.6	18.5	19.5	20.4	21.8	20.3	20.9	21.8	22.4	22.6	9.1
	AT	:	:	:	:	7.8	7.9	7.9	8.4	10.0	10.6	11.9	11.4	12.8	12.9	16.2	8.4
	PL	9.4	9.8	9.2	9.7	11.2	11.7	11.7	11.8	11.6	12.8	13.2	13.4	13.0	13.5	14.4	5.0
	PT	4.3	4.3	4.6	5.2	6.7	7.2	6.8	7.3	7.8	7.0	9.0	10.9	11.0	12.6	14.2	9.9
RO	5.1	6.3	6.2	6.7	6.6	6.8	7.3	7.2	7.1	6.8	7.1	7.9	7.9	7.4	7.1	2.0	
SI	10.3	10.3	10.0	11.4	13.8	14.5	14.4	14.4	15.5	17.5	17.4	16.7	17.6	19.6	19.7	9.4	
SK	6.0	7.0	7.0	7.0	9.2	10.0	11.1	10.1	9.4	10.4	10.8	12.5	12.8	12.7	12.4	6.4	

FI	21.7	22.2	21.9	22.9	24.4	26.0	27.3	28.5	29.5	30.5	31.4	33.1	33.8	34.4	37.5	15.8
SE	22.9	23.6	24.4	25.4	26.7	27.6	27.5	28.2	29.7	30.3	30.5	32.4	33.2	34.1	35.3	12.4
UK	19.8	19.5	21.2	19.3	21.9	22.0	23.3	25.1	23.5	24.9	26.4	27.9	29.9	31.6	32.6	12.8

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 23a: Participation rates in education and training (last 4 weeks) of aged 55-69 years old–2014

	Participation rates			Age ratios			Gender ratio
	Total	Males	Females	Total	Males	Females	
EU28	5.3	4.3	6.1	0.43	0.38	0.46	1.42
BE	3.3	3.2	3.4	0.39	0.41	0.37	1.06
BG	:	:	:	:	:	:	:
CZ	3.6	3.4	3.7	0.32	0.31	0.32	1.09
DK	23.1	15.6	30.6	0.67	0.54	0.77	1.96
DE	2.5	2.4	2.5	0.26	0.25	0.26	1.04
EE	4.4	3.2	5.3	0.32	0.30	0.32	1.66
IE	2.6	1.9	3.2	0.33	0.26	0.38	1.68
EL	0.4	0.5	0.3	0.10	0.12	0.08	0.60
ES	3.6	3.0	4.3	0.31	0.27	0.35	1.43
FR	10.7	7.8	13.3	0.53	0.43	0.59	1.71
HR	:	:	:	:	:	:	:
IT	3.8	3.6	4.0	0.42	0.41	0.42	1.11
CY	2.5	1.9	3.2	0.30	0.24	0.38	1.68
LV	2.0	1.9	2.0	0.30	0.33	0.26	1.05
LT	2.0	:	2.6	0.33	:	0.41	:
LU	4.9	5.0	4.7	0.30	0.31	0.27	0.94
HU	0.8	0.8	0.9	0.20	0.22	0.20	1.13
MT	3.3	3.0	3.6	0.38	0.35	0.40	1.20
NL	9.2	9.2	9.2	0.45	0.46	0.44	1.00
AT	6.2	5.3	7.0	0.38	0.35	0.40	1.32
PL	0.8	0.7	1.0	0.16	0.15	0.18	1.43
PT	3.2	2.8	3.6	0.28	0.25	0.31	1.29
RO	0.3	:	:	0.16	:	:	:
SI	5.2	3.7	6.5	0.36	0.29	0.40	1.76
SK	0.9	0.9	0.9	0.24	0.25	0.23	1.00
FI	13.5	9.8	17.2	0.47	0.39	0.53	1.76
SE	18.8	12.1	25.5	0.59	0.49	0.65	2.11
UK	9.4	7.6	11.1	0.53	0.47	0.56	1.46

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 23b: Evolution since 2004 of participation rates in education and training (last 4 weeks) of aged 55-69 years old

		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014 - oldest
Total	EU28	3.5	:	:	4.0	4.2	4.2	4.2	3.9	4.1	5.1	5.3	1.8
	BE	2.9	3.4	3.0	3.4	2.9	3.0	3.5	3.4	3.1	3.3	3.3	0.4
	BG	:	:	:	:	:	:	:	:	:	:	:	:
	CZ	1.8	1.6	1.6	1.6	2.3	1.9	2.2	4.2	3.9	3.6	3.6	1.8
	DK	14.9	17.8	21.0	21.8	22.3	24.0	24.2	22.7	23.3	22.6	23.1	8.2
	DE	1.9	2.0	2.0	2.2	2.5	2.3	2.5	2.4	2.4	2.4	2.5	0.6
	EE	2.3	:	1.7	2.1	3.6	3.7	3.9	4.0	4.9	4.5	4.4	2.1
	IE	3.0	2.9	3.4	3.5	3.2	2.7	3.0	2.8	3.0	3.1	2.6	-0.4
	EL	0.1	0.1	0.1	0.1	0.3	0.5	0.4	0.3	0.5	0.4	0.4	0.3
	ES	1.2	4.1	4.5	4.5	4.7	4.8	5.0	4.9	5.0	5.1	3.6	2.4
	FR	1.8	1.4	1.9	2.1	2.1	1.9	1.7	2.0	2.3	10.1	10.7	8.9
	HR	:	:	0.3	0.2	:	:	:	0.1	0.2	0.2	:	-0.1
	IT	1.6	1.4	1.5	1.8	1.9	1.9	2.2	2.0	2.6	2.5	3.8	2.2
	CY	2.7	1.8	2.5	3.2	3.3	2.8	3.1	3.5	3.1	3.3	2.5	-0.2
	LV	2.7	2.2	1.6	1.8	1.7	1.2	1.3	1.7	3.4	2.9	2.0	-0.7
	LT	1.8	1.4	:	1.2	:	:	:	1.7	1.7	2.0	2.0	0.2
	LU	2.7	2.4	2.5	2.5	2.3	4.9	4.9	5.0	4.8	4.5	4.9	2.2
	HU	0.3	0.2	0.2	0.3	0.2	0.2	0.3	0.4	0.4	0.5	0.8	0.5
	MT	:	2.2	2.1	1.9	2.9	3.0	2.8	3.0	2.7	3.5	3.3	1.1
	NL	6.4	6.4	6.7	7.3	8.0	7.4	7.7	7.5	7.6	8.2	9.2	2.8
	AT	5.5	5.5	5.9	5.3	5.2	5.9	6.0	5.8	6.0	5.8	6.2	0.7
	PL	0.9	0.7	0.8	0.7	0.7	0.7	0.9	0.7	0.7	0.7	0.8	-0.1
	PT	0.6	0.5	0.6	0.8	0.8	0.9	1.0	4.0	3.7	3.5	3.2	2.6
	RO	:	:	:	:	:	:	:	:	:	0.4	0.3	:
SI	6.2	5.1	5.0	4.7	4.9	5.5	6.0	6.3	5.9	5.5	5.2	-1.0	
SK	1.2	1.5	1.4	1.5	0.8	0.5	0.5	1.0	0.9	0.8	0.9	-0.3	
FI	11.4	11.5	12.0	12.4	12.0	11.9	12.0	12.3	12.9	12.9	13.5	2.1	
SE	27.5	13.6	11.5	11.5	14.1	14.2	15.5	16.1	17.2	18.2	18.8	-8.7	
UK	24.9	19.5	18.8	11.9	12.6	12.9	12.0	8.8	9.1	9.5	9.4	-15.5	
Males	EU28	3.2	:	:	3.2	3.4	3.4	3.4	3.2	3.4	4.2	4.3	1.1
	BE	3.3	3.4	3.1	3.2	2.8	2.9	3.4	3.3	3.0	3.5	3.2	-0.1
	BG	:	:	:	:	:	:	:	:	:	:	:	:
	CZ	1.9	1.8	1.8	1.9	2.6	2.0	2.2	4.3	3.9	3.8	3.4	1.5
	DK	12.2	13.5	14.9	15.3	15.5	16.5	16.6	15.3	16.0	14.7	15.6	3.4
	DE	2.0	2.1	2.0	2.2	2.3	2.3	2.3	2.3	2.4	2.3	2.4	0.4
	EE	:	:	:	:	2.5	1.8	2.2	3.0	3.4	2.7	3.2	0.7
	IE	2.5	2.2	2.6	2.7	2.4	2.2	2.1	2.2	2.5	2.4	1.9	-0.6
	EL	:	:	:	:	0.3	0.5	0.4	0.3	0.6	0.6	0.5	0.2
	ES	0.7	2.9	3.0	3.2	3.4	3.6	3.7	3.7	3.8	4.1	3.0	2.3
	FR	1.4	1.2	1.5	1.7	1.9	1.6	1.4	1.7	2.0	7.6	7.8	6.4
	HR	:	:	:	:	:	:	:	:	0.3	:	:	:
	IT	1.7	1.3	1.6	1.8	1.9	1.8	2.1	1.8	2.3	2.3	3.6	1.9
	CY	3.4	1.8	2.0	2.4	2.5	2.6	2.3	2.6	2.0	2.4	1.9	-1.5
	LV	:	:	:	0.7	1.1	:	:	:	2.3	2.4	1.9	1.2
	LT	:	:	:	:	:	:	:	:	:	:	:	:
	LU	2.8	2.3	1.9	2.4	2.5	5.4	4.8	5.5	4.6	4.9	5.0	2.2
HU	:	:	:	:	:	:	0.3	0.4	0.5	0.5	0.8	0.8	
MT	:	2.8	2.1	2.0	2.7	2.8	2.6	2.7	2.3	3.1	3.0	0.2	

	NL	5.8	5.4	5.9	6.4	7.1	6.9	7.0	7.0	7.0	7.8	9.2	3.4	
	AT	4.3	4.6	5.1	4.4	4.4	4.9	4.9	4.7	5.1	4.7	5.3	1.0	
	PL	0.9	0.9	0.9	0.7	0.7	0.8	0.9	0.7	0.7	0.6	0.7	-0.2	
	PT	:	:	:	0.7	0.7	0.7	0.9	3.4	3.0	3.0	2.8	2.1	
	RO	:	:	:	:	:	:	:	:	:	0.5	:	:	
	SI	5.9	4.4	4.0	4.0	4.0	4.5	5.0	4.8	3.9	3.7	3.7	-2.2	
	SK	1.3	1.6	1.5	1.6	0.8	:	0.6	1.0	0.7	0.8	0.9	-0.4	
	FI	9.9	8.8	8.8	9.1	8.5	8.5	8.7	9.1	9.1	9.4	9.8	-0.1	
	SE	23.6	9.7	7.3	7.2	9.0	8.8	10.3	10.4	11.0	11.6	12.1	-11.5	
	UK	19.5	15.1	14.3	9.0	9.3	9.4	8.9	7.2	7.7	8.0	7.6	-11.9	
Females	EU28	3.8	:	:	4.6	4.9	5.0	4.9	4.5	4.7	5.9	6.1	2.3	
	BE	2.5	3.4	2.9	3.5	3.0	3.1	3.7	3.6	3.2	3.2	3.4	0.9	
	BG	:	:	:	:	:	:	:	:	:	:	:	:	
	CZ	1.7	1.4	1.5	1.3	1.9	1.8	2.1	4.0	3.8	3.4	3.7	2.0	
	DK	17.6	22.0	27.2	28.2	29.0	31.4	31.7	29.9	30.4	30.4	30.6	13.0	
	DE	1.8	2.0	2.0	2.3	2.6	2.4	2.6	2.4	2.5	2.5	2.5	0.7	
	EE	:	:	2.4	2.7	4.4	5.2	5.1	4.7	6.0	5.9	5.3	2.9	
	IE	3.5	3.6	4.2	4.3	4.0	3.1	3.8	3.5	3.5	3.8	3.2	-0.3	
	EL	:	:	:	0.1	0.2	0.4	0.3	0.3	0.4	0.3	0.3	0.2	
	ES	1.7	5.2	5.9	5.7	5.8	5.9	6.1	6.0	6.2	6.1	4.3	2.6	
	FR	2.1	1.7	2.3	2.4	2.3	2.1	2.0	2.3	2.6	12.4	13.3	11.2	
	HR	:	:	:	0.3	:	:	:	:	:	:	:	:	:
	IT	1.6	1.4	1.4	1.7	1.8	2.0	2.2	2.3	2.9	2.7	4.0	2.4	
	CY	2.0	1.7	2.9	3.9	4.1	2.9	3.8	4.4	4.1	4.2	3.2	1.2	
	LV	3.0	3.0	1.9	2.6	2.1	1.5	1.6	2.1	4.3	3.3	2.0	-1.0	
	LT	2.2	:	:	:	:	:	:	2.2	2.5	2.7	2.6	0.4	
	LU	2.7	2.4	3.1	2.6	2.1	4.5	5.0	4.6	5.0	4.1	4.7	2.0	
	HU	:	:	:	0.3	:	:	:	0.4	0.4	0.5	0.9	0.6	
	MT	:	1.5	2.0	1.8	3.1	3.3	3.1	3.4	3.1	4.0	3.6	2.1	
	NL	7.0	7.3	7.5	8.2	8.8	8.0	8.4	8.0	8.2	8.6	9.2	2.2	
	AT	6.6	6.2	6.6	6.2	6.0	6.8	7.1	6.7	6.7	6.8	7.0	0.4	
	PL	1.0	0.5	0.7	0.7	0.7	0.6	0.8	0.7	0.6	0.9	1.0	0.0	
	PT	:	0.5	0.7	0.8	0.8	1.1	1.2	4.4	4.2	3.9	3.6	3.1	
	RO	:	:	:	:	:	:	:	:	:	:	:	:	
	SI	6.5	5.7	6.0	5.4	5.8	6.5	7.0	7.8	7.8	7.3	6.5	0.0	
	SK	1.2	1.4	1.2	1.4	0.8	0.6	0.5	1.0	1.1	0.9	0.9	-0.3	
	FI	12.9	14.2	15.1	15.7	15.5	15.2	15.2	15.4	16.4	16.3	17.2	4.3	
SE	31.7	17.6	15.6	15.8	19.1	19.6	20.7	21.8	23.4	24.7	25.5	-6.2		
UK	31.9	25.3	24.8	14.8	15.8	16.2	15.0	10.3	10.5	10.9	11.1	-20.8		

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 24: Participation rates in education and training (last 4 weeks) of aged 55-69 years old according to their employment status– 2014

	Participation rates			Age ratios			Gender ratios		
	Employed	Unemployed	Inactive	Employed	Unemployed	Inactive	Employed	Unemployed	Inactive
EU28	8.0	6.0	3.1	1.3	1.3	0.6	1.5	1.6	1.8
BE	6.0	:	1.9	1.1	1.8	0.8	1.0	:	1.3
BG	:	:	:	1.5	:	0.8	:	:	:
CZ	7.2	3.6	1.1	1.2	1.3	0.4	1.4	2.0	2.3
DK	25.8	23.1	20.6	1.4	1.2	1.0	1.8	1.5	2.4
DE	4.0	2.1	0.7	1.1	1.3	0.4	1.2	:	1.6
EE	7.1	:	0.9	1.7	1.7	0.8	1.7	:	:
IE	2.8	:	2.0	1.4	1.7	0.5	2.0	:	1.7
EL	1.1	:	0.1	1.2	1.1	0.3	0.6	:	:
ES	5.0	4.3	2.6	1.3	1.2	0.6	1.5	1.8	1.8
FR	14.9	10.9	7.3	1.3	1.4	0.9	1.6	2.2	1.8
HR	:	:	:	1.1	1.0	1.0	:	:	:
IT	6.9	2.3	2.0	1.3	1.4	0.5	1.3	1.1	1.6
CY	3.2	:	2.2	1.2	1.3	0.3	2.0	:	1.7
LV	3.4	:	:	1.4	1.4	1.2	1.1	:	:
LT	3.5	:	:	1.1	:	:	:	:	:
LU	9.3	:	2.5	1.2	1.0	0.4	1.1	:	1.3
HU	2.1	:	0.2	1.4	1.9	0.6	1.7	:	:
MT	4.1	:	2.7	1.4		0.3	2.1	:	1.1
NL	14.2	13.6	3.7	1.1	1.2	0.8	1.3	1.0	1.3
AT	10.0	:	3.7	1.2	1.1	0.7	1.4	:	1.8
PL	1.8	:	0.3	1.3	1.7	0.7	1.9	:	:
PT	4.4	4.5	2.1	1.1	1.4	0.6	1.3	:	1.9
RO	0.5	:	:	0.9	:	0.3		:	:
SI	7.7	:	3.9	1.3	1.4	0.9	1.7	:	2.0
SK	2.1	:	:	1.2	:	0.4	1.3	:	:
FI	20.2	9.5	8.5	1.3	1.2	1.1	1.5	:	2.4
SE	21.1	35.7	14.6	1.7	1.2	1.0	2.2	1.3	2.5
UK	12.9	14.3	5.7	1.3	1.4	0.8	1.5	1.6	2.1

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 25: Participation rates in education and training (last 4 weeks) of aged 55-69 years old according to their types of contracts and working time - 2014

	Working times		Contracts	
	Part-time	Full-time	Permanent job	Temporary job
EU28	8.6	8.4	8.5	7.9
BE	4.9	5.9	5.5	:
BG	:	:	:	:
CZ	4.1	8.1	8.0	5.4
DK	26.7	26.4	26.6	22.7
DE	2.8	4.0	3.6	4.0
EE	10.2	6.6	7.1	:
IE	3.8	2.8	3.2	:
EL	:	1.6	1.6	:
ES	4.5	6.3	6.1	5.6
FR	14.9	15.4	15.5	12.9
HR	:	:	:	:
IT	4.2	7.8	7.5	3.3
CY	:	3.8	4.0	:
LV	:	3.8	3.7	:
LT	:	3.9	3.9	:
LU	12.4	8.8	10.0	:
HU	:	2.0	1.7	:
MT	:	4.6	4.5	:
NL	13.9	15.5	15.1	10.4
AT	8.9	11.0	10.3	:
PL	:	2.0	2.1	:
PT	:	6.3	6.1	:
RO	:	1.1	1.1	:
SI	:	8.5	8.6	:
SK	:	2.2	2.2	:
FI	16.6	22.6	22.0	16.3
SE	23.6	21.8	22.7	19.7
UK	12.4	13.5	12.9	16.2

Source: EU-LFS. Eurostat's web site. Data retrieved March 2016.

Table 26: Percentage of workers aged 50 years and over declaring to had training paid for by their employer (or self if self-employed) in the past year - 2015

	Total	Males	Females		Age ratio* 2015	Gender ratio 2015
EU 28	32.9	35.9	38.2		0.83	1.10
AT	37.8	37.8	46		0.89	0.87
BE	43.0	43.0	44.7		0.70	1.12
BG	14.2	14.2	15.7		0.54	1.00
CY	14.8	14.8	19.8		0.88	1.31
CZ	50.4	50.4	51.6		0.89	1.03
DE	35.9	35.9	41.9		0.77	0.96
DK	38.3	38.3	35.8		0.97	1.09
EE	42.3	42.3	41.8		0.67	1.28
EL	4.6	4.6	8.0		1.35	1.19
ES	26.0	26.0	32.4		0.78	0.96
FI	50.9	50.9	51.1		0.79	1.13
FR	41.2	41.2	42.8		0.49	0.90
HR	22.6	22.6	25.4		0.66	1.02
HU	28.4	28.4	21.4		0.91	1.35
IE	42.0	42.0	51.5		0.59	0.95
IT	28.9	28.9	30.7		0.86	0.97
LT	30.4	30.4	27.5		0.51	1.40
LU	40.8	40.8	48.7		0.64	0.98
LV	26.1	26.1	30.0		0.58	1.22
MT	29.5	29.5	34.3		0.59	1.24
NL	44.2	44.2	47.3		0.74	1.11
PL	25.9	25.9	29.2		0.55	1.30
PT	18.2	18.2	23.7		0.57	1.04
RO	13.4	13.4	18.4		0.64	1.05
SE	42.2	42.2	45.8		1.02	0.94
SI	42.1	42.1	42.5		0.94	1.03
SK	42.8	42.8	54.1		0.80	0.75
UK	43.4	43.4	43.8		0.70	1.26

* ratio of 50 and more old age on 35-49 years' old

Source: EUROFOUND. European Working Conditions Survey. Retrieved on line in June 2016.