



Transition from Work to Retirement in EU25

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Introduction and background

The increase in life expectancy in recent years poses new challenges for policy-makers across Europe. In particular, EU Member States are faced with the challenge of reversing the trend towards early retirement by providing incentives for people to remain in work longer. This policy agenda requires a good understanding of factors underlying the withdrawal of older workers from work into retirement. To this end, this policy brief draws upon the empirical evidence from the EU Labour Force Survey and analyses differences and similarities between labour force participation among older workers across the EU25. It then sets out the policy implications of the findings of this analysis.

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

Unless policy-makers continue to find ways to induce older workers to remain in the labour market longer, in the future the demographic

pressure of a smaller work force and longer life expectancy will generate severe fiscal and social problems for most of the European welfare systems. The policy agenda that needs to be followed is one of 'flexible later retirement'. To achieve this, there is a need for additional incentives in the system to enable people not just to move between jobs in later working life but also to work part-time without losing their entitlement to benefits (such as early retirement pensions). Such policy incentives should encourage older workers to avoid the phenomenon of a 'cliff-edge' fall from full-time work directly into retirement that many of them often face.

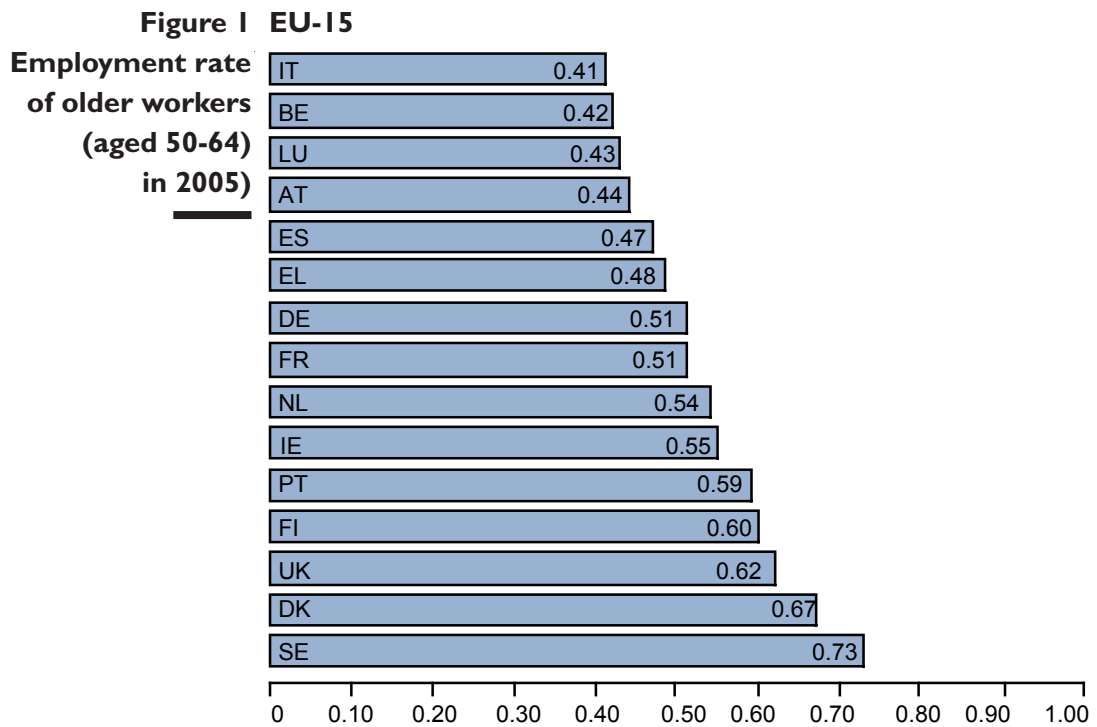
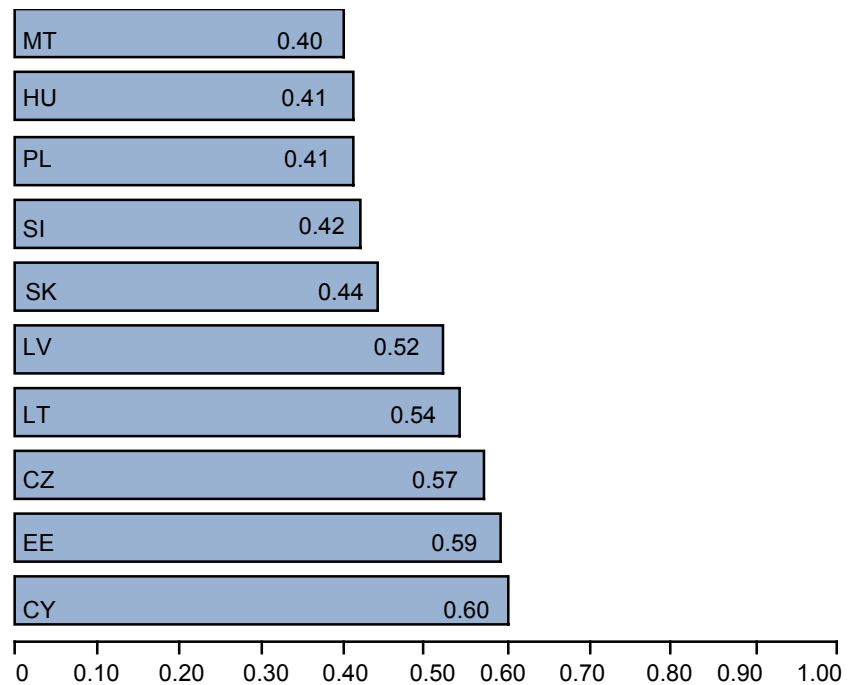
What empirical evidence from the EU Labour Force Survey?

a. Wide differences across countries in employment rates among older workers.

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

Strikingly, in the majority of EU15 countries, close to one-half of the population aged 50-64 is either unemployed, inactive with reliance either on social assistance benefits or on early retirement pensions. In some countries, this may be due entirely to the fact that the official retirement age is around 60 (especially for women). In other countries, the generosity of the pension system may have allowed early retirement for a sizeable majority, either as a result of the years of social contributions required to qualify for a pension being achieved or as a result of receipt of disability benefits. Recent pension reforms in a number of EU countries have increased the effective retirement age either through increasing the statutory age at which pensions are payable or through tightening access to early retirement or disability pension schemes.² This is the main factor underlying the projected decline in the take-up ratio (number of pension-

² For more details, see A. Zaidi (2006) "Pension Policy in EU25 and its Possible Impact on Elderly Poverty", Policy Brief September, European Centre Vienna.

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³ Economic Policy Committee and European Commission (2006), The impact of ageing on public expenditure: projections for the EU25 Member States on pensions, health care, long-term care, education and unemployment transfers (2004-2050), Brussels.

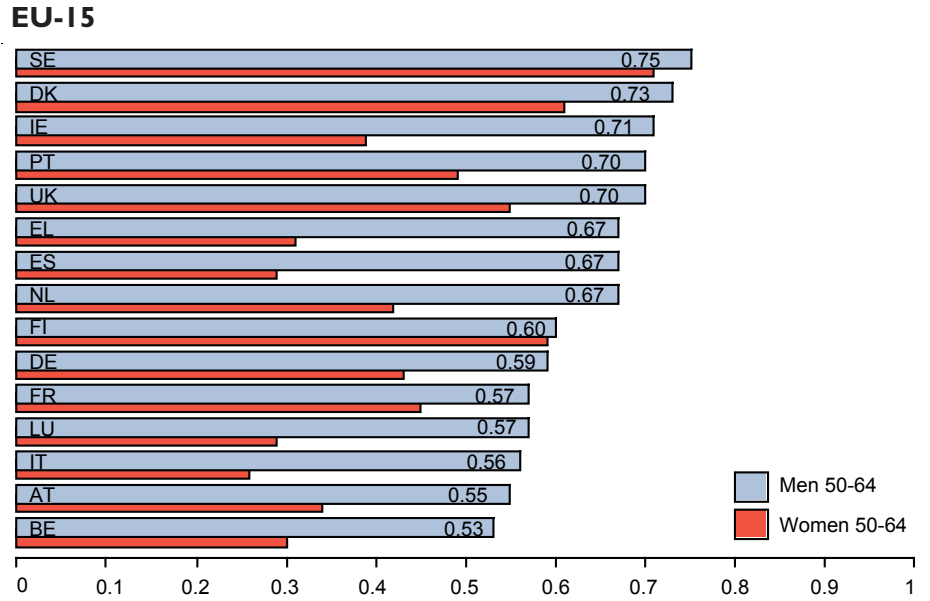
ers receiving public pensions relative to the population aged 65 and over) in EU25 over the coming 45 years.³ The projected higher employment, however, depends entirely on whether there is sufficient labour demand for the older workers in the economy. Favourable economic circumstances of a sustained high rate of growth will be an essential element in reversing the trend to early retirement in European countries.

b. Gender differentials in employment rates.

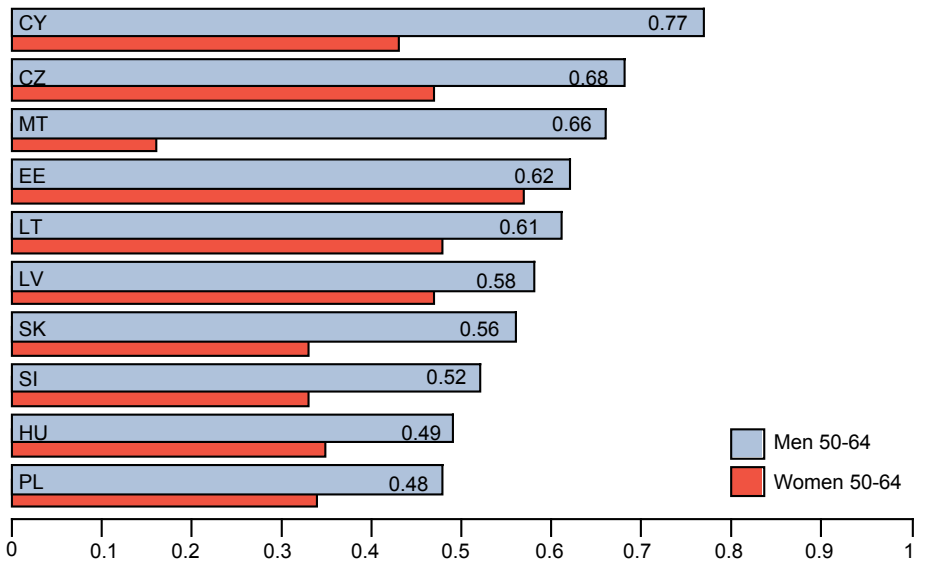
With the exception of Sweden, Finland and Denmark, employment of older men (aged 50-64) is significantly higher than employment among older women in almost all EU countries (see Figure 2). In four southern European countries (Greece, Spain, Italy and Malta), older men are more than twice as likely to be employed than older women. Malta in particular is a striking case, with one of the highest employment rates among older men (66%) but an employment rate of older women of only 16%. (Portugal is an exception amongst the southern European countries, as it has a relatively high employment rate among older women at around 50%.) Ireland (71% among men, 39% among women), Luxembourg (57% and 29%), Belgium (53% and 30%) and Austria (55 and 34%) are the other countries that have a considerably lower employment of older women than of older men.

Employment rates of older women are likely to rise in future years, as their working careers are more and more resembling those of men. Making their official retirement age the same as for men, following the ruling of the European Court of Justice, will also increase labour force participation of older women in the future.

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



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c. Divergent trends in employment rates.

Table I shows trends in employment rates of older workers between 1998 and 2005 for the three age groups (50-54, 55-59, and 60-64). In 1998, there were six countries in which the employment rate in the age group 55-59 was below 40%: Hungary (25%), Slovenia (33%), Belgium (35%), Italy (36%), Slovakia (37%) and Luxembourg (38%). In addition, there were five other countries (France, Germany, Malta, Austria, and Finland) where employment of those aged 60-64 in 1998 was low. To track trends over time, these 11 countries are further categorised into three groups (on the basis of employment rates of those aged 60-64):

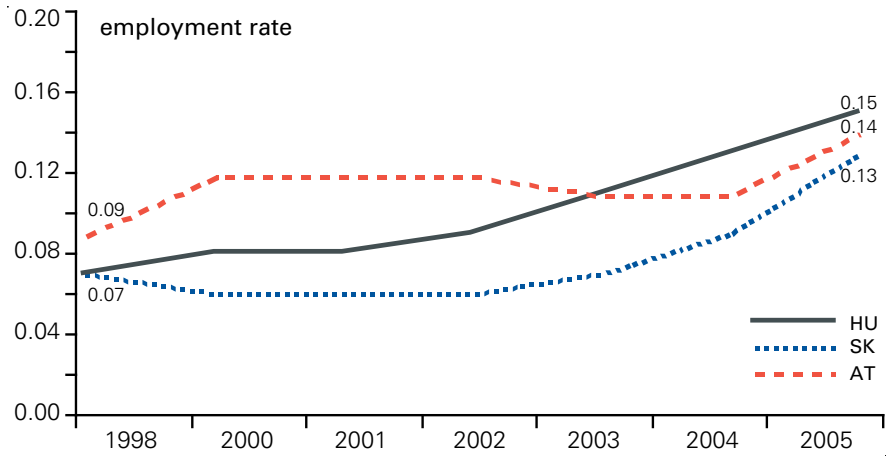
- Hungary, Slovak Republic and Austria with the lowest employment rate (employment rate below 10% among those aged 60-64);
- Belgium, France, Luxembourg and Malta with a slightly higher employment rate (around 10%);
- Italy, Slovenia, Germany and Finland with an employment rate almost twice as high as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

Figures 3 (a-c) show that in the majority of these 11 countries, employment in the age group 60-64 has risen over the period 1998-2005, although only in Germany, Finland and Hungary by a significant amount (from 19% to 28% for Germany, from 19% to 34% for Finland and from 7% to 15% for Hungary). By contrast, Sweden, Estonia, Denmark and the UK all show a relatively high employment rate of older people in 1998, and Figure 4a shows the trend for these four countries. The largest percentage point increase occurred in Sweden, (rising from 47% in 1998 to 57% in 2005). In Denmark, Estonia and the UK, on the other hand, there was only a modest increase in employment of those in this age group. In Portugal, Cyprus and Ireland, which also had relatively high employment rates for the 60-64 age group in 1998 (but – unlike Sweden, Estonia, Denmark and the UK – not necessarily among younger groups as well), there was a steady rise in employment in the last two, but in Portugal, the employment rate remained unchanged (Figure 4b).

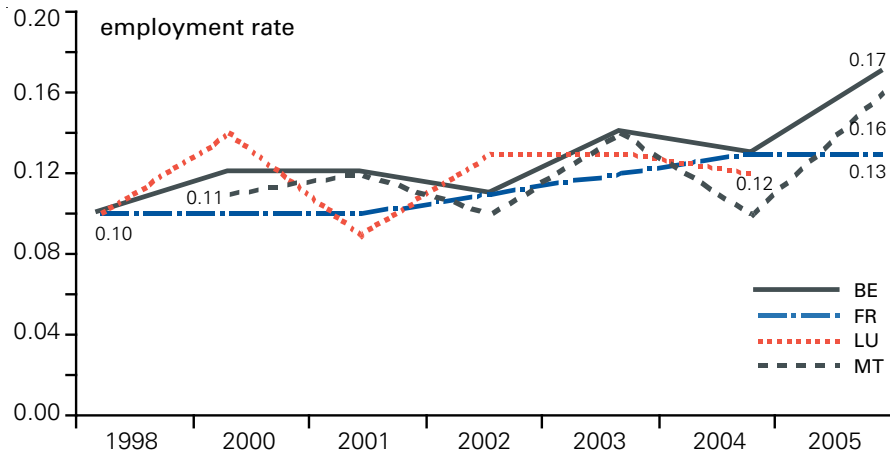


Figure 3
Trends in
employment rates;
countries with
relatively low
employment rate
in the base year
(aged 60-64)
1998-2005

a. Hungary, Slovakia and Austria



b. Belgium, France, Luxembourg and Malta



c. Finland, Germany, Italy and Slovenia

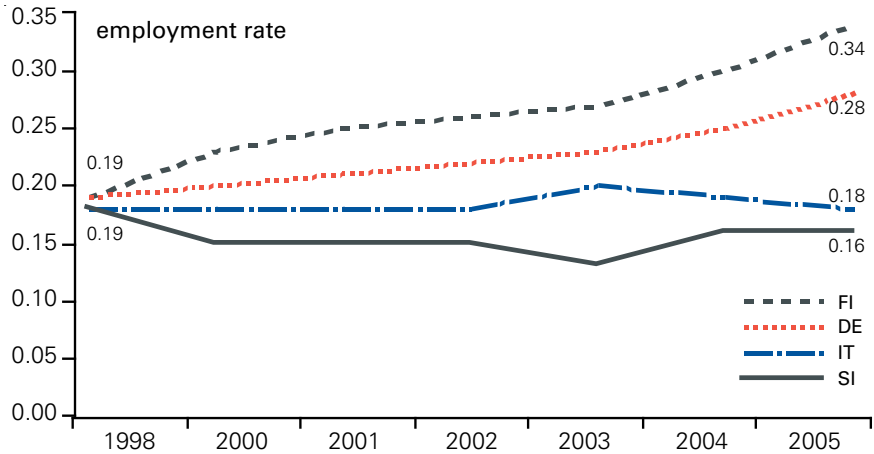
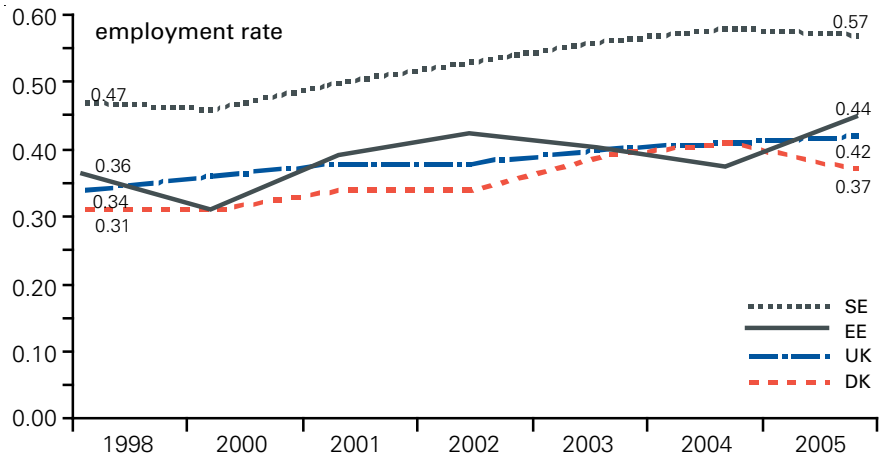
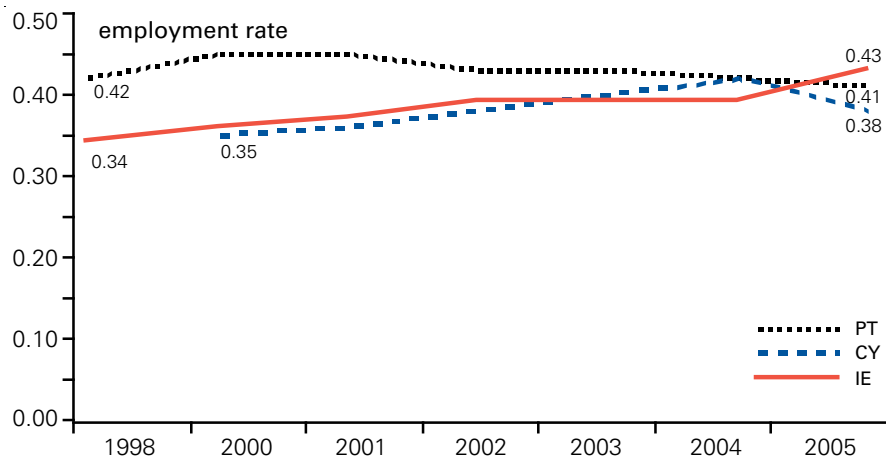


Figure 4
Trends in
employment rates;
countries with
relatively high
employment rate
in the base year
(aged 60-64)
1998-2005

a. Sweden, Denmark, Estonia and the UK



b. Portugal, Cyprus and Ireland



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

d. Considerable differences between the low and high educated.

In all countries, older people with 'high' education (i.e. tertiary level) have a considerably greater chance of being employed than those with 'low' education (see Table 3).⁴ Within the EU15, in Belgium, Luxembourg and Italy, the employment rate for older people with high education is twice as high as for those with low education (only basic schooling). In the ten new Member States, in the Czech Republic, Slovakia, Lithuania and Latvia, the differences in the employment rates of older people with high and low education are similarly large.

⁴ Unfortunately, it is not possible to analyse trends in employment across subgroups based on the educational attainment as the education variable is not available for earlier years.

e. Majority of those older people who are in employment work full-time.

Age group 50 – 54

In the EU as a whole, some 87% of men in employment aged 50-54 worked full-time hours, or 35 hours or more per week, in 2005 while just over 7% worked under 30 hours a week (see Table 4). This pattern varied comparatively little across the EU, the main exceptions being, on the one hand, the Czech Republic and Slovakia, where around 97% of men worked full-time hours and under 2% worked less than 30 hours a week, and, on the other hand, Malta, the Netherlands, Finland and Sweden, where under 80% worked full-time hours and, apart from Malta, over 10% worked under 30 hours a week.

For women in this age group, however, as for women in employment as a whole, part-time working is more prevalent. Only just over 61% in the EU

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

Age group 55 – 59

Although fewer men aged 55-59 worked full-time hours and more worked under 30 hours a week, the difference is not large – only around 2-3 percentage points in both cases in the EU as a whole. In few countries, is there any significant sign of part-time working among men increasing as they pass from their early 50s to late 50s. Only in the Netherlands, Austria, the UK, Poland and, above all Cyprus, was the proportion in employment working 35 hours or over more than 5 percentage points lower than for those aged 50-54. For women, on the other hand, there is more widespread evidence of a shift to shorter hours for those aged 55-59. In the EU as a whole, only 55% of women in this age group in employment worked 35 hours or more, while around 35% worked under 30 hours, a difference of some 6 percentage points relative to the figures for the 50-54 age group. In Belgium, Germany and Sweden, the proportion working full-time hours was around 7-8 percentage points less than for the younger age group, while in Portugal and many of the new Member States as well as two of the accession countries, the difference was even larger – specifically in Lithuania, Malta, Poland, Slovenia and Slovakia together with Romania and Croatia.

Age group 60 – 64

There is much more of a shift towards part-time working among both men and women in their early 60s – i.e. as they approach the official retirement age in most countries. Around 76% of men aged 60-64 worked 35 hours a week or more and just under 17% worked under 30 hours, a difference of some 7-8 percentage points as compared with those aged 55-59. In the Netherlands, Austria, Portugal and Finland, as well as in Hungary, Malta and Romania, the proportion of men in this age group working full-

time hours was over 12 percentage points less than for the younger age group. In Germany, France, the UK as well as in Malta, the Czech Republic and Croatia, it was 9-10 percentage points less. In all of these countries, therefore, there is evidence of a gradual transition towards retirement, although with the exception of Malta and the Netherlands, there is still a relatively minor proportion of the work force taking advantage of this, in the sense that well over 60% and in most countries, well over 70% of men in employment in the early 60s worked 35 hours a week or more.

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

What are the underlying factors encouraging early withdrawal from work?

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

a. Institutional factors

2. It is important to be aware of the incentives to work inherent in the pension and social assistance schemes, either public or private (e.g. is there any financial penalty for early retirement, and are there gains in delaying retirement?). Until recently, there were little or no actuarial adjustments in many European countries for taking retirement at an

age earlier than the official retirement age. The system therefore offered incentives for people to take retirement earlier than the official age. As a result, the median or effective age of retirement was reduced to well below the official retirement age in many countries.

3. In many countries, changes in the pension system have brought about actuarial adjustments so as to encourage later retirement. Moreover, in other countries, the actuarial terms have improved (e.g. in the UK, the receipt of both the basic State pension and the supplementary pension [SERPS, S2P] can be deferred up to age 70 with a gain of 10% per each year deferred, instead of 7.7% as previously).
4. For company pensions, many employers operate more rigid retirement policies, imposing a fixed pension age. The majority of schemes have normal pension ages of 65 and permit early retirement after age 60. Very few have retirement ages older than 65.

b. Individual factors

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

c. Labour demand

6. Many who retire early do so since they cannot find suitable jobs to retain. This is driven mainly by a low labour demand for older workers, especially for those who are low educated. This is partly due to misconceptions about the low productivity of older workers, and this affects retention and hiring of older workers. The Age Discrimination Act will reduce some of these malpractices, so as to ensure that employers do not discriminate against their employees and job candidates on the basis of age. In addition, many countries have followed active

employment policies in providing greater incentives to hire and retain older employees. These are often accompanied by campaigns publicising change in employers' attitudes towards older workers and adapt working conditions in line with older workers' needs.

7. There are also myths surrounding the work share and its positive impact on the overall employment and wage costs. The work-sharing policies that had been followed in some countries (e.g. France) seem not to generate any positive impact of higher overall employment. These policies are based on the fallacy that employment for young workers can be generated by inducing older workers towards early retirement. The empirical evidence suggests that these policies do not attain the objectives of raising overall employment, but they end up reducing the labour demand of older workers considerably.⁵

⁵ For a review, see Kapteyn, A., Kalwij, A., and Zaidi, A. (2004), "The myth of worksharing", *Labour Economics*, II: 293 - 313.

d. Options for flexible later retirement part-time retirement

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

Statistical Annex

Table I Employment rates of older workers by year
(subdivided across age groups: 50-54, 55-59 and 60-64)

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

Table 2 Trends in employment rates of older workers by sex (1998-2005)	Country	1998	2001	2005	1998	2001	2005
		Women			Men		
	Belgium	0.24	0.29	0.37	0.50	0.53	0.56
	Czech Republic	0.46	0.45	0.48	0.68	0.67	0.69
	Denmark	0.55	0.60	0.61	0.71	0.72	0.73
	Germany	0.38	0.41	0.49	0.57	0.58	0.63
	Estonia	0.54	0.55	0.64	0.67	0.61	0.63
	Greece	0.28	0.29	0.33	0.65	0.66	0.69
	Spain	0.24	0.27	0.35	0.63	0.68	0.69
	France	0.40	0.44	0.49	0.53	0.57	0.58
	Ireland	0.30	0.36	0.45	0.67	0.72	0.72
	Italy	0.22	0.25	0.30	0.54	0.55	0.57
	Cyprus		0.41	0.43		0.76	0.78
	Latvia	0.40	0.44	0.55	0.57	0.54	0.62
	Lithuania	0.42	0.44	0.52	0.62	0.56	0.66
	Luxembourg	0.25	0.26		0.53	0.56	
	Hungary	0.24	0.32	0.42	0.42	0.48	0.53
	Malta		0.14	0.17		0.67	0.64
	The Netherlands	0.33	0.41	0.47	0.63	0.67	0.68
	Austria	0.31	0.33	0.37	0.55	0.55	0.55
	Poland	0.38	0.36	0.32	0.55	0.48	0.48
	Portugal	0.45	0.49	0.52	0.71	0.71	0.67
	Slovenia	0.29	0.30	0.41	0.47	0.51	0.56
	Slovak Republic	0.30	0.33	0.38	0.55	0.55	0.61
	Finland	0.51	0.60	0.63	0.55	0.60	0.62
	Sweden	0.69	0.71	0.71	0.74	0.75	0.76
	The UK	0.51	0.54	0.57	0.68	0.70	0.72
	Bulgaria		0.33	0.41		0.46	0.54
	Croatia			0.34			0.54
	Romania	0.54	0.51	0.44	0.68	0.64	0.59

Table 3
Employment rates
of older workers
by education status
(2005)

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

Table 4 Working hours for employed older workers
(subdivided across age groups: 50-54, 55-59 and 60-64)

Age group 50-54										
	Women					Men				
	<15	15-29	30-34	35+	Total	<15	15-29	30-34	35+	Total
Belgium	1.8	7.5	9.3	81.5	100.0	10.8	28.4	12.9	47.9	100.0
Czech Republic	0.2	1.6	1.6	96.6	100.0	0.3	3.5	4.3	91.9	100.0
Denmark	2.9	8.8	8.3	80.0	100.0	2.4	22.3	17.2	58.1	100.0
Germany	2.3	4.7	3.7	89.3	100.0	13.5	28.2	9.6	48.7	100.0
Estonia	0.0	4.9	2.0	93.0	100.0	0.6	7.8	1.1	90.4	100.0
Greece	0.3	4.2	8.9	86.6	100.0	3.3	12.0	13.0	71.7	100.0
Spain	1.0	3.7	4.4	90.9	100.0	7.1	15.3	9.1	68.5	100.0
France	0.9	7.7	6.4	84.9	100.0	6.2	21.9	11.9	60.0	100.0
Ireland	0.9	7.2	10.9	81.0	100.0	11.6	36.6	12.9	38.9	100.0
Italy	0.8	5.8	4.7	88.7	100.0	5.1	28.2	7.2	59.5	100.0
Cyprus	0.4	6.1	10.6	83.0	100.0	5.5	13.7	16.5	64.3	100.0
Latvia	0.0	5.2	3.3	91.5	100.0	1.3	7.2	3.2	88.4	100.0
Lithuania	0.1	5.4	5.7	88.8	100.0	1.6	10.5	8.7	79.2	100.0
Luxembourg	0.1	2.9	4.5	92.5	100.0	5.6	31.5	10.1	52.8	100.0
Hungary	0.7	2.7	5.6	91.1	100.0	1.0	4.1	7.1	87.8	100.0
Malta	1.3	5.7	16.0	77.0	100.0	2.0	21.9	27.5	48.6	100.0
The Netherlands	2.4	12.3	12.6	72.7	100.0	20.6	44.4	16.1	18.9	100.0
Austria	1.5	2.4	6.7	89.5	100.0	8.4	21.1	12.2	58.3	100.0
Poland	1.5	6.2	4.3	88.0	100.0	2.1	11.5	8.2	78.1	100.0
Portugal	0.9	5.2	7.9	86.1	100.0	4.3	13.9	8.9	72.9	100.0
Slovenia	0.8	2.8	9.4	87.0	100.0	0.9	9.6	9.2	80.4	100.0
Slovak Republic	0.0	1.6	0.9	97.5	100.0	0.1	2.9	2.3	94.7	100.0
Finland	2.4	8.3	10.5	78.8	100.0	3.9	12.6	14.1	69.4	100.0
Sweden	2.9	12.9	11.7	72.5	100.0	4.9	21.6	16.7	56.7	100.0
The UK	2.2	8.5	7.7	81.7	100.0	11.1	29.8	13.3	45.8	100.0
Bulgaria	0.1	5.2	5.5	89.2	100.0	0.2	7.0	5.1	87.7	100.0
Croatia	1.5	4.2	2.5	91.8	100.0	4.0	6.0	2.2	87.8	100.0
Romania	0.1	4.0	4.6	91.2	100.0	0.3	9.5	5.9	84.2	100.0
All	1.4	6.0	5.8	86.8	100.0	7.3	21.4	10.0	61.3	100.0

Age group 55-59										
	Women					Men				
	<15	15-29	30-34	35+	Total	<15	15-29	30-34	35+	Total
Belgium	2.2	11.5	9.8	76.5	100.0	10.9	38.9	10.4	39.8	100.0
Czech Republic	0.3	1.8	2.8	95.1	100.0	1.2	5.8	4.1	88.9	100.0
Denmark	0.9	11.1	9.4	78.6	100.0	4.7	25.3	18.8	51.2	100.0
Germany	2.8	4.6	2.5	90.1	100.0	14.2	27.4	9.7	48.8	100.0
Estonia	0.0	3.3	5.7	91.0	100.0	0.4	7.9	1.9	89.8	100.0
Greece	0.8	3.8	9.4	86.0	100.0	3.0	13.3	12.5	71.2	100.0
Spain	1.1	2.8	4.9	91.2	100.0	8.6	16.5	8.1	66.9	100.0
France	2.5	9.1	4.5	83.9	100.0	9.6	22.4	10.1	57.9	100.0
Ireland	1.2	10.8	11.1	76.8	100.0	14.8	35.9	10.6	38.6	100.0
Italy	1.5	7.4	4.4	86.6	100.0	4.9	29.2	9.4	56.5	100.0
Cyprus	2.7	9.7	15.9	71.7	100.0	4.9	18.7	13.0	63.4	100.0
Latvia	0.0	6.1	3.8	90.1	100.0	0.0	9.2	3.9	86.9	100.0
Lithuania	0.8	8.4	6.7	84.2	100.0	0.8	16.7	11.7	70.8	100.0
Luxembourg	0.4	3.0	6.5	90.1	100.0	12.6	30.0	9.7	47.7	100.0
Hungary	0.9	4.5	6.7	87.9	100.0	1.4	8.9	7.8	81.9	100.0
Malta	0.6	7.8	12.8	78.7	100.0	0.0	31.7	31.7	36.6	100.0
The Netherlands	4.2	15.6	14.1	66.1	100.0	26.3	42.7	13.8	17.1	100.0
Austria	2.8	6.3	6.5	84.3	100.0	14.9	21.2	9.3	54.5	100.0
Poland	2.8	8.5	6.9	81.8	100.0	7.0	21.5	10.4	61.0	100.0
Portugal	2.1	7.1	6.2	84.7	100.0	7.9	19.8	9.4	63.0	100.0
Slovenia	0.2	6.4	8.4	84.9	100.0	9.8	11.0	7.8	71.4	100.0
Slovak Republic	0.2	1.5	0.6	97.7	100.0	0.5	10.4	4.1	84.9	100.0
Finland	3.2	9.7	11.3	75.8	100.0	4.1	17.2	13.9	64.9	100.0
Sweden	2.9	12.7	11.9	72.4	100.0	5.0	26.4	18.7	49.9	100.0
The UK	3.5	10.8	9.2	76.5	100.0	14.5	33.9	12.0	39.6	100.0
Bulgaria	0.1	3.8	5.4	90.7	100.0	0.9	6.6	7.0	85.5	100.0
Croatia	2.9	4.4	2.6	90.1	100.0	4.2	10.7	7.3	77.8	100.0
Romania	0.0	7.9	5.6	86.5	100.0	0.2	17.8	11.0	70.9	100.0
All	2.2	7.5	6.2	84.2	100.0	9.7	24.8	10.5	55.0	100.0

Age group 60-64										
	Women					Men				
	<15	15-29	30-34	35+	Total	<15	15-29	30-34	35+	Total
Belgium	7.2	13.5	7.1	72.2	100.0	12.0	28.9	3.6	55.4	100.0
Czech Republic	1.6	8.6	3.9	85.9	100.0	9.5	22.8	12.1	55.6	100.0
Denmark	6.0	10.6	10.8	72.6	100.0	11.6	34.1	13.7	40.6	100.0
Germany	9.9	7.0	2.4	80.7	100.0	31.5	25.8	6.3	36.4	100.0
Estonia	0.0	4.9	2.2	93.0	100.0	5.7	12.8	2.9	78.7	100.0
Greece	1.4	4.4	8.6	85.5	100.0	5.6	14.8	16.2	63.4	100.0
Spain	2.1	3.6	4.0	90.3	100.0	12.5	17.9	8.4	61.2	100.0
France	9.7	9.9	6.2	74.3	100.0	18.2	21.7	9.1	50.9	100.0
Ireland	2.3	10.9	13.1	73.7	100.0	20.8	35.6	8.7	34.8	100.0
Italy	2.8	10.3	7.0	80.0	100.0	5.5	28.6	7.7	58.1	100.0
Cyprus	3.4	15.1	10.9	70.6	100.0	15.0	10.0	15.0	60.0	100.0
Latvia	3.6	15.0	11.1	70.4	100.0	1.9	13.9	5.4	78.8	100.0
Lithuania	0.0	7.5	9.6	82.9	100.0	0.0	17.9	13.7	68.5	100.0
Luxembourg	3.9	5.1	5.8	85.2	100.0	13.2	24.5	7.0	55.2	100.0
Hungary	3.1	14.7	6.6	75.6	100.0	9.4	29.9	9.3	51.4	100.0
Malta	6.1	21.2	16.9	55.8	100.0	0.0	74.9	0.0	25.1	100.0
The Netherlands	14.2	21.0	12.1	52.7	100.0	40.8	36.6	8.1	14.6	100.0
Austria	11.8	14.5	5.5	68.2	100.0	34.5	13.0	3.2	49.4	100.0
Poland	3.3	15.4	6.4	74.9	100.0	11.4	31.5	12.8	44.3	100.0
Portugal	3.9	12.6	11.0	72.5	100.0	11.0	24.9	11.6	52.5	100.0
Slovenia	3.1	14.2	7.7	75.0	100.0	23.0	18.0	4.3	54.7	100.0
Slovak Republic	1.5	5.7	3.5	89.3	100.0	22.6	32.6	4.5	40.3	100.0
Finland	6.5	21.8	12.0	59.7	100.0	9.0	25.9	10.7	54.4	100.0
Sweden	6.0	17.2	13.2	63.6	100.0	8.3	30.7	18.8	42.3	100.0
The UK	7.4	14.7	10.6	67.3	100.0	27.7	36.5	10.7	25.1	100.0
Bulgaria	0.4	8.5	4.1	87.0	100.0	5.6	22.6	9.2	62.5	100.0
Croatia	3.9	11.8	3.7	80.6	100.0	17.7	16.7	15.2	50.4	100.0
Romania	0.0	15.0	11.8	73.2	100.0	0.2	25.5	17.3	57.0	100.0
All	5.8	10.9	7.3	76.1	100.0	18.4	27.3	10.2	44.1	100.0

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



About the European Centre for Social Welfare Policy and Research

The European Centre is a UN-affiliated intergovernmental organization concerned with all aspects of social welfare policy and research.

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