

# Demographic change and implications for workforce ageing in Europe - *raising awareness and improving practice*

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## ABSTRACT

Despite differences between EU member countries, most experience demographic change characterised by a decrease in mortality and fertility rates leading to a growing proportion of older people with effects on the working population. This poses a range of economic challenges in terms of financing health care and retirement as well as maintaining the employment skills base.

This paper is based on a research project with the aim of identifying what policies employers and employment related organisations need to adopt in order to extend the labour market participation of older workers. Between 2005 and 2007 the ESF Article 6 funded CAWA (Creative Approaches to Workforce Ageing). This project was carried out by four European partner institutions based in: Spain, Austria, Sweden and the UK with further input from Bulgaria. The project partners had strong links to trade unions, employers organisations and regional authorities, facilitating multilayered debates related to raising awareness of demographic change among policy makers and developing best practice guidelines.

The findings presented relate to key employment areas and are explored from employers' and workers' perspectives. The organisational identities/commitment literature provides a conceptual framework to gain understanding of the push and pull factors associated with workforce ageing.

The paper concludes by arguing that the debate on workforce ageing among trade unions, employers and policy makers needs to be focussed on deeper understanding of the work and non-work related identities of older workers and aim to facilitate flexible working arrangements.

**Key words:** Older worker, demographic change, workforce ageing, organisational commitment, Europe

## REFERENCIA NORMALIZADA

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## Introduction

As the baby boomer generation, those born in the middle of the last century, approaches retirement age, larger cohorts of workers will be retiring while the numbers of new labour market entrants will be insufficient to replace them. As a result, a major labour shortage is expected, which will pose a serious threat to macroeconomic performance and competitiveness, despite productivity and technological advances (Villoso *et al*, 2008). Furthermore, the European political agenda to

prolong working lives is largely driven by the economic arguments related to the crisis in funding pensions. In the UK the trade union agenda related to retirement has a long history of bargaining for early retirement. While hoping for early retirement may still be the best option for some manual workers, this paper explores the issue of workforce ageing from a perspective of aiming to enhance workers' individual choice.

Demographic change, workforce ageing and the management of older workers is increasingly becoming an issue of policy concern for governments and employers. Social stability, physical security, improved living conditions and economic as well as medical progress have contributed to longer life expectancy and improved quality of life (Commission Communication, 2006). Free movement of labour across EU member countries has further affected the demographic situation (Pollard, Latorre and Sriskandarajah, 2008), leading to a decline of the proportion of people in work in many regions of the EU (De Jong and Eding, 2000).

This situation poses not just economic challenges in terms of financing health care and retirement, it also poses dilemmas for individual older workers. Some will desire early exit from the labour market or some will be too ill to continue in work while others want to continue working but on their own terms. Others have to continue in work for financial reasons or face discrimination and are pushed out of the labour market. These push and pull factors highlight the complexity of matching work-related commitments with non-work-related ones. It seems that 'free choice' to continue in some form of work beyond statutory retirement age (SRA) is left to the financially secure, well-educated non-manual workers (Commission Communication 2006). This paper outlines that more could be done to address the push and pull factors, including addressing age discrimination and stereotypical perceptions of older workers which affect early labour market exit. Deeper understanding of the role of work as one contributor to overall quality of life is required in order to offer more workers over the age of 50 years a realistic opportunity and choice to continue being economically active.

## **1. Europe's demographic situation and future predictions**

Based on figures from the most recent European Commission Ageing Report (2009), demographic change is transforming the EU and is mainly characterised by longer life expectancy, low fertility and inward migration and the extent and speed of population ageing depend on future trends in these three factors.

Firstly, related to fertility rates, we now see a modest recovery in the total fertility rate in the EU. The average number of births per woman over her lifetime is assumed to rise from 1.52 births per woman in 2008 to 1.57 by 2030 and 1.64 by 2060. However, in all countries, the fertility rate would remain below the natural replacement rate of 2.1 births per woman that is needed in order for each generation to replace itself. This will result in slow growth and in most cases actual declines in the population of working-age.

The fertility rate is projected to increase in all Member States, except in the few where total fertility rates are currently above 1.8, namely France, Ireland, Sweden, Denmark, the UK and Finland, where it is assumed to decrease but remain above 1.85, or remain stable. The largest increases in fertility rates are assumed to take place in Slovakia, Poland and Lithuania, which had the lowest rates in the EU in 2008; here, the increase would occur gradually, approaching the current EU average rates only in 2060.

Secondly, mortality risks fell dramatically during the 20th century, bringing more years of active life for both men and women. For the EU as a whole, life expectancy at birth for men would increase by 8.5 years over the projection period, from 76 years in 2008 to 84.5 in 2060. For women, life expectancy at birth would increase by 6.9 years, from 82.1 in 2008 to 89 in 2060, implying a narrowing gap in life expectancy between men and women. The largest increases in life expectancy at birth would take place in the most recent EU Member States.

A compression of the spread of life expectancy across the Member States is assumed. For life expectancy at birth for men, it would narrow from 13.1 years in 2008 (from a high of 79 years in Sweden to a low of 65.9 in Lithuania) to 5 years in 2060 (85.5 years in Italy compared with 80.4 in Lithuania). For women, the reduction in the differential is smaller, from 7.7 years in 2008 (84.3 in France to 76.6 in Romania) to 4.1 years in 2060 (90.1 in France to 86.5 in Bulgaria). Most children today would live into their 80s and 90s.

Thirdly, over the projection period, annual net inflows to the EU are assumed to total 59 million people, of which the bulk (46.2 million) would be concentrated in the euro area. The trend is assumed to decelerate over the projection period, falling from about 1,680,000 people in 2008 (equivalent to 0.33% of the EU population) to 980,000 by 2020 and thereafter to some 800,000 people by 2060 (0.16% of the EU population). Migration already plays the predominant role in population growth today: in many Member States, the size of net migration determines whether the population still grows or has entered a stage of decline.

The zero migration population scenario shows how the labour force (aged 15 to 64) would gradually fall behind the level in the baseline scenario in the absence of net migration: by 2030, the labour force would be 10% lower and 20% lower in 2060. Making the best use of the global labour supply through net migration will be increasingly important and requires ensuring that immigrants are effectively integrated into the EU's economy and society.

Net migration flows are assumed to be concentrated in a few destination countries: Italy (12 million cumulated to 2060), Spain (11.6 million), Germany (8.2 million), and the UK (7.8 million). According to the assumptions, the change of Spain and Italy from origin to destination countries is confirmed in coming decades. Estonia, Lithuania, Latvia, Poland, Bulgaria and Romania, which are currently experiencing a net outflow, would see it taper off or reverse in the coming decades.

As a result, the population of the EU as a whole would be slightly larger in 2060 than today, but much older. The population would increase (from 495.4 million in 2008) by almost 5% by 2035, when it would peak (at 520.1 million). A steady

decline would then take place, with the population shrinking by nearly 3%, to 505.7 million by 2060. Half of the population today is 40 years-old or more. In 2060, half of the population will be aged 48 years or above. The number of elderly persons aged 65 or above already surpasses the number of children (below 15) in 2008, but their numbers are relatively close. In 2060, there would be more than twice as many elderly than children. In 2008, there are about three and a half times as many children as very old people (above 80). In 2060, children would still outnumber very old persons, but by a small margin: the number of very old people would amount to 80% of the number of children.

While the EU population is projected to be slightly larger in 2060 than in 2008, there are wide differences in population trends across Member States: about half of them would gain population (Belgium, Denmark, Ireland, Spain, France, Cyprus, Luxembourg, the Netherlands, Austria, Portugal, Finland, Sweden and the UK), while the population would fall in the other half (Bulgaria, the Czech Republic, Germany, Estonia, Greece, Italy, Latvia, Lithuania, Hungary, Malta, Poland, Romania, Slovenia and Slovakia).

The working-age population, which is conventionally defined as aged between 15 and 64 years, would start to decline as of 2010 and, over the whole projection period, it would drop by 15 per cent in the EU. However, 7 Member States would see their working-age population expand: Belgium, Ireland, France, Cyprus, Luxembourg, Sweden and the UK, mostly due to migration (except in the case of France and Ireland where fertility is relatively high). The number of children is projected to decline gradually from 2020 onwards.

As a result of these unprecedented demographic trends, the old-age dependency ratio, calculated as the ratio of people aged 65 or above relative to the working-age population aged 15-64, is projected to more than double in the EU from 25.4% to 53.5% over the projection period. These population trends underpin future trends in the labour market which are of crucial importance for economic growth. For the EU as a whole, the participation rate (of people aged 15 to 64) is projected to increase by 3.5 percentage points, from 70.6% in 2007 to 74.1% in 2060. For the euro area, a similar increase is projected, from 70.8% in 2007 to 74.5% in 2060. Almost all of the increase is projected to materialise before 2020.

The biggest increase in participation is projected for older workers, aged between 55 and 64 years (around 20 percentage points for women and 10 p.p. for men in the EU27), and a slightly higher increase in the euro area (22 p.p. for women and 13 p.p. for men). The gap between male and female participation rates would gradually narrow, especially in countries where it is currently wide.

The labour force in the EU would increase by 3.7% between 2007 and 2020, according to the projection. In numbers, this means roughly 8.6 million people. In the euro area, an increase of almost 5% is projected, about 7.4 million people. This is mainly due to the rise in the labour supply of women. However, the positive trend in female labour supply is projected to reverse after 2020 and, as the male labour supply drops too, the overall labour force is expected to decrease by as much as 13.6%, equivalent to around 33 million people (24.4 million if compared with the

number in 2007) in the EU. In the euro area, the reduction of labour supply between 2020 and 2060 would reach 12.6%, which translates into 20.4 million people (13 million if compared with the number in 2007).

After 2020, most countries are projected to have a shrinking labour supply over the period 2020 to 2060, except Cyprus (+19.8%), Luxembourg (+19.5%), Ireland (+11%), the UK (+9.2%), France (+3.1%) and Sweden (+2.2%). The projected decrease in the labour force after 2020 is to be ascribed almost exclusively to negative demographic developments, given that labour participation rates are

projected to continue their increase, albeit at a slower pace than during the period 2007 to 2020.

According to the assumptions, the employment rate (of people aged 15 to 64 years) in the EU would increase from 65.5% in 2007 to 66.6% in 2010, 69% in 2020, and almost 70% in 2060. In the euro area, the trend would be similar and the employment rate would surpass 70% at the end of the projection period. Reflecting recent positive trends, the employment rate of women is assumed to rise from 58.4% in 2007 to 63.4% in 2020 and to 65.1% in 2060. The increase in the employment rate will be even larger for older workers (55-64), from 44.9% in 2007 to 54.5% in 2020 and further to 59.8% in 2060. For the euro area, the increase in the employment rate of older workers (55-64) is higher than in the EU, rising by 17.7 p.p. compared with 14.9 p.p. in the EU and reaching 60%.

However, as a result of increasing employment rates, on the one hand, and a decreasing number of people, on the other hand, overall employment in the EU is projected to shrink by about 19 million people over the entire projection period. Increasing labour force participation rates in most countries and rising net immigration levels in some can only moderate the fall in employment caused by the ageing of the population and the negative population growth of the period 2020 to 2060.

Today with at least 16% of the population over 65 years old, Europe has the highest proportion of older people in the world, higher than the US and other developed nations (Haub, 2007). While the effects of demographic change on workforce ageing are currently still a predominately European issue, it will soon develop into one affecting the whole of the developed Western world characterised by high proportions of populations over 60 years of age by 2025 (US Census, 2000). This population ageing will affect health expenditure (United Nations, 2002); lead to a reduction in overall employment rates as well as an increase in the proportion of older workers in the EU15 (Jimeno, 2004). Thus the demographic shift calls into question both the sustainability of pension systems and the future of Europe's labour supply (Villosio *et al*, 2008). Cowell (2004) called this the 'timebomb' threatening European pensions as he commented on Adair Turner's report on the UK pensions. Turner (2004) concluded that in order to afford continued, guaranteed pensions, generations after the baby boomers will have to save more, pay higher taxes and work longer. Roseveare *et al* (1996); Fougère and Mérette (1998) and Grant *et al* (2004) have stated that unless changes in labour force participation patterns take place, the rise in public health expenditure associated with ageing would increase the fiscal burden and public debt.

## 2. Employment of older workers and quality of life

As a result of these predictions European governments are increasingly recognising that older workers are important to the economy as their participation in the labour market could assist in securing economic productivity as well as sustaining social welfare and pension systems (Roseveare *et al*, 1996; Fougère and Mérette, 1998; Grant *et al*, 2004). Responses, such as the Lisbon European Council of 2000 (Lisbon Council, 2000) and the Stockholm European Council of 2001 (Stockholm European Council, 2001) were developed. These state strategic aims to strengthen employment, economic reform and social cohesion in a knowledge-based economy. The principal goal is to increase the average employment rate of older people aged 55–64 years. This involves addressing age related discrimination related to accessing training and promotion or changing employers (ACAS, 2006). It also involves addressing issues related to the cost of employing older workers in terms of salary and pension as well as perceived cost related to potential sick leave, loss of productivity and lack of adaptability to change (Phillipson and Smith, 2005).

Current legislation on age (Rubenstein, 2005) has been criticised for being driven by the objective of increasing productivity among older workers without protecting them (Meadows, 2003). Yet the 2000 Employment Directive on Equal Treatment Article 13 required all Member States to introduce national legislation outlawing direct and indirect discrimination on grounds of age, sexual orientation, religion and belief, and disability by December 2006 (European Commission, 2005). This has now been transposed into national law and in October 2006 the UK Age Discrimination legislation came into effect.

While much of the literature on ageing in the labour market is driven by economic arguments or an analysis based on economic theory (Henkens *et al*, 2008; Adams and Beehr, 2003), intrinsic, non-financial push and pull factors also shape the discussion on extending working lives. A prerequisite for this aim is increased job quality and sustainability over the lifecycle in order to match work with individual ability and quality of life. The EU's taskforce on employment, led by Wim Kok, submitted a report to the European Council which called for Member States to consider the following key measures to meet employment targets for older workers (Age Concern, 2008):

- to provide incentives for workers to retire later and for employers to hire and retain older workers
- to promote access to training for all regardless of age and to develop lifelong learning strategies
- to improve the quality of work to provide attractive, safe and adaptable work environments throughout the working life, including the provision of part-time work and career breaks

These recommendations echo the three key areas investigated in the research project:

1. employment transitions, including access to training
2. work/life balance and flexible working
3. work organisation, taking health and wellbeing into consideration

This paper looks at work as one aspect of overall quality of life and thus draws on the organisational behaviour literature and particularly the concept of 'commitment to stay in work' (Meyer and Allen, 1997). Meyer and Allen (1997) point out that one can be committed to stay with an organisation for a number of reasons without necessarily identifying with what the organisation symbolises: people may stay because they need the financial security, expressing 'continuance commitment'; if employees have received support in the past, they may feel a moral responsibility to stay, expressing 'normative commitment' to the organisation. Therefore 'just' staying in work can adversely affect morale, performance, overall productivity and lead to absenteeism. In extreme cases it can even lead to retaliation and various forms of 'employee deviance' (Neuman and Baron, 1998).

Consequently, from an employer's perspective, 'affective commitment' among workers is the most desirable, as it describes employees who are committed because they identify with what the organisation stands for and freely choose to associate themselves with that organisation (Meyer and Allen, 1997) in return for money and intrinsic benefits. These concepts of organisational commitment explain that merely prolonging working lives would neither benefit the worker or the employer.

### **3. The research project**

The Creative Approaches to Workforce Ageing (CAWA) project was funded by the European Social Fund (ESF) Article 6 and was carried out between November 2005 and November 2007. It was coordinated by the Working Lives Research Institute (WLRI) which forms part of London Metropolitan University in the UK and worked with partners based in Spain, Sweden, Austria as well as an observing partner in Bulgaria.

CAWA's aim was firstly, to increase awareness of the issues related to demographic change and secondly, to identify the policies employers and employment related organisations needed to adopt in order to address the 'push' and 'pull' factors causing older workers either to remain in or exit early from the labour market. This was done through organisational case studies and semi-structured interviews with workers over the age of fifty years, their employers and social partners such as trade unionists and employment bodies.

The project commenced with a review of the existing literature, aiming to identify push and pull factors related to labour market exit among people nearing retirement age. Based on these the national, sectoral case studies were conducted and good practices discussed in a range of trans-European meetings. A 'best practice guide' along the three policy themes: employment transitions, work/life balance and workplace design was produced as result of benchmarks developed at international, interdisciplinary workshops.

The selection and participation of case study organisations involved national project steering groups and existing best practices aimed at older workers within the organisations which could be capitalised on as part of the awareness raising element

of the project. In total this led to eleven different case studies providing a real life window into the experiences of demographic change at the workplace and how this was being managed in the different countries. Table 1 provides a summary of sectors covered by case study organisations by country, demonstrating variety of types of organisations with differences in ownership, size and structure. The case studies were conducted based on a common methodology which consisted of one-to-one, semi-structured interviews with older workers and key informants. A shared topic guide covered the key areas of: employment transitions, work/life balance and work design.

#### **4. Findings Contrary to what existing**

European and national legislation set out to achieve, in reality many older workers experience discrimination (ACAS, 2006; Phillipson and Smith, 2005). Within the main human resources (HR) functions, including recruitment and professional development, the study found that there were differing experiences related to the embeddedness of age related discrimination legislation. While companies in the UK were aware of the need for inclusiveness related to recruitment, selection and training policies, project partners from Austria and Spain reported that companies had little experience with anti-discrimination practices. Thus despite existing legislation, few Spanish stakeholders were aware of its existence, and were not perceiving demographic change as an urgent issue. By comparison, the Swedish labour market seemed characterised by advanced and embedded good practices related to the employment of older workers. Moreover, the Swedish trade unions, representing 85% of the workforce, engaged actively with the debate on demographic change. Overall trans-European findings stressed the importance of social dialogue, allowing for shared learning and transfer of good practice. The findings are presented along the three key employment areas and are based on the interviews and case study data as well as outcomes from the discussion workshops.

Table 1 Case studies: Employment sectors by partner country

COUNTRY	SECTOR, including NACE code <sup>1</sup>
<b>AUSTRIA</b> Less than a third of all over 55 year olds are in employment. <i>Altersteilzeit</i> <sup>2</sup> , enables older workers to reduce working time with proportionately less loss in earnings (Kaun, 2003; Heuberger, 2004). Some measures encourage labour market retention, but the national social security system supports early retirement.	The metal sector (NACE DJ) with 70% of enterprises having less then 50 workers, but most workers working in large enterprises. Mostly male, blue collar workers, low educational standard, 10% over 50 years with 7.5% over 55 years, most full-time and high proportion of shifts
	Hotels and restaurants sector (NACE 55) and travel agencies (NACE 633001 and 633002) with 93% employing less than 50 workers, mostly female, low educational standard, 11% between 50-59 years, full-time, seasonal fluctuations, shifts
<b>UK</b> Age discrimination legislation introduced in Oct 2006, increased awareness of demographic change and encouraging some change in practices (Age Concern, 2006).	Electricity, gas and water supply (NACE E 40.2) National energy provider, apprentice schemes for long term unemployed
	Health and social work (particularly public hospitals in London and the West Midlands) (NACE N 85.11) High proportion of ward nurses coming up to retirement age
	Transport, storage and communication (particularly public bus transport in London) (NACE I 60) Job changes to accommodate older bus drivers
<b>SWEDEN</b> Labour market as a whole characterised by embedded good practices to encourage continued employment of older workers. High proportions of older workers in some sectors, innovative approaches to extend working lives.	Electricity, gas and water supply (NACE E) 25% between 55-64 years
	Construction (NACE F), problem of ageing while working in physically demanding job
	Secondary education (NACE M) In Education 25% of employees are 55-64 years (20% is average), in upper secondary schools proportion of older teachers is even higher.
	Financial intermediation (NACE J) 25% of employees over 55 years
<b>SPAIN</b> Little awareness of existing legislation; employers do not yet perceive demographic change as a problem.	Hotels and restaurants (NACE H55)
	SMEs in the retail trade (NACE G52)

<sup>1</sup> The NACE-code system is based on the European standard for industry classifications and was introduced in 1970. In 1990 a revised version became applicable. NACE means "Nomenclature Generale des Activites Economiques dans l'Union Europeenne" (General Name for Economic Activities in the European Union). The first four digits of the code are the same in all European countries. The fifth digit might vary from country to country and further digits are sometimes placed by suppliers of databases. <http://www.schober-international.com/nace.html>

[http://ec.europa.eu/comm/competition/mergers/cases/index/nace\\_all.html](http://ec.europa.eu/comm/competition/mergers/cases/index/nace_all.html)

<sup>2</sup> Age related form of part time working.

## 5. Employment transitions

Employment transitions involve the HR functions, such as recruitment, training, promotion, redundancy and age monitoring. From the employer's perspective training and development were important throughout the life cycle of employment and they generally acknowledged the contribution made by older employees through their skills, experience and commitment.

Related to older workers the focus was two-fold: on the one hand individuals needed to develop their skills in order to maintain competitiveness in the labour market and on the other hand older workers were viewed by some employers as a resources for skill and knowledge transfer between the generations. The employers in high-skilled sectors, such as teaching, engineering, skilled construction work and banking made the case that retaining older workers was more cost-effective than recruiting and retraining a new person for the same post. Mentoring schemes utilised the knowledge, understanding and related skills of older workers by enabling them to transfer these to younger workers either formally or informally. Such mentoring schemes were implemented in the training of younger gas engineers in the UK and construction workers and secondary teachers in Sweden.

At the same time, the case study findings also highlighted the importance of introducing and promoting re-training schemes for older workers in order for them to maintain their competitiveness in the labour market. For example, in cooperation with the trade unions, a Swedish construction company offered retraining schemes for older workers, allowing them to use their experience and knowledge in a different role or different part of the company.

In the UK a London based bus operator viewed the recruitment of experienced, older bus drivers and their retention as more cost effective than training new staff. Furthermore older workers were seen as more reliable and stable and their experience was an important source of information for newer staff. Because the company wanted to develop its image as a nondiscriminatory employer, pay and working conditions for older bus drivers were addressed by offering staff over sixty-five years the opportunity to stay in work. Flexible working, a mentoring scheme and final salary pension scheme made this a realistic option.

Yet other employers from different sectors, stated the opposite, saying that the higher salary cost of older workers compared to younger ones made it economically more viable for them to only employ young, inexperienced staff. This was the case in the hotel, catering and restaurant sector where little training and induction is required and staff turn over is generally high. For example, in Austria and Spain, the staff in restaurants and hotels was largely young and while training was officially accessible to all staff, few older workers continued working beyond the age of forty in these sectors. The same was the case among workers in the metal industry in Austria where the offer of training could not prevent labour market exit.

Ahead of the introduction of Age Discrimination legislation in the UK a number of companies implemented specific initiatives aimed at recruiting older and/or long-term unemployed workers with the objective of training them for existing jobs.

While this affected relatively few individuals, the fact that such programmes received considerable publicity allowed them to be seen as good practice examples which further raised awareness of the issues of long-term exclusion from the labour market due to age, ethnicity or social status and how this could be alleviated.

Employers raised the argument that pensions provisions and retirement schemes were too expensive and that finances could be better used by keeping people in employment rather than forcing them into retirement. Yet, simply doing the reverse, by forcing people to work longer, could have little positive impact in addressing the economic shortfall or in maintaining a healthy working life.

Older workers themselves articulated mainly two different perspectives: one came from those who had to continue in work and wanted to retire as soon as possible and the other from those who wanted to remain in employment but under more flexible working conditions.

Among the first group, a range of motivations for continuing in employment were stated with the main one being financial reasons, including providing for dependent relatives or subsidising pension shortfalls. Other workers' motivation to work had lessened and they were anticipating retirement at the statutory retirement age or earlier if possible. In some countries, such as Austria the social security system acted as a disincentive for individuals to continue in work. Others, for example those working in small, family run businesses in Spain, felt trapped. They had to continue working despite long hours and sometimes little financial incentives on the grounds of loyalty to relatives.

Among the second group, workers reported that they wanted to remain in work out of free choice, because they enjoyed their career or because they felt a social responsibility to continue making a contribution to society through their profession. However, they also desired more flexibility in their working arrangements, thus showing the complexity between work and other commitments. For some workers continuing in work also required being offered roles with less work-related stress. Such 'step-down' options were, for example, offered to gas engineers in the UK who could request a change in role with fewer 'on call' duties thus making their working time more predictable and reducing stress associated with the uncertainty that comes with 'stand by' rotas involving cover for emergencies.

Other workers saw the social context, their interaction with colleagues or clients at work, as a pull factor to remain in employment. As such, the shared, collective aspect of some jobs can make a positive contribution to experienced job satisfaction and overall wellbeing as it affirms individual's significance.

The trade union perspective on extending working lives was weighed down by a long history of arguing for early retirement and pensions provisions and while these were key factors, more flexibility needed to be negotiated in order to better the options for older workers to prolong their working lives. The trade union representatives participating in the study advocated the importance of personal choice among workers rather than retention being based on economic arguments related to the funding of retirement. It was further noted that among the trade union move-

ment retired members tended to give up their membership, as their loyalty did not extend beyond the workplace into the wider, political agenda.

## **6. Working hours and work/life balance**

According to the latest European Commission's demographic report, the majority of those men aged 55 - 64 years still in work, worked forty hours or more per week, whereas, in most Member States, only a minority of women worked so many hours. The proportion of part-time employment among older workers was higher than among prime age workers. However, particularly for older men below the statutory retirement age, the choice was typically between full-time work and complete labour market exit with gradual retirement not being very widespread (European Commission, 2008).

A range of personal and workplace factors influenced individual employees' employment needs and hopes, calling for more flexible approaches to working hours. These included caring responsibilities for children or ageing family members, financial obligations, considerations related to a partner's employment or social relationships formed at work. Thus the availability of part-time working and flexible working were essential to retain older workers in employment.

Some managers indicated that their companies wanted to be seen by the public and their customers as being socially responsible, so they actively promoted the values older workers were adding to their organisation and wider society. While they were offering flexible working arrangements aimed at older workers, in practice uptake was often low and compromised by a cut in salary, or a reduction in organisational status.

For example in the UK, NHS employers were generally aware of an increasingly ageing workforce, particularly among the nursing staff. This led to recommendations by central management bodies to implement flexible working arrangements more widely by NHS Trusts. As a result, one hospital involved in the study found that a third of workers between the ages of 40 - 59 years wanted to reduce their working hours, something they felt unable to manage.

From the workers' perspective, interviews with other older NHS staff showed that many nurses chose to retire from full-time work as soon as possible and those who wanted flexibility in their working arrangements signed up with either an external nursing agency or a hospital-based nursing bank. This gave the individual the desired choice over when and how long to work for and as hospitals were generally short staffed, there was no risk of not getting work. For the employers such schemes often involved a rise in staff costs. Other specific flexible working transitions have been implemented and run for the past five years by a Swedish electricity producer and distributor: the so called '80/90/100 model' gave older workers the opportunity to work 80% of normal working hours for 90% of normal pay and a 100% contribution to their occupational (service) pension. The 80/90/100 model was available at management discretion and in 2006 taken up by 165 out of 900

employees who were at least fifty-eight years old, an equivalent of 20% of all older employees. According to the company's calculations the measure was cost neutral as it reduced sick leave and helped lessen rehabilitation costs.

The case studies in the hotel and restaurant sector conducted in Austria and Spain showed that there were only a very small number of employers operating within the niche market of these sectors who were willing to implement flexible working practices beyond the required legal standards for a few of their senior staff. Generally though individuals were easily replaceable. As a result older workers may be forced out of these sectors as they might not be able to continue with shift work or night working in light of having to balance demands made by their employers with their own non-work related commitments. This showed that individuals needed to be aware of the risk factors associated with working in certain sectors and either improve their chances of retention by training in management or face having to change careers in mid life.

In Spain the trade unions' lack of urgency about the issue of demographic change affected their engagement with best practices. However, as a result of their involvement with the CAWA project, they committed themselves to include older workers in future collective agreement negotiations. Among the SMEs in theory self-employment offered some older workers a certain element of flexible working but many ended up working long hours in order to maintain their business. Thus while the issue of work/life balance is gaining attention in practice the case studies showed many shortfalls.

As workers grew older, the desire to match personal interests and family commitments with the need or desire to continue in work became apparent among workers in all sectors covered by the study. A strong argument for being able to continue in work relates to the ability to successfully organise work as one of several contributors to general quality of life.

## 7. Work organization and workplace design

Work organisation and workplaces should be designed in such a way that all employees can achieve full working lives (McNair *et al*, 2004). Employees of all ages can be affected by ill-health, long-term sickness or disability and the management of workplace design requires clear policies which are adjustable to individual circumstances and based on consultation with individuals and trade unions, particularly as workers get older and physical strength may be reduced. Job design further focuses on health related issues and are particularly important in physical and manual jobs which have high attrition rates and costs related to ill-health.

In some sectors requiring a high level of physical fitness, the cost of sick leave as a result of work-related ill-health among older workers could impede their employment.

Thus the work environment needs to be managed in order to establish preventative measures that promote good health and thus address absenteeism due to ill-

health. Bus drivers, for example were able to extend their working lives up to the age of seventy as a result of redesigning their workplaces, making driving physically less demanding.

In terms of customer service, while there is little empirical evidence that customers prefer to receive services from workers who match them in terms of age, gender or ethnicity, this was cited by employers as a reason to continue employing older workers. Achieving likeness between customers and service providers may require retraining or re-design of the working environment as workers get older. This became apparent in the interviews with older gas engineers.

Generally training related to health and safety, including physical handling was included in mandatory staff training in order to prevent work related injuries. This is the case for workers in the health care service, in construction, engineering and bus driving.

More proactive policies were preventative measures including occupational health assessments in the form of regular health reviews. As part of protecting workers from ill-health, the importance of physical exercise and healthy eating were mentioned by workers and employers alike and several measures had been implemented by employers participating in the case studies: the provision of good staff canteens or vending machines offering healthy snack options; rest places at work where shift working required staff to take their rest near their workplace; subsidised membership at gyms and health clubs; education about health and fitness and support for staff suffering from mental health problems related to stress at work.

Yet other schemes went further and an example was provided by the Swedish construction sector where work was physically demanding and for many workers it was difficult to continue working even up to retirement age. An innovative co-operation between employers, unions and governmental bodies had proven successful in tackling the issue of long term ill-health: unemployed workers and employees who were on sick leave were able to participate in the scheme which placed the worker in a company where the job was adjusted taking account of the particular disability. For workers this meant re-entering the labour market in a different role and for employers it meant making the most of older workers' experience. However innovative, even this scheme had only been successful for a relatively small number of older workers and more needs to be done to prevent ill-health at work, not just within the construction industry, but all sectors of employment. This has to involve improving work organisation, including changes to organisational culture and individuals' attitudes towards older workers.

## **8. Discussion and conclusions**

The CAWA project enabled some European trade unions, employers, regional authorities and other stakeholders to reflect on the concerns related to demographic change and workforce ageing. The results underlined the significant differences between the four member states and regions in terms of their labour markets, their

general awareness of demographic change and its forthcoming influence on social and economic wellbeing as well as their development of age-friendly policies. While states such as Sweden have integrated policies and practices, other states continue to fund early exit from the labour market through their social systems or favor lower paid migrant workers in industries requiring little previous experience. These policies hamper individual choice for older workers who should neither be forced to continue working nor feel compelled to leave employment. The CAWA project highlighted firstly, the lack of awareness of the issues of workforce ageing among some employers and indeed within certain nations and regions of the European union and secondly, the need to expand on existing good practice (CIPD, 2005) by making them available on a wider scale. The project findings have also made clear that even where best practices existed, these were only implemented on a small scale, affecting a limited number of older workers.

While the overall situation is complex and ultimately policies will have to be developed within the national, regional and sectoral employment context, there are overarching concerns: firstly, employment transitions related to the key human resources functions need to be free of discrimination and based on data resulting from age monitoring; secondly, the issues of work/life balance and flexible working need to be addressed in a consultative manner with the individual worker and thirdly, workplace design needs to be supportive of the needs of all workers in order to prevent and manage ill-health.

The findings showed lack of awareness of demographic change and the effects on workplace management and future labour supply. Furthermore employers in low-skilled sectors were less concerned about developing ways to continue employing older workers than employers in higher-skilled sectors. Hence, for employers to engage in innovative measures to prevent early exit from the labour market seems most applicable in sectors with limited competition for workers (Phillipson and Smith, 2005; Green, 2005).

Innovative and flexible measures should be found related to workload and working times, including staged retirement plans with the option of gradually reduced working hours and adaptable working options. These can assist in creating a new balance of priorities between working, living, health, financial security and wellbeing, giving a stronger priority to both physical and psychological aspects of occupational health. As a result, one recommendation would be for employers and policy makers to start developing good practice guides in knowledge based sectors with low physical energy needs and a high level of transferable skills. In other sectors, such as SMEs and family run businesses, some older workers continue in work, not necessarily out of choice, but for a lack of alternative opportunities and driven by a need for manpower. Here initiatives of cooperation between businesses may achieve better work/life balance for the individuals.

The constructive management of extending working lives for older workers seems to depend on successful employment relations, involving open and clear communication with the individual employee. In this context, it is important to monitor the working conditions of workers approaching retirement age, namely

those between forty-five and fifty-four years old to determine the factors which may lead to their early exit from the labour market, a point made by Karppinen, Director of the European Foundation for the Improvement of Living and Working Conditions (Jorma Karppinen in: Villosio *et al*, 2008).

There was some evidence of older workers being more loyal to the company, particularly in smaller enterprises. While organisational commitment (Mowday, Steers and Porter, 1979) is not always in the interest of the employer, especially if this commitment is normative or continual commitment (Meyer and Allan, 1997), in some sectors, requiring many years of training and experience it may be essential to foster dedicated staff who are willingly making a positive contribution to the organisation. Unless employers match cost effectiveness with elements of the employment process and encourage workers to positively identify with the organisation and their job, some workers will have to stay in work for the wrong reasons and may be less productive. An organisation's effectiveness or capacity can be judged by such factors as the strength of motivation and morale of staff and the creation of a work environment in which staff can contribute their capabilities willingly (Beckhard, 1969; Mullins, 2002). In light of demographic changes within Europe, the ability to foster affective commitment among workers in order to deliver productivity could become increasingly important, as there will be fewer people in employment.

Related to the employment transitions, there remains the need to ensure that training and re-training opportunities are available to older workers and that they are not discriminated against during recruitment, selection and promotion. In the UK for example, public funding for workplace training is often focused on the eighteen to twenty-six age group. Mayhew and Rijkers (2004) confirm this by making the point that access to training is limited for older workers, particularly those in routine or semi-routine occupations (Molinié, 2003). An important issue in this context concerns access to new technologies, especially information technology (IT) which has increased productivity, but has been found to be biased against low-skilled workers and resulted in job losses for older workers (Crépon and Aubert, 2003).

Within the body of organisational behaviour and psychology literature, Tajfel (1978) developed the concept of social identity theory whereby individuals' social identities are partially composed by their membership in groups, such as community groups or workgroups (Tajfel and Turner, 1979). Personal identities interact with work-related ones and thus affect facets of wellbeing and effectiveness at work (Côté and Morgan, 2002; Warr, 2002). Thus achieving balance between work and individuals' other aspects of their life is of real importance. This applies not just to older workers, but to them in particular as individuals desire to make the most of good health while they are still able-bodied enough or need to balance their own or their partners' ill-health with continued employment (Phillipson and Smith, 2005). Others have to consider partners who have either retired or are in need of care or have caring responsibilities for ageing parents, grandchildren or children. While mothers have the right to request flexible working, older worker's caring responsi-

bilities can easily be overlooked (Evandrou and Glaser, 2004; Loretto, *et al*, 2005). The study has shown that there was a lack of awareness among employers and policy makers of the non-work related issues faced by some older workers. Both workers and employers acknowledged that policies encouraging workers to stay in employment beyond retirement age need to incorporate elements of part-time working, flexible working, phased retirement, reduction or change in workload, job modification, rotation and job re-design.

The social aspect of working in a team was a significant pull factor for some workers and Arnold *et al.* (1998) point out that very little research has been done about the area of relationships at work. Even so, it is acknowledged that poor relationships reflect low levels of interest, trust and supportiveness and these can negatively affect job satisfaction, motivation and wellbeing at work while positive relationships have the opposite effect (Arnold *et al.*, 1998).

Other studies have shown that inflexible working hours can contribute to pushing workers into early retirement as they interfere with non-work related commitments and interests (Gustman and Steinmeier, 2004; Penner *et al*, 2002). While there is no clear evidence from the existing literature that family friendly working practices, including flexible working arrangements are positively linked to performance (Giardini & Kabst, 2008), they are needed to encourage an extension of working lives for individuals. Any practical measures need to be implemented in a fair and transparent manner. Hence, non-standard working hours need careful discussion with individual workers, such as shift working, night working or working on weekends. This discussion could form part of annual staff appraisals and take place well before an individual is due to retire.

In the literature there is the underlying assumption that work-related identities and the motivation to work and to contribute to the organisation can be managed, hence calling for policies that take personal situations into consideration (Dutton and Dukerich, 1991; Elsbach and Kramer, 1996). However, the case studies showed that in practice such management was dependent on the willingness of employers and the constraints associated with working in certain sectors.

One of the main push factor leading to early exit from the labour market is ill-health (Humphrey *et al*, 2003; Mc Nair *et al* (2004); Barnes *et al*, 2002) as well as financial incentives to retire as a result of social systems and retirement plans (Phillipson and Smith, 2005). Hence in order to constructively manage older workers to continue to make a fulfilling contribution, in addition to flexible working arrangements, workplace design or re-design need to be considered in an innovative and non-discriminatory manner. Companies using older workers as mentors or the offer of a role change without compromising pension arrangements were examples of this. Other sectors with high proportions of manual workers may need to develop less physical demanding alternatives or work in cooperation with trade unions and employers' organisations on rehabilitation programmes as the Swedish construction case has shown.

The health and safety of workers employed in physical and manual work who may be unable to sustain work within the same sector into later life need to be

considered further through cross-sectoral cooperation between employers. In some cases the creation of alternative employment may need more innovation as well as the protection of pay and pensions with the avoidance of earnings reductions for older workers in areas of work where pay is directly related to productivity and where that productivity may be difficult to sustain at consistent levels as the worker nears retirement.

Further research is needed at European national level to disentangle push and pull factors affecting exist from the labour market. With increasing globalisation, further work is also needed to conceptualise the correlations between labour migration and demographic change with its effects on sending and receiving countries. Another strand related to demographic change that requires more research and policy action is relates to gender equality both at work and at home as well as the cases of ethnic, religious and other minority groups.

While economics are an obvious driver to prolong working lives and the concern over pensions has driven much of the debate on demographic change, there are other, more individual aspects related to the push and pull factors which need to be heard and addressed in order to implement extended working policies successfully. Demographic pressures as well as legal and structural changes in the world of work mean that increasing numbers of workers will be working beyond the current statutory retirement age and European employers will be forced to adapt accordingly. If European countries manage to develop coherence and cooperation in looking into these issues.

They may have much to offer the rest of the world as demographic change becomes an increasingly global challenge.

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