



Foundation Findings

Work preferences after 50

3rd EQLS policy brief



European Foundation for the Improvement of Living and Working Conditions

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EQLS policy briefs

This policy brief highlights findings on a specific topic from Eurofound's European Quality of Life Survey (EQLS) that is of particular interest from a policy perspective. It brings results of the analysis of these data together with evidence from other Eurofound projects to formulate a number of policy pointers. The focus of this policy brief is the weekly working time preferences of people aged 50 and over. It has been prepared by Hans Dubois and Robert Anderson. For further information, contact Hans Dubois: hdu@eurofound.europa.eu



Policy context



Background

In 2012, there were 190 million people aged 50 years and over in the EU, up from 178 million five years previously, in 2007. Over the same period, the proportion of the population aged 50+ rose from 35% to 37%. This increase reflects the fact that Europeans are living longer lives, an important social achievement. People aged 50+ have a wealth of experience and contribute to society in numerous ways, including paid work, informal care and volunteering. However, particularly in the Member States that have joined the EU since 2004, the situation of people aged 50+ can be a vulnerable one – especially in terms of access to healthcare, housing quality and material deprivation.

Policy challenges and issues

More older people in the workforce

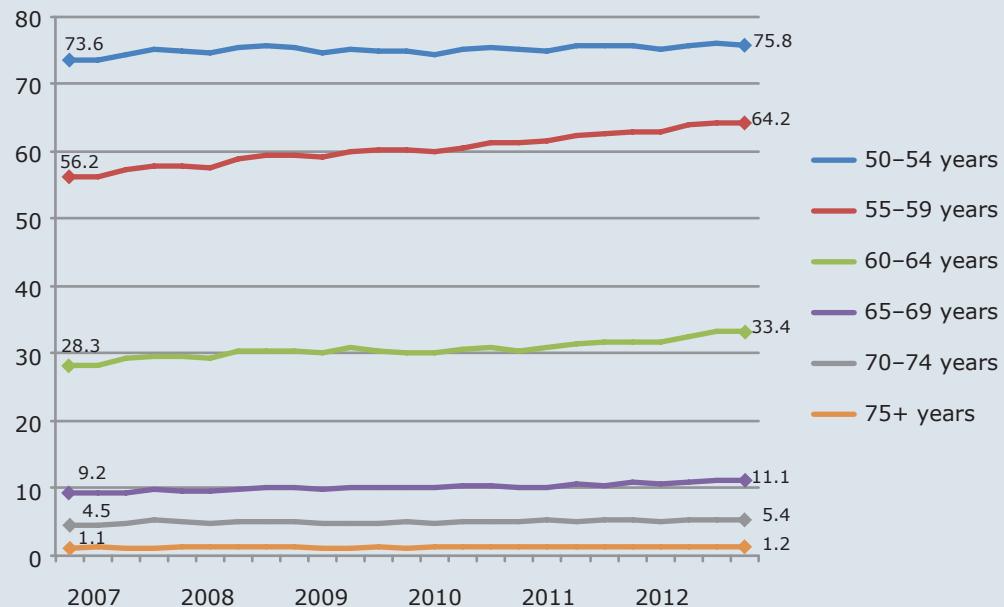
Extending working life and increasing the employment rates of older workers have been explicit priorities in EU policy for nearly two decades. In 2010, the European Council adopted the Europe 2020 Strategy, which has set the target of raising the overall employment rate of Europeans aged 20–64 years from 69% to 75% by 2020. A key element of this is the greater labour participation of older people,

along with young people, people with low levels of occupational skills and migrants.

Raising employment rates among older people is considered important for three key reasons. First, their employment rates are below those of other age groups, so there is significant potential to raise them. Second, given that the European population is ageing, the proportion of this age group in the working age population is expected to increase: if their labour market participation were to remain as at present, it would bring down the overall employment rate. Third, the long-standing policy goals to extend working life aim both to ensure that society can benefit from the work experience of older people and that older people can contribute to the sustainability of pension systems. It may also be the case that a longer working life is what some people want.

Over the past few years, employment rates have in fact increased for older people – in particular, for 55–59 year-olds and for 60–64 year-olds (Figure 1). This increase is especially striking in light of the recent crisis. It can partly be explained by the fact that several Member States are discouraging early retirement and are raising the pension age. Furthermore, people in age cohorts with higher labour market

Figure 1: Employment rates for people aged 50+ in 2006–2012, by age group, EU28 (%)



Note: Comparable data available from 2006 until 2012 (fourth quarters). First and last data points are labelled.
Source: Based on Labour Force Survey (LFS) data from online Eurostat database

participation, particularly in the case of women, are moving into the next age cohort.

Raising the pension age does not necessarily mean that all workers exit the labour market at an older age. For many workers, particularly low- and medium-skilled manual workers, continuing to work in the same conditions even up to well below the pensionable age may not be possible: on average, about one-third of European workers think they will be unable to do their current jobs when they are 60 years old. The figure is particularly high in some Member States – 57% in Slovenia, for instance (Eurofound, 2012a). On the one hand, simultaneously raising the pension age and discouraging early retirement can negatively affect quality of life for people who may prefer to stop working – in particular, if their working conditions put a strain on them. On the other hand, some people may want to work beyond the state pension age, even without these policy measures. Understanding better the

work preferences of people aged 50+ (both those in employment and those currently not working) may help to identify ways to raise the age at which people stop working, and thus contribute to the sustainability of welfare systems – without negatively affecting older people's quality of life.

Impact of the crisis

Employment rates among people aged 50+ have increased or remained stable during the crisis. Despite this, many people aged 50+ have suffered from the crisis. For instance, some retirees have experienced a fall in their disposable income because of pension cuts, or cost increases – in part because of rising energy prices and cuts in publicly funded services as a result of governments' budget-balancing measures. The increase in the employment rates of older people during the crisis may thus partly reflect a need on their part for additional income to make ends meet (Eurofound, 2012b).



Some groups of people aged 50+ in employment have been subjected to reduced working hours or wages. Some have also lost their jobs or have been forced to take retirement. It is important to note that the higher employment rates of people aged 50+ are averages; for some subgroups, employment rates have in fact fallen. For example, while the average employment rate for men aged 50+ has increased by 1 percentage point, the employment rate of men who have achieved no higher than a lower secondary level of education has fallen by 2.6 percentage points.

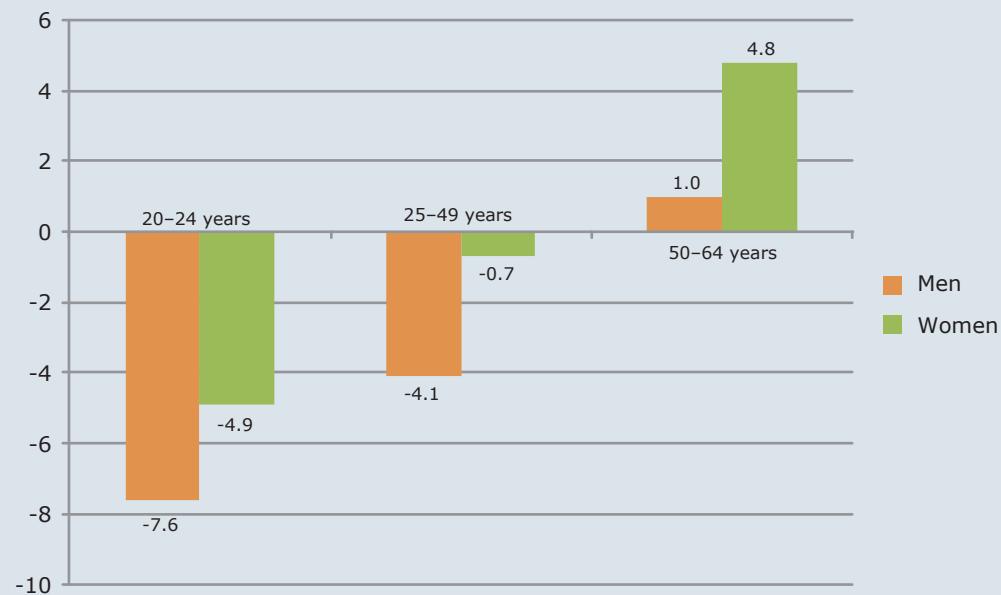
While the employment rates of people aged 50–64 years have risen, their unemployment rates have also increased – from 5.5% in 2007 to 7.4% in 2012. This apparent paradox can be explained by the increased proportion of older people in the labour market, particularly women. While this unemployment rate is lower than for younger people – and the increase is

smaller – it is serious, unemployed people aged 50+ having relatively little prospect of finding a job (Eurofound, 2012c).

Employment rates of women

Between 2007 and 2012, gains in employment occurred mostly among older women, the employment rate of women aged 50–64 years rising by 4.8 percentage points. Younger women's employment rates decreased, but less so than men's (Figure 2). Nevertheless, this is likely to reflect the ageing of cohorts in which the rate of female labour participation has been higher, rather than women finding employment at a later age. With more women on the labour market looking for work, unemployment among women aged 50–64 actually increased by 1.2 percentage points – from 5.8% in 2007 to 7.0% in 2012. This compares with an increase of 2.5 percentage points among men (from 5.3% to 7.8%).

Figure 2: Changes in employment rates between 2007 and 2012, by age group, EU28 (% points)



Source: Based on LFS data from online Eurostat database, downloaded October 2013.

Caring responsibilities

People aged 50+ often care for a partner or parent with health problems or disabilities. One challenge when promoting longer working lives is that older carers who are working may not be able to provide the hours of care they want to give. If less informal care is provided, demand for formal care is likely to increase, implying greater public expenditure and potentially a lower quality of life for the person being cared for. Of course, having caring responsibilities may make it more difficult in the first place for people aged 50+ to remain in or take up employment.

Volunteering and housework

People aged 50+ also make important contributions to society through volunteering or performing housework. Although these contributions are of great economic value, they are often not visible in the policy debate. Homemakers and volunteers, like carers, may feel less recognised if there is considerable policy emphasis put on paid work: incentives to increase paid work among people aged 50+ may come at the expense of their involvement in unpaid work.



Key findings

- ➔ Employment rates among people aged 50+ have risen during the crisis. Nevertheless, with more people aged 50+ in the labour market (women in particular), unemployment rates have increased as well.
- ➔ Among those aged 50+, employment rates have fallen most for low-skilled men.
- ➔ Unemployed people of all ages want to work. However, unemployed people aged 50+ who can make ends meet would prefer a considerably shorter working week than those who have difficulties making ends meet – this difference is not found in younger age groups.
- ➔ About half of all retirees who are not in employment say they would like to work, often part-time. Proportions are higher for younger, highly educated and healthy retirees with work experience.
- ➔ The desire to work among people aged 50+, both those in and out of employment, does not seem to be opposed by partners of people aged 50+.
- ➔ In the EU28, 45% of people aged 50+ who are in employment would like to spend fewer hours at work.
- ➔ More than half (56%) of volunteers who are not in paid employment are happy with the time they spend on volunteering, but would like to spend more time in paid work, while the 10% of employed retirees who would like to spend less time on volunteering would also like to spend, on average, 7 hours less in paid work.
- ➔ One quarter of all people aged 50+ in employment would like to engage in more volunteering. And they would also like to spend 5 fewer hours at work per week.
- ➔ The gap between preferred working hours and actual working hours increases with age in all EU Member States.
- ➔ People aged 65 and older who are in employment are particularly satisfied with their work, regardless of their income level.
- ➔ Older people quite often provide care for elderly or disabled relatives: 7% of people aged 50+ provide care on a daily basis, compared with 5% of people under 50. When they are working and also caring every day for elderly or disabled people, 21% of them report more work-life balance problems compared with 16% of people who are looking after children or grandchildren.
- ➔ Part-time work facilitates a better work-life balance – particularly, it seems, for people aged 50+. Among people aged 50+, both in and out of employment, there is a preference for more part-time options.



Exploring the issue



Main sources of data

Eurofound surveys

This policy brief draws mainly upon results from the 2011–2012 European Quality of Life Survey (EQS), a large representative survey of people aged 18 and over living in the EU.

The EQS records how many hours per week respondents engage in paid work. It then asks them how many hours per week they would like to work if they could freely choose, taking into account their need to earn a living. Comparison of these numbers indicates whether people are happy with their current working hours, or if they wish to work more hours or fewer. This survey is unique in that it asks this of people both in and out of employment, and allows work preferences to be linked to important dimensions of quality of life. It also asks respondents about their partner's working hours, and about how many hours the respondents would prefer their partner to work. Work preferences concern more than just working hours: the EQS includes a question exploring satisfaction with one's present job. The EQS also records information on paid employment and on the various types of unpaid work carried out by many people aged 50+, such as caring

activities and volunteering. The data include figures on actual involvement in these different activities, as well as preferences regarding work and the balance between paid work and other aspects of life.

Another of Eurofound's pan-European surveys, the European Working Conditions Survey (EWCS) provides a rich source of information on working conditions and preferences, but its sample is restricted to the working population. Hence, it cannot provide any information on the work preferences of people not involved in paid work. The same holds true for an earlier Eurofound survey on working time preferences among people aged 16–64 years in 15 Member States and Norway, in which analysis was restricted to people in paid work (Eurofound, 2002).

Other relevant surveys

Other important surveys with data about the work preferences of people aged 50+ include the Survey of Health, Ageing and Retirement in Europe (SHARE) and the European Social Survey (ESS). SHARE is a survey conducted exclusively among people aged 50+. It is not an EU-wide survey, but over time has covered an



increasing number of EU Member States, from 11 in its first wave in 2004 to 19 in its fourth wave in 2011. The ESS is a survey performed every two years since 2002, measuring the attitudes, beliefs and behaviour patterns of Europeans aged 15 and over. Over time it has included between 19 and 24 of the 28 EU Member States, with varying exceptions.

Unless indicated, the analyses reported here are based on EQLS data. This policy brief compares some results with those of the EWCS, SHARE and ESS, and also the European Commission's 2011 Special Eurobarometer module on 'Active Ageing'. Meanwhile, Eurostat's Labour Force Survey (LFS) and its survey on Statistics on Income and Living Conditions (EU-SILC) are the key source for contextual labour market and living conditions statistics.

The sample size of the EQLS differs among Member States, ranging between 1,000 (in Bulgaria and Slovakia) and 3,055 (in Germany). This limits the potential for analysis within Member States: hence, sometimes the analysis is conducted at the EU28 level, although country differences exist.

Employment and work preferences

Employment rates of older people

More than three out of every four (76%) people aged 50–54 years in the EU28 are engaged in paid work (Figure 1, p. 4). The proportion is somewhat lower for 55–59 year-olds (64%), and from age 60 onwards, employment is much less common, with one third (33%) of 60–64 year-olds being in employment. Employment rates among people aged 65+ have increased more than among other groups, but they are still lower and employment is concentrated mainly in the younger cohort of 65–69 year-olds, of whom around 11% are in employment. Employment among people aged 70–74 and especially those aged 75+ is just over 5% and 1%, respectively.

Country variations

There are large differences between Member States. In 2012, the employment rate of 50–64 year-olds was highest in Sweden (77%), Germany (69%) and Denmark (68%). It was lowest in Malta (42%), Greece (45%) and Croatia (46%). Since the second wave of the EQLS in 2007, the employment rate of this age group has decreased most in those countries that have been particularly affected by the crisis – in Greece, a drop of almost seven percentage points and in Ireland a drop of five percentage points. The employment rate of 50–64 year-olds, by contrast, increased most in Germany (a rise of eight percentage points) and Luxembourg (seven percentage points).

For 65–70 year-olds, the employment rate is highest in Estonia (26%) and in Romania and Portugal (both around 22%). It is lowest in Slovakia (4%), and in Belgium and Spain (both around 5%). The increase in the employment rate for this age group since 2007 has been largest in Sweden (around five percentage points) and Germany (four percentage points), while the rate decreased most in Latvia (by almost eight percentage points) and Romania (six percentage points) (Eurostat, 2014).

People in employment

Current working hours

Overall in the EU28, people aged 50+ in employment work similar weekly hours as younger people. However, this is mostly true for the large group of people aged 50–64 years who on average work 40 hours (up from 39 in 2007). Those aged 65+ work, on average, fewer hours: 36 per week (down from 39 hours in 2007). People aged 50+ relatively often work part time.¹ This is especially, and increasingly, true for people aged 65+: between 2007 and 2011 the proportion of this group in employment who worked part-time rose from 35% to 38%. By contrast, the rate of part-time work for the younger cohort of 50–64 year-olds fell from 22% to 20% over the same period. The decline in part-time work was somewhat greater for employees below 50 years

¹ Part-time work is defined here as 34 hours a week or fewer.

of age: from 20% to 17%. For this group, it had already been less common to work part time.

Preferred average working hours

When people in employment are asked about their preferred working hours, rather than their actual working hours, a consistent trend with age can be observed. Preferred working hours decline slowly but steadily from 37 hours per week among 18–24 year-olds to 35 hours among 50–64 year-olds. People aged 65 and over in employment on average would prefer a relatively short working week, of 29 hours. Furthermore, the gap between actual and preferred working hours increases with age. People aged 18–24 who are in employment work on average 38 hours, while (as just indicated) they would prefer to work 37 hours. People aged between 25 and 49 years work 40 hours per week, but would prefer to work 36 hours. The gap between actual and preferred hours is largest for people aged 50–64 years (40 hours as against 35) and particularly 65+ years (36 hours as against 29).

Working time preferences differ across the EU (Table 1). But in all Member States, without exception, people aged 50+ in employment would on average prefer to work fewer hours, even after taking into account their financial needs. In five countries – Romania, Slovenia, Malta, Lithuania and Denmark – the actual and preferred working hours of people aged 50+ closely match. For people of all ages in employment, working hours most closely match preferences in the Netherlands, Belgium and France. However, for people aged 50+ in these countries, the match is less close, particularly in France. In most of the countries where current and preferred working hours closely match, this is due to the preferred working hours being relatively long (38 hours or more) – except for Denmark, where preferred working hours are not that long (35 hours), and actual working hours are relatively short (38 hours).

The least favourable situation can be observed among workers in Greece, Poland, Portugal and the UK, where on average people aged 50+ in employment would prefer to work at least seven fewer hours per week than they currently

work. People aged 50+ in Greece, Poland and Portugal would prefer to work more hours than in other Member States (38 or more), but they also work more hours than in any other country (45 or more). In the UK, while actual working hours are among the lowest, the preferred working hours of people in employment are also low. These observations concur with the recent finding that, generally, a larger proportion of part-time work in a country is associated with a greater preference among full-time workers for reduced work hours (Wielers et al. 2014).

Preference for more/fewer hours

On average, those aged 50+ in employment would like to work fewer hours in all Member States; however, substantial minorities would like to work more. Averages mask interesting differences.

As stated above, the five Member States in which current and preferred hours are on average closest are Romania, Slovenia, Malta, Lithuania and Denmark (see Table 1). However, many people in these countries want to work different hours. In particular, in three of these countries many people want to work more hours: 27% in Romania, 16% in Malta and 17% in Lithuania (compared to the EU28 average of 11%).

Interestingly, a close match between current and preferred hours does not automatically equate to many workers wishing to work the same hours as they currently do. The listing of the five countries in which the highest proportion of workers wants to work the same number of hours as at present includes only two of the countries where average preferred working hours most closely match average actual hours: Slovenia (where 64% of workers are satisfied) and Denmark (55%). The other three countries are Croatia (61%), Luxembourg (60%) and Bulgaria (58%).

It is interesting to note that while, on average, people in Austria are most likely to want to work the hours they currently do (58%), this is not the case among people aged 50+ (53%). In particular, a higher proportion of these older workers would like to work less (39% as against an average of 34% for Austria).



Table 1: Average weekly working hours and preferred working hours in 2011, 50+, EU28

	Current	Preferred	Difference	Proportion who would prefer to work less (%)	Proportion who would prefer to work same hours (%)	Proportion who would prefer to work more (%)
Romania	40	39	-1	28	46	27
Slovenia	43	41	-2	27	64	8
Malta	41	39	-2	30	54	16
Lithuania	41	38	-3	36	47	17
Denmark	38	35	-3	39	55	6
Bulgaria	43	40	-4	31	58	11
Netherlands	35	32	-4	39	47	15
Luxembourg	38	34	-4	33	60	6
Belgium	40	36	-4	41	50	9
Slovakia	43	39	-4	45	47	8
Ireland	36	32	-4	45	39	17
France	38	34	-4	43	45	13
Latvia	41	37	-4	39	42	19
Estonia	41	37	-4	37	52	11
Germany	39	35	-4	48	40	12
Sweden	38	34	-5	50	44	6
EU28	40	34	-5	45	44	11
Hungary	42	37	-5	47	42	11
Croatia	45	40	-5	36	61	3
Austria	43	37	-6	39	53	8
Cyprus	40	34	-6	47	40	13
Finland	41	35	-6	47	47	6
Spain	41	35	-6	50	43	7
Italy	40	34	-6	50	40	10
Czech Republic	43	37	-6	53	40	7
UK	36	29	-7	49	42	10
Poland	45	38	-7	38	49	13
Portugal	46	38	-8	41	50	9
Greece	48	40	-8	45	40	15

Note: Figures are for people in (paid) employment only.

EQS Q8. If you could freely choose the number of your working hours while taking into account the need to earn your living, how many hours per week would you prefer to work at present? If you would prefer not to work at all, indicate zero. Current working hours is based on adding responses to Q7 and Q7b: Q7. How many hours do you normally work per week in your main job, including any paid or unpaid overtime? Q7b. About how many hours per week did you work in this additional job or business or in agriculture? Please give an average figure for the last four working weeks.

Source: Based on analysis of EQS microdata.

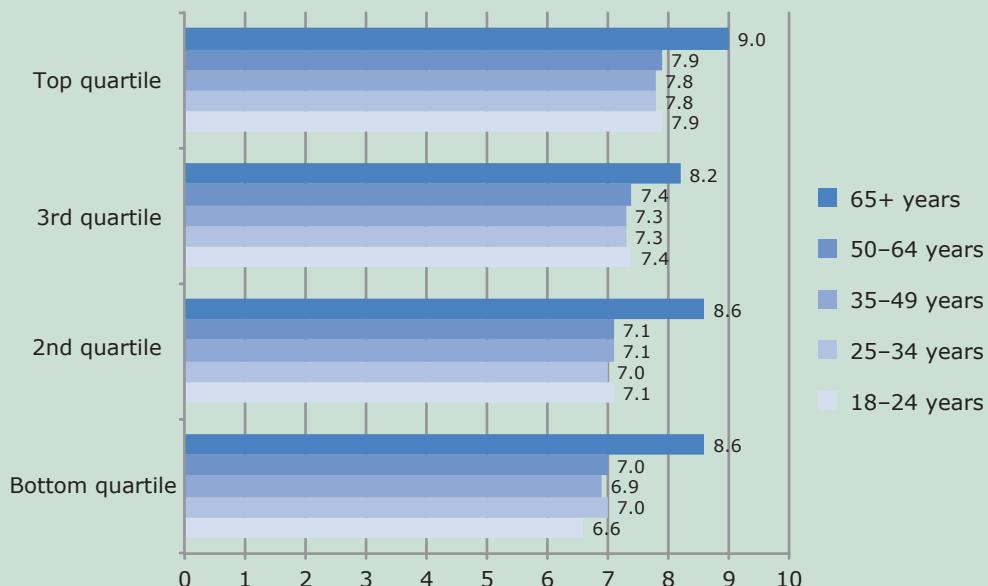
Satisfaction levels

In the EU28, people aged 50+ in employment who wish to work the same number of weekly hours as they currently do are relatively often satisfied with their jobs. Among people who are happy with their working hours, one in twenty (5%) is dissatisfied with their job, rating their job satisfaction at 4 or below, on a scale of 1–10. In contrast, among people who would prefer to work either more hours or fewer, about twice this proportion is dissatisfied with their jobs – 10% for those who would prefer to work more hours and 9% for those who would prefer to work fewer. People aged 50+ who work exceptionally long hours (58 per week) experience a large mismatch between their current and preferred hours, wishing to reduce their working week by more than 20 hours, and reporting their job satisfaction to be particularly low. A similar pattern can be observed among younger workers: those who would like to work more hours are often dissatisfied with their jobs – 14%.

Overall, people aged 50+ enjoy greater job satisfaction. This may be explained in part by the fact that it is more common for people in this age group to be satisfied with their working hours than other people (44% as against 41%). It is less common for them to want to work more hours (11% as against 15%), but about equally common for them to want to work fewer hours (45% as against 44%).

People who earn higher incomes (who on average work in higher-skilled jobs) tend to be more satisfied with their jobs than people with lower incomes. Nevertheless, within income groups, job satisfaction is very similar for people in different age groups (Figure 3). There is one exception: at all levels of household income, people aged 65 and over (in employment) are most satisfied with their job.

Figure 3: Satisfaction with present job in 2011, by income quartile and age, EU28



Note: Q40. Could you please tell me on a scale of 1 to 10 how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied?: b. Your present job.
Source: Based on analysis of EQLS microdata.



Working retirees

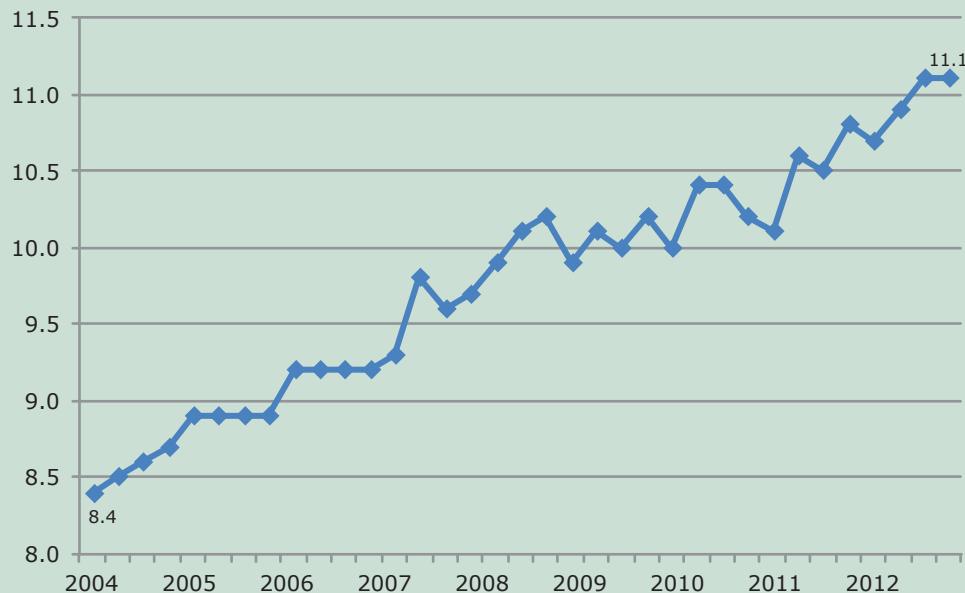
The statutory pension age varies across Member States, but almost all people aged 65 and over are entitled to some pension in the EU28. Among 65–69 year-olds, more than one in ten is currently in employment, a proportion that has increased over the last decade (Figure 4). This increase in employment among the 65+ group is notable as, given the availability of income from pensions, this group might be expected to have less need to work.

While these figures reflect an increase in employment rates since 2007, this seems to be the continuation of a long-standing trend rather than a sudden surge in employment among people aged 65+ struggling to make ends meet as a result of the financial and economic crisis (Figure 4). Data from the EQLS support this view. If older people stay in employment just

for financial reasons, not because they want to, they might be expected to be unhappy with their jobs and hence they would prefer not to work. For most people aged 65+, the opposite appears to be the case.

One likely explanation of the high average levels of work satisfaction among people aged 65+ is that it is those people who are satisfied with their work – or can adjust their jobs to their preferences – who are most likely to continue working when they reach the age of 65. Of course, this may concern only a small proportion of those people aged 65+ who are particularly satisfied with their jobs, which drives up the average. However, the data suggest this is not true: the proportion of people aged 65+ who are dissatisfied with their work is 8%, only one-third the proportion among younger age groups.

Figure 4: Employment rates of 65–69 year-olds, EU28 (%)



Note: For 2004–2006 some quarterly data are unavailable and have been extrapolated.

Source: Based on LFS data from online Eurostat database, accessed 21 September 2013.

Data from the 2010 ESS overall support the view that most people aged 50+ take up or remain in employment for reasons beyond the purely financial. On average, in 22 of the 28 Member States for which the ESS provides data, 49% of 15–49 year-olds in employment say they would enjoy working in their current job even if they did not need the money. This proportion rises among people aged 50+: for 50–64 year-olds it is 52%, and it is particularly high for those aged 65+ (70%).

People not in employment

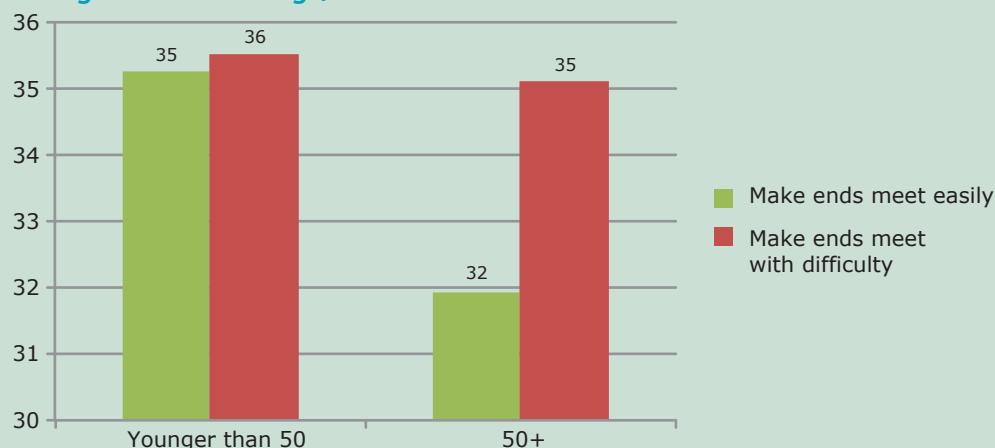
Results from the EQS indicate that in the EU28 more than one in four (26%) people aged 50+ is in paid employment, whether salaried or self-employed. However, a majority of people in this age group in the EU28 (58%) view themselves as retired while 7% view themselves as full-time homemakers.² About one in 20 (5%) is unemployed, with the proportion being almost twice this (9%) among the younger cohort of 50–64 year-olds. Some 3% are unable to work

due to a long-term illness or disability, while the remainder either work (unpaid) on a family farm or business, are in education or are categorised under ‘other’ (altogether 1%).

Preferences of the unemployed

Among the unemployed, almost all (98%) say they want to work at least some hours per week. This figure remains the same even for the one unemployed person in five who lives in a household that is able to make ends meet easily, and the proportion is stable across age groups. In contrast, for people aged 50+, the willingness to work does vary according to whether people are able to make ends meet easily or not. On average, unemployed people aged 50+ would prefer to work 34 hours per week, similar to the preferences of unemployed people in other age groups. But unemployed people aged 50+ who are able to make ends meet easily would like to work 32 hours on average (Figure 5), fewer than those who have difficulties making ends meet (35 hours).

Figure 5: Preferred weekly working hours of unemployed people, by difficulties in making ends meet and age, EU28



Note: Q58. A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income: is your household able to make ends meet....? 1 Very easily, 2 Easily, 3 Fairly easily, 4 With some difficulty, 5 With difficulty, 6 With great difficulty.

Source: Based on analysis of EQS microdata.

² If they are in receipt of some kind of pension, persons in employment may still identify themselves as retirees. However, the way in which EQS asks people to identify which situation best describes them makes this unlikely: in the questionnaire, ‘at work as employee or employer/self-employed’ and ‘retired’ are mutually exclusive categories.



Preferences of retirees

While around half of retirees (47%) report no interest in taking up paid employment, just over half (53%) would like to work at least some hours (Figure 6). People who report bad health are less likely to state a preference for working than the average (48% doing so), while people with the highest level of education are more likely to do so (58%). More retired men aged 50+ want to work than do women (55% as against 51%). And women more often prefer part-time employment than men: 49% of women as against 33% of men. Age also matters: 56% of retirees aged between 60 and 69 would like to work, compared to 44% of those aged between 70 and 79. On average, almost one in ten retirees aged 50+ has never had a paid job: 4% of men and 12% of women. Among retirees aged 50+ who have never had a paid job, 51% would like to be engaged in paid employment, but the proportion who want to work part time is particularly high: 53%.

It is important to note that the EQLS sample excludes people in institutions, such as hospitals and nursing homes, and is thus likely to over-represent the healthier segment of the 50+ population. Nevertheless, these results from the EQLS suggest that there is a substantial potential for retirees to take up paid work.

What do other surveys say? The ESS asked people aged 65+ in 22 of the 28 Member States whether they would enjoy having a paid job even if they did not need the money: 50% said they would. For people aged 70 and over, the proportion is the same. These proportions broadly confirm the extent of the potential for working identified by the EQLS, and confirm that non-financial motivations play an important role.

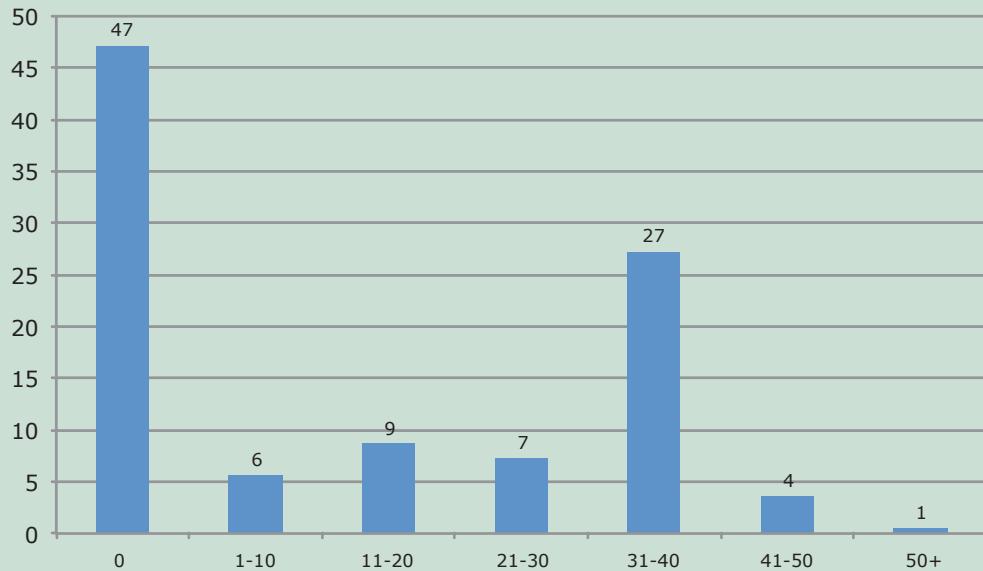
In a Eurobarometer survey in 2011, one third (33%) of people of all ages in the then EU27

said they would like to continue working after reaching pensionable age – a smaller proportion than that found in the EQLS and ESS. However, this average figure of 33% increases with age, with 41% of people aged 55+ saying they would like to continue working beyond the pensionable age.

The ESS also asks people who are currently retired whether they had wanted to retire or if they would have preferred to continue in paid employment. Overall, 70% of retirees aged 50+ said they wanted to retire at the time they did, while 30% said they would have liked to continue working. This 30% from the ESS is well below the proportion of retirees in the EQLS – for the same countries – expressing an interest in working for at least a few hours a week. It seems that the proportion of respondents who would like to be engaged in paid employment now is higher than the proportion that had said they wished to continue in their job after retirement. This suggests that some retirees may have needed a break from their job, and that some may have preferred to continue working at a different intensity and with a different job content: for example, data from the EQLS indicate that most retirees would prefer not to work full time: 22% of retirees in the EU28 would like to work 30 hours or fewer per week, while 31% would like to work 31 hours or more; only 19% would like to work 40 hours or more.

Retirees whose households have difficulty making ends meet are more likely to want to work than those whose households can make ends meet easily (58% as against 50%). Retirees in households having difficulties making ends meet are also more likely to want to work longer hours than those in households that make ends meet easily: overall, 35% say that they would like to work 31 hours or more per week, compared to 29% of those who can make ends meet easily.

Figure 6: Proportion of retirees who prefer certain weekly working hours, EU28 (%)



EQS Q8. If you could freely choose the number of your working hours while taking into account the need to earn your living, how many hours per week would you prefer to work at present? If you would prefer not to work at all, indicate zero. Current working hours is based on adding responses to Q7 and Q7b: Q7. How many hours do you normally work per week in your main job, including any paid or unpaid overtime? Q7b. About how many hours per week did you work in this additional job or business or in agriculture? Please give an average figure for the last four working weeks.

Source: Based on analysis of EQLS microdata.

Working preferences of partners

Researchers generally agree that couples prefer to retire together, in large part because retirement is more enjoyable when it can be shared with a partner (Schellenberg and Ostrovsky, 2008). However, the evidence to date has often been indirect, gained by observing retirement behaviour rather than asking people about their preferences. The EQLS asks respondents how many hours per week their partners work, as well as how many hours respondents would like their partners to work. The results from analysis of these preferences arrive at rather different conclusions.

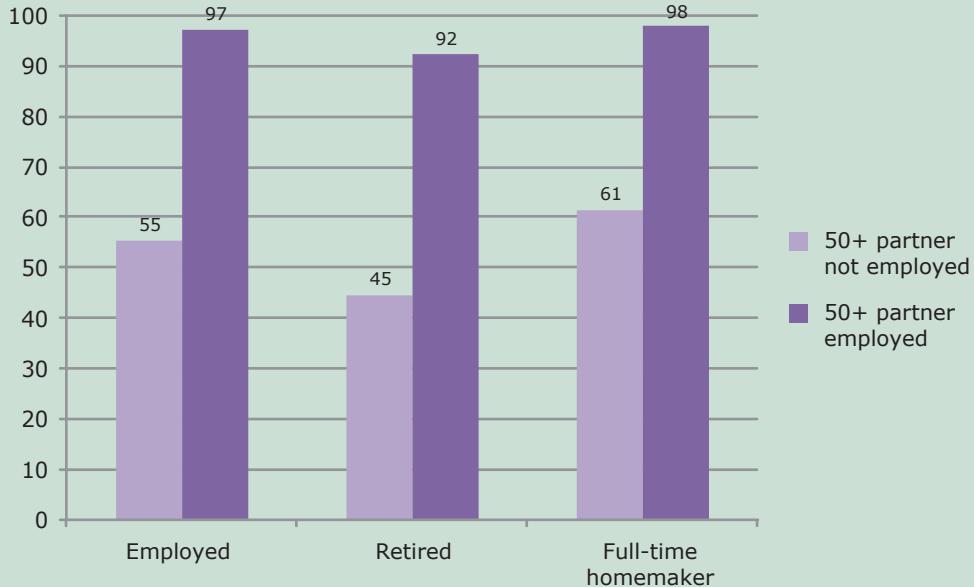
In the EU28, about half (53%) of all people aged 50+ live with a partner. Here the focus is exclusively on partners aged 50+, regardless of the respondent's age.

If the partner is in employment, respondents are almost always happy that they work – in particular, if the respondents are in employment themselves (when 97% approve of their partner working) or if they are full-time homemakers (98%). Where the respondent is retired, they are a little more likely to say that they would prefer that their partner were not in employment; however, 92% of retired respondents are still happy that their partner works at least some hours (Figure 7).

In contrast, respondents are less likely to be happy with the situation if their partner is not in employment: 61% of full-time homemakers (almost all female) would prefer their partner to work. Among people who are employed but have a partner who is not, more than half (55%) would prefer their partner to be in work. Most respondents who are retired are happy with their partners not being in employment, but 45% say they would prefer them to work at least some hours.



Figure 7: Proportion of people who would prefer their 50+ partners to work, EU28



Note: Q9. You mentioned that your partner lives in this household. How many hours does your partner normally work per week including any paid or unpaid overtime? Q10. How many hours per week would you prefer your partner to work? (Respondent could answer 'none').

Source: Based on analysis of EQLS microdata.

Looking beyond the preferred work status at the preferred number of working hours alters the picture. Respondents who are happy with their own employment status would prefer their (working) partners to work an average of four fewer hours per week. Respondents who would like their non-working partners to take up paid work would, on average, prefer that they work between 31 hours (where respondents are retired) and 35 hours per week (where respondents are full-time homemakers). Many respondents with partners not in employment would prefer their partners to work only part time.³ This is the case for 43% of retirees, and 31% of employed respondents. In the case of homemakers, most would prefer their partners to work 35 hours or more per week, and only 14% want them to work part time.

The EQLS data cannot record agreement between partners, because the question is asked only of the respondent. But the data do indicate that the desire to work among people 50+, both those in and out of employment, does not seem to be opposed by partners of people aged 50+.

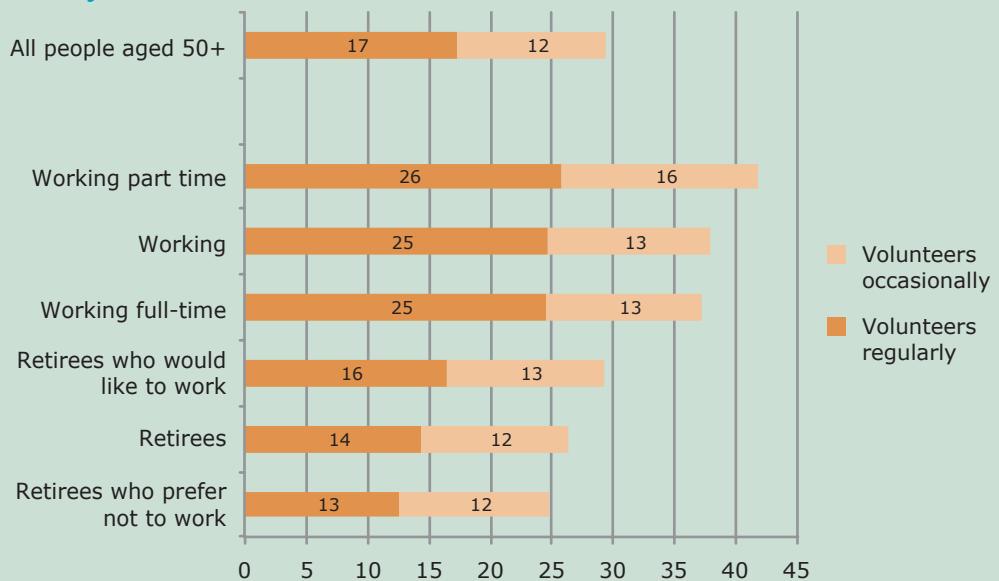
Volunteers and carers

Volunteers

If retirees who want to work have the opportunity to do so, they will have less time to spend on other activities. Does this mean they will spend less time on volunteering? EQLS data indicate that 29% of retirees who would like to take up paid employment are engaged in volunteering – 16% occasionally and 13% regularly (Figure 8). Retirees who do not want to take up paid employment are less

³ Part-time work here is defined as 34 hours a week or fewer.

Figure 8: Proportions of 50+ who volunteer, by employment status and volunteering intensity, EU28 (%)



Notes: Q22. How often did you do unpaid voluntary work through the following organisations in the last 12 months?
a. Community and social services (such as organisations helping the elderly, young people, disabled or other people in need), b. Educational, cultural, sports or professional associations, c. Social movements (for example environmental, human rights) or charities (for example fundraising, campaigning) d. Political parties, trade unions. e. Other voluntary organisations; 1. Every week, 2. Every Month, 3. Less often/occasionally, 4. Not at all. 'Regularly' encompasses answer categories 'every week' and 'every month'; 'Occasionally' describes 'less often/occasionally' in at least one type of organisation.

Source: Based on analysis of EQLS micro-data.

often involved in volunteering (25% overall). People aged 50+ who are in employment (who are generally in the younger age cohort) are more likely to volunteer, 38% doing so, but the difference is mostly explained by more frequent occasional volunteering (25%) rather than regular volunteering (13%). Volunteering is particularly common among people aged 50+ in part-time employment (42% of whom volunteer), with a high proportion of occasional volunteers (26%) and a lower proportion of regular (16%) volunteers.

The majority (73%) of people aged 50+ indicate that they spend as much time as they would like on volunteering activities. Some 25% of people aged 50+ in employment would like to spend more time volunteering; however, they would also like to spend on average five fewer hours at work per week. For them, time spent on work and volunteering may compete, but their quality of life is likely to benefit by replacing some time spent on work by time spent on volunteering. The 10% of employed people aged 50+ who would like to spend less time on volunteering would also like to spend fewer hours in paid work – seven, on average.



Carers

Many people aged 50+ contribute to society by caring for children or grandchildren. But does providing this care prevent them from working? In the EU28, people aged 50+ in employment, who are generally in the younger age cohort, are actually more likely to be caring for grandchildren or children (56% of women and 59% of men) than retirees of the same age (50% of women and 49% of men). Being younger, this group of people aged 50+ in employment is also more likely to have children or grandchildren to care for. And they are quite heavily involved in childcare: some 19% of men aged 50+ in employment provide care at least several times a week for their children or grandchildren, while the figure is 20% for those who are retired. For women the reverse is true: 29% of those who are employed provide childcare, compared to 21% of those who are retired.

With increasing life expectancy, people aged 50+ are also often caring for their parents or relatives with disabilities. There are differences between Member States, but in the intensity rather than in the frequency of caring: the proportion of people caring for their parents is similar across the EU, but in countries where publicly delivered care for the elderly is less available, more hours are spent per week on informal care (Herlofson et al, 2011). The EQLS finds that, among people aged 50+, caring for elderly or disabled relatives is, overall, less common than caring for grandchildren or children, and there is a smaller gender difference. Just as with childcare, people aged 50+ in employment are more likely to perform care activities for elderly or disabled relatives than those who are not: 31% of men and 36%

of women in employment care for relatives, as against 16% of men and 18% of women not in employment. This difference holds even for relatively frequent care: 10% of men and 14% of women in employment care for relatives at least several times a week, as against 7% of men and 9% of women not in employment. It is interesting to observe that the gender difference is more pronounced for people in employment.

People aged 50+ are more likely to care intensively for elderly or disabled relatives than younger people: 7% do so every day, compared to 5% of people younger than 50. However, they less often provide care every day for children or grandchildren: 15%, compared to 37% of younger people. Nevertheless, providing elder care seems to be associated with more work-life balance problems than childcare: 21% of people who care every day for elderly or disabled relatives report work-life balance conflict both at work and home, as against 16% of people who care every day for children.

Overall, fewer workers aged 50+ experience conflict in their work-life balance than younger workers (53% as against 58%). This may be partly because part-time work is more common among people aged 50+ than among younger people. While 50% of part-time workers under 50 reported difficulty in balancing work and life, for part-time workers aged 50+, the figure was 41%. A higher proportion of full-time workers aged 50+ reported work-life balance problems than younger full-time workers – 60% as against 56%. So it seems part-time work may be particularly important for workers aged 50+ in establishing a good work-life balance.

→ Policy pointers



Policymakers are seeking to make welfare systems adequate and sustainable by encouraging people to remain in employment for longer. Restricting early retirement and raising pension ages are important instruments for achieving this goal. However, they are succeeding to only a limited extent, as demonstrated by the fact that some groups of workers are exiting the labour market well before they reach pensionable age. The data that emerge regarding work patterns and preferences can be used to create complementary instruments that stimulate longer working lives for people, while making their quality of life a policy priority.

Facilitate part-time work: The results presented in this policy brief suggest that work satisfaction is key to longer working lives, both for low- and high-skilled jobs. For many older workers, one element contributing to greater satisfaction is to work fewer hours. Furthermore, many of those not in employment who would like to work express a preference for part-time

work. And rather than work full time, they may opt not to work at all since they generally work for reasons other than strict financial gain. If policymakers wish to keep people longer in employment and to bring people aged 50+ back to the labour market, it is essential to facilitate a range of options for part-time work.

Individualise working arrangements: A key finding of this policy brief is that preferences with regard to working hours differ greatly among people aged 50+. Some important determinants of job satisfaction can be expected to show a large variation between individuals (such as the content of the work, or start and finish times). Mutual preferences should be explored by conducting one-to-one conversations with employers and external actors (such as job agencies) aimed at revealing individual preferences and facilitating tailor-made matches between the employee and their working conditions. This can lead to increased quality of life and enhanced work motivation.



Facilitate caring and part-time employment:

People aged 50+ who are caring for a child, grandchild or disabled adult often want to work but rarely want to work full time. They may engage in paid work only if it is possible to combine it with their care responsibilities. Employment offers a range of benefits to carers: limited hours of paid work can help them make ends meet, can provide intrinsic satisfaction, enhance social inclusion, boost their quality of life and enable them to continue providing quality care.

Different forms of state and employer support may be offered to assist people caring for family members; however, these tend more to supporting workers who are providing childcare – in general, younger workers. Support for people aged 50+ providing care for partners or elderly parents is generally less available, although conflict between work and other aspects of life is common for people in this situation. Expanding and creating forms of support to facilitate this group of carers would benefit a growing segment of the population, and facilitate longer working lives.

Adjust the occupational role to the worker: Career choices taken earlier in life influence a person's capacity and preferences for working later in life. For many, this may mean continuing to work in the area in which they have built expertise. Research findings show that while many retirees would have liked to continue in their jobs, others may wish to do something different, such as becoming a coach or a mentor. Facilitating such roles would foster employment among people aged 50+, while simultaneously helping to integrate younger people into the labour market.

Enable entrepreneurship: Entering or re-entering the labour market can be particularly challenging for people aged 50+. One way to encourage people to work longer is to facilitate entrepreneurship. This form of work allows people to shape their own working conditions

(Eurofound, 2012b). However, older workers may need training and support to engage in entrepreneurship.

Similar to measures that stimulate coaching or mentoring roles, measures stimulating entrepreneurship are relatively easy to implement as they both have the potential to integrate younger workers into the labour market, respectively by reducing skills gaps and by creating jobs. They are thus unlikely to face resistance from the work floor and society because of perceived competition between younger and older workers.

Facilitate work for those who want to work beyond the retirement age: An increasing proportion of people work beyond the age at which they are entitled to a pension. The results presented here confirm earlier findings that the majority of them carry on working for reasons beyond financial need alone (Eurofound, 2012b). However, many encounter barriers when trying to do so, in terms of discrimination and stereotypes, administration, pension and tax regulation, as well as general labour market conditions. Eurofound's analysis of the EQLS, supported by analysis of the ESS, has established that about half of retirees who are not engaged in paid work would prefer to be working. Furthermore, the desire to work is most prevalent among people who have the best chances in the labour market: those in good health, with high levels of education, who are in younger age cohorts and have previous work experience. Further investigation is needed to understand the type of work these retirees would like to do and would be capable of undertaking. However, the numbers are too large for policymakers to ignore, especially when seeking to boost employment, increase contributions to social security systems and improve quality of life.

It is important to facilitate employment in such a way that everyone – individuals and society – benefits. For instance, one way to motivate

people to carry on working past retirement age is to enable them to postpone pension payments or to take partial retirement in the perspective of larger payments in the future. First, this will discourage undeclared work as there is a clear incentive to declare ones income. Second, postponing pensions rather than enabling earnings in addition to full pensions avoids a situation whereby pensioners accept very low wages, possibly creating unfair competition with younger workers not in receipt of a pension.

Promote forms of volunteering: This policy brief has focused on preferences for employment, but volunteering does not necessarily interfere

with people's engagement in paid work. Indeed, volunteering brings a number of the same benefits that encourage people to work: it can help people remain healthy and active, integrate socially, contribute to society and keep learning. Options for volunteering in an area of interest may exist, but retirees may not be aware they are available to them. Well-structured organisations and accessible databases mapping volunteering opportunities can help. The benefits of volunteering for individuals and society should be highlighted, with greater appreciation shown to those who already volunteer, and to encourage people aged 50+ to consider volunteering – even while already in employment.



Further reading

All Eurofound publications are available at www.eurofound.europa.eu

Eurofound (1997), *Combating age barriers in employment*, Publications Office of the European Union, Luxembourg.

Eurofound (2002), *Working time preferences in sixteen European countries*, Publications Office of the European Union, Luxembourg.

Eurofound (2006), *A guide to good practice in age management*, Publications Office of the European Union, Luxembourg.

Eurofound (2008), *Working conditions of an ageing workforce*, Publications Office of the European Union, Luxembourg.

Eurofound (2011), *Volunteering by older people in the EU*, Publications Office of the European Union, Luxembourg.

Eurofound (2012a), *Sustainable work and the ageing workforce*, Publications Office of the European Union, Luxembourg.

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Wielers, R., Münderlein, M. and Koster, F. (2014), ‘Part-time work and work hour preferences: An international comparison’, *European Sociological Review*, Vol. 30, No. 10, pp. 76–89.

'Demographic change can, among other things, be successfully tackled through a positive lifecourse approach that focuses on the potential of all generations and particularly of older age groups. Action is needed to enable both women and men to remain active as workers, consumers, carers, volunteers, and citizens and to preserve the solidarity between generations.'

**Council Declaration on the European Year
for Active Ageing and Solidarity between
Generations (2012): The Way Forward**

Brussels, 7 December 2012

Foundation Findings provide pertinent background information and policy pointers for all actors and interested parties engaged in the current European debate on the future of social policy. The contents are based on Eurofound research and reflect its autonomous and tripartite structure.



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