

# **Exclusion and inequality in late working life in the political context of the EU**

EIWO Working Paper No. 6

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# EIWO

Exclusion and Inequality  
in Late Working Life

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## Exclusion and inequality in late working life in the political context of the EU

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EIWO Working Papers can be downloaded from the programme's website at <http://www.eiwoproject.org/publications.html>

# 1 Introduction

European societies need to increase the participation in work over the life course to support the provision of qualified labour and to meet the challenges for social security systems under the condition of their ageing populations. One of the key ambitions is to extend people's working lives and to postpone labour market exit and retirement where possible. This requires informed policies, and the research programme *EIWO – 'Exclusion and Inequality in Late Working Life: Evidence for Policy Innovation towards Inclusive Extended Work and Sustainable Working Conditions in Sweden and Europe'* – aims to push the boundaries of knowledge about late working life and the potential of its inclusive and equal prolongation via a theoretically driven, gender-sensitive combination of multi-level perspectives. EIWO takes a life course approach on exclusion and inequality by security of tenure, quality of work, workplaces, and their consequences. It identifies life course policies, promoting lifelong learning processes and flexible adaptation to prolong working lives and to avoid increased exclusion and inequality. Moreover, it provides evidence for policies to ensure both individual, company and societal benefits from longer lives. To do so, EIWO orientates its analyses systematically to the macro-political contexts at the European Union level and to the policy goals expressed in the respective official statements, reports and plans.

This report systematizes this ambitious approach. Relevant documents such as reports, green books and other publications of the European Commission (EC), the European Parliament (EP), the Organisation for Economic Co-operation and Development (OECD), as well as those of social partners and research institutions, have been systematically scanned and evaluated. In addition, relevant decisions of European summits have been considered. The selection of documents claims completeness regarding relevant and generally available publication, while relevance is defined from the point of view of EIWO's interests.

It is the aim of this report to provide a sound knowledge base for EIWO's analyses and impact strategies and to contribute to the emerging research on the connection between population ageing and the European policies towards productivity, inclusiveness, equity, resilience and sustainability.

This report aims to answer the following questions:

- (1) How are EIWO's conceptual classification and programme objectives reflected in the European Union's policy programming?
- (2) How can EIWO's analyses and impact benefit from a reference to current EU policy considerations, and how does this focus support the outline of policy options and the formulating of possible proposals to Swedish and European stakeholders?

The present report was written during early 2022; analyses were finalized in February 2022 and represent the status until this date.

## 2 The research programme EIWO and the EU policy debate on demographic change with the resulting policies towards late working life and older workers

The EC's Green Paper on Ageing provides a primary, and bizarrely, general answer when initially stating that 'ageing affects every aspect of our lives, throughout our lives. ... Aging It has implications for economic growth, fiscal sustainability, health and long-term care, well-being and social cohesion' (EC 2021c: 2). While focusing on key dimensions of population ageing and defining economic and social challenges, the Green Paper on Ageing explicitly refers to the earlier 2030 UN's Agenda for Sustainable Development, whose overall objective 'to ensure peace and prosperity for all on a healthy planet' emphasizes the responsibility of member states for sustainable development. Key areas of action refer to 'complex challenges' such as 'shaping demographic transitions' and 'combating inequality, poverty and social exclusion' (UN 2017) while 'societies can adapt to demographic realities by anticipating future trends and incorporating that information into policies and planning' (UN 2020b: 2).

It is against this backdrop that EIWO emphasizes inequality, poverty and social exclusion as three of the most relevant macro-policy areas, and it relates them to individual work courses, work and employment conditions. It thereby addresses life course-specific social risks in an intersectional perspective on age, gender, cohort, ethnicity and social class (Naegele & Walker 2021). To do so, EIWO focuses on the interplay of major life course drivers of inequality in late working life such as paid and unpaid work, dynamics of family structures/relations, health and disability, and retirement transitions. Statuses and transitions in these spheres of life have consequences on the individual and family level that endure for decades. However, both empirical evidence and fully formulated theories concerning the dynamics of later life course inequalities are still scarce. EIWO sheds light on the specific and widely under-researched intersectional coincidence of known labour market disadvantages marked by gender, ethnicity, age, pension rights, poor health and caring responsibilities with short- and long-term effects on late working life participation. This goes against the common policy focus on retirement and individual decisions for later life transitions out of paid labour, but without considering the implications of policy choices, employer policies and social structures for inequalities in late working life participation chances.

All documents analysed in this report define extending working lives (EWL) and, hence, delaying labour market exit and postponing retirement transitions, as an adequate and urgent policy response to the various socioeconomic challenges of population ageing. A focal point of EIWO is on the identification of corresponding inequalities and risks for social exclusion that relate to the extended employment situation. EIWO takes a life course and multi-level perspective to identify and understand risks and, besides (inter)national policies and individual choices,

specifically addresses employers' lifelong learning, human resources, recruitment, age and health management policies. In the programme proposal, we read that EIWO targets at least two key challenges. First, adapting working life to demographic changes and creating conditions for sustainable labour force participation. Second, improved inclusion of under-represented groups in the labour market, with a focus on workplaces and the role of the employers while concentrating on late working life, in a life course context, as well as addressing national and employers' policies. Thereby, the programme takes up three dimensions: the social risk-approach, the life course-approach and the concept of intersectionality (Naegele & Walker 2021).

These challenges are reflected in EIWO's starting points with a strong focus on the social risks of selective attainment of realizing EWL due to unequal labour market opportunities for certain groups (exclusion) and unequal working conditions in different sectors: 'The rapidly ageing societies in Sweden and Europe call for prolonged working lives and for increasing participation of older workers in the labour market. But selective goal attainment with unequal labour market access and increasing exclusion of certain groups as well as in certain industries from late working life creates severe social problems of increasing social inequalities, economic exclusion and marginalisation and poverty particularly in late working life stages' (Motel-Klingebiel et al. 2019).

How to extend working life for as many people as possible in a dignified way, without risking social inequalities, exclusion and new poverty risks and with a strong focus on working conditions? These are the overarching research goals of the EIWO programme, which are transformed into five overall questions (see Naegele & Walker 2021, based on Motel-Klingebiel et al. 2019: 5–6).

*Overall question I* – What are the nature, sources and effects of exclusion and inequalities in extended late working life and pathways into retirement in Sweden and Europe regarding employment access and status, quality of work, tenure and level of pay, and what is the impact of workplaces in terms of employer and sector differences on this?

*Overall question II* – 'In what ways are exclusion and inequalities in late working life, and their cumulation over time, related to: contemporary social risks, changing social policy regimes, shifting organisational policies/practices, institutionalised age and gender stereotypes, earlier life course/work course risks, and experiences and events?'

*Overall question III* – In what ways do individual biographies shape perceptions of exclusion, inequality and fairness, and how does this impact exclusion and labour market participation?

*Overall question IV* – What is the influence of macro-level political, economic and social differences, and ongoing change, and how does the Swedish welfare system shape this in comparison to other European countries?

*Overall question V* – Which combination of policy measures on different levels (micro, meso and macro) might both promote integration as well mitigate exclusion

and inequality in late working life? How can lifelong learning be fostered by a life course policy approach at company, sector and national level?

EIWO aims to answer these main questions in eight research projects:

*Project I: Dynamics of late employment and life course policies* – This project provides theoretical embedding. It will develop social policy macro indicators and their dynamics and draw on the empirical testing in projects II–VIII to identify connections with life course, intersectionality and social risk theories. It will be responsible for developing change strategies to guide the prevention and mitigation of late working life exclusion and inequalities by minimizing risks across the life course and smoothing late working life transitions. The concepts of Active Ageing and lifelong learning will be key reference points.

*Project II: Inequality and Exclusion Risks in Swedish Late Working Life* – This project will develop the Swedish perspective. It undertakes a long-term analysis of trends in exclusion and inequality in later working life in Sweden since 1990, during shifts in the labour market and pension policies in times of economic crises and political change. The starting point is the hypothesis of increasing inequality and exclusion risk in Swedish late working life.

*Project III: Mechanisms and origins of late working life exclusion* – The main aims of this project are to analyse the nature and sources of inequalities in late working life employment/retirement and to identify individual/family responses and coping strategies. The specific project questions are: ‘How are exclusion risks and inequalities assessed on the individual level in late working life?, and ‘What can be learned from individual responses to the ways meso-level organizational policies and macro-level social policies help or hinder transitions?’

*Project IV: Life courses, cumulative inequality and exclusion risks in late working life* – The main aims of this project are similar to those in Project III but address the macro level. The aims are to delineate trajectories in the key outcomes of employment status, and to derive gendered life course work-to-retirement trajectories, focusing on retirement transition patterns, gendered patterns of labour market inactivity and part-time employment. The specific project questions are: ‘How are exclusion risks in late working life distributed and what is the role of national contexts in this?’ and ‘What is the impact of social change – institutional, population, economic or policy shifts – on late working life in general and on the extent of exclusion and inequality by gender and other structural dimensions in particular?’

*Project V: Country studies: national policies and political-economic context* – The main task of this project is to understand the influence of macro social and political-economic change on late working life employment exclusion and inequalities as well as on the extent to which different regimes and combinations of policy areas like health, disability, employment, childcare, qualification, which are associated with different forms and levels of inequality. The project asks: ‘How are policy regimes associated with earlier or later work-to-retirement transitions?’, ‘How may inequalities at both ends of the life course expanded or mitigated towards

the end of the working life in different policy regimes’ and ‘To which degree are policy effects embedded in continuing macro socio-economic change?’.

*Project VI: Sectoral and organizational policies and processes* – The main task is to examine influences of social policies and structures as well as the contribution of employer’s policies and practices on late working life exclusion and inequality. Then, building on the provided insights, we will ask how organizational features must be developed to reduce late working life employment exclusion and inequalities. Emphasis will be put on the aspects of empowerment and agency and the idea that retirement transitions or decisions for continuing to work are perceived to be self-directed. The specific project questions are: ‘What are structural influences on sector level (e.g. economic development, working structures, collective agreements) which form the processes of exclusion/inclusion and forms of inequalities?’ and ‘Which are strategic options on this meso-level to improve working conditions and work opportunities over the life course?’

*Project VII: Good practice and effects for inclusion and equality in late working life* – The main objectives of this project are to develop and analyse an up-to-date portfolio of examples of good practice that takes into consideration two goals: – maintaining the employability of ageing workers and improving work opportunities over the life course by means of life course-oriented policies (e.g. career management, lifelong learning, long-term working-time accounts). Thus, it is intended to provide an information basis on age aware human resource management suitable for an international exchange of experiences. This is on how to promote labour market participation of ageing workers in general and how to prevent early exit and unemployment.

*Project VIII: Perceptions of inequality and fairness* – In this project, using data from attitudinal vignettes from the interviews of people in late working life in Project III, we aim to explore how individual trajectories (where the experience of individual/family social risks and coping strategies conflate) impact on perceptions of fairness and inequality, and attitudes towards the role of the state in reducing inequalities in late working life. The specific project questions are: ‘What are the consequences of exclusion and disadvantage experiences in late working life for people’s perceptions and beliefs?’ and ‘How does this impact social inclusion and political attitudes among older workers?’

### 3 The research programme EIWO's main research questions and their representation in the publications on demographic change at the EU level

Europe's population is ageing and shrinking at the same time, primarily due to low birth rates and increasing longevity (EC 2021g; 2021h). Only in some EU member states, such as Germany and Sweden, have potential and actual population losses been offset by net immigration gains. In addition, there is also a demography-caused shortage in the labour force, partly also caused because older boomer cohorts have retired and/or on their way to do so. The *Report from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of Regions on the Impact of demographic Change* summarizes the situation in the European labour markets: '*The impact of demographic ageing on the labour market is becoming more pronounced. The EU-27's working-age population has been shrinking for a decade and is projected to fall by 18% by 2070. The situation differs significantly between Member States and regions.*' (EC 2020b: 15).

A majority of policymakers and institutions at the EU and OECD level are concerned that population ageing that corresponds with declines in qualified labour provision may lead to a drop in economic growth as well as in public and private wealth. This may weaken the financial sustainability of European welfare states and the generational contract. Cumulative effects might lead to losses of social security and decreases in living standards. Consequently, without countermeasures, various economic and social challenges, among them social exclusion and impoverishment of particular population groups, is expected. In this context, *The EC report on the impact of demographic change* from June 2020 states: '*Managing the impact of long-term demographic change has many different facets: how we manage our public health, public budgets or public life ... social networks and economies. In the longer term, this is an opportunity for Europe to build a fairer and more resilient society*' (EC 2020b: 2). And, in explicitly addressing economic dimensions, it states: '*The impact of Europe's demographic change can be felt right across our economy and society. (...) Our careers will continue to change, and we will have to find solutions to ensure Europe stays competitive in the face of a shrinking working-age population. A country's economic and demographic structure will be a factor in the speed and ability to recover*' (EC 2020b: 14).

With respect to the impact of demographic ageing on the labour market, which is EIWO's prime point of departure, most EU member states have responded to this through a paradigm shift in the previous EU-wide early retirement policy, following the new official EU/OECD paradigm of 'working longer' (EWL). In doing so, they mostly acted in accordance with identical recommendations of the EU Commission and the OECD (e.g. OECD 2019; see also Chapter 7), as can be read in most of the analysed official documents. Although the practical implementation differed from

member state to member state, at least at the beginning during the ‘problem formulation and agenda setting phase’ around the turn of the millennium, the raising of the statutory retirement ages, together with the complication or closure of existing early retirement options, were the most frequently used instruments for EWL (Naegele & Bauknecht 2018; EC 2021e: 56 ff.). All around Europe, this ‘*shift of paradigm in pension and retirement policies*’ for a long time was ‘ideologically’ backed up by a purely labour market political, and therefore misinterpreted campaign of promoting the concept of ‘*Active Ageing*’ in relation to the original concept of the World Health Organization (WHO), see Chapter 11, which focuses on age-related, socially integrative health policy goals under the headline of ‘*healthy aging*’ (WHO 2020b).

With respect to EWL, however, empirical evidence shows that in almost all EU member states (and many OECD countries) large groups of older workers do not reach the new, increased retirement ages, i.e. they still (have to) leave earlier. The reasons for this vary among the countries (Willige 2020; Boissonneault et al. 2021; see EIWO’s country reports for details on Sweden, the UK, Poland and Germany), but they indicate that retirement-age regulations alone have only limited effects on realizing EWL if they are not simultaneously supported by measures aimed at increasing employability (in the dimensions of health and qualification, in particular) which also strategically include the company level as a central implementation location. Empirical evidence shows that many workers are overwhelmed by the new challenges of working longer, and in consequence are suffering from different disadvantages. New social inequalities are arising, existing social inequalities are deepening, and the ‘Matthew effect’ was repeatedly confirmed (Naegele & Hess 2020). The corresponding consequences for the indirectly as well as directly affected (older) employees are, among others, at the centre of the EIWO programme.

At the EU policy level, supported by the OECD, a programmatic and strategic discussion and evaluation began around the beginning of the millennium (earlier in some EU member states). It concerned both the political, economic and social challenges of demographic change as well as the consequences of the implementation of the respective recommendations made at both the official EU/OECD and national levels. This sub-project asks (1) how EIWO’s conceptual classification and programme objectives are reflected in relevant corresponding official EU/OECD policy and strategic programming and (2) whether EIWO’s research could profit from taking ‘on board’ some of these considerations and announcements. In line with its own research programme, EIWO focuses on corresponding changes in the working and employment conditions and the associated living and retirement conditions of the (older) employees affected. In doing this, EIWO pays special attention to relevant effects on the structure and quality of employment and retirement biographies.

To promote a ‘*larger and more inclusive labour market*’, the EU Commission is proposing the following steps (EC 2020b: 6ff.; 2021c: 14ff.), whereby only recommendations with direct EIWO reference are included in our analyses:

- Boosting the employment rate of women

- More efforts to reconcile work and care
- Bringing more older workers into employment
- Investing in the vocational skills of people with low educational levels
- Bringing people from different backgrounds into employment
- Opening up the labour market to people with disabilities
- Combating all forms of discrimination based on sex, racial or ethnic origin, religion or belief, disability, age or sexual orientation
- Creating good working conditions
- Fostering senior entrepreneurship
- Introducing flexible work–retirement transitions
- Raising the productivity of human capital through skills and education

When evaluating measures to EWL from an EIWO perspective at EU legislative level, the *Treaty of the European Union* in its original version of 1992 (*Maastricht Treaty*) and in its amended version of 2007 (*Lisbon Treaty*), as well as the *EU Charter of Fundamental Rights* (2000), are important documents. Here, the content-related evaluation criteria for this EIWO sub-project are probably among the most significant found. For example: the fight against discrimination on the basis of different personal characteristics such as sex, age or disability, the promotion of employment of particularly disadvantaged groups of workers and/or groups specifically threatened by labour market exclusion, the fight against unemployment, the promotion of lifelong learning (LLL) and, overall, the fight against social exclusion, as well as the prevention of work-related poverty, especially in old age. They are thus well suited to illustrate the inconsistency between official expectations and potential side effects of EWL policies practised in EU member states. However, at the same time, they also mirror the contradictory nature of the concept of Active Ageing if viewing from a pure labour market perspective – considering that in many cases it is precisely the negative effects of EWL policies, namely exclusion or impoverishment etc., that prevent people from being ‘active’ in the real sense of the concept.

Even more strongly, the programmatic EIWO research objectives are touched upon in the renewed version of the original *Charter of Fundamental Rights* from 2000, namely *the European Pillar of Social Rights*, proclaimed in November 2017 (EP 2017) which has been further developed as the *European Pillar of Social Rights Action Plan* adopted in December 2020 (EC 2021a). Both documents highlight demographic change in the labour world as a particular challenge which is explicitly mentioned in the Action Plan’s key objectives. In the Charter, these topics are repeatedly addressed at various points. With respect to working conditions, it calls for three main EIWO-related categories (1) equal opportunities and access to the labour market, (2) fair working conditions and (3) social protection and inclusion. Of these, *principle 10* explicitly postulates that every worker has the right to a healthy, safe and well-adapted work environment. Furthermore, the Charter sets out a number of principles that relate to other areas impacted by ageing, out of which the following are also referenced by EIWO: old-age income, inclusion of disadvantaged people in the labour market, social protection, work–life balance and education, training and lifelong learning (EP 2017; see details in Chapter 13).

A similarly long tradition in official EU and OECD policy documents can be traced back to the explicit addressing of the challenges of a European-wide ageing and shrinking workforce and the need to expand the employment of older people. Increasing the labour force participation of older people and EWL became dominant policy goals at the top of the official EU (and OECD) policy agenda and still are today. In 2000 the EU *Lisbon Strategy* requested – among other things – member states to promote employment in Europe through creating more jobs and longer working lives of better quality. They were called to realize 50% labour force participation among 55–64-year-olds by 2010 (Council of the European Union 2000), while in reality, this objective was not achieved until 2014. Furthermore, in 2006, the one-sided view of Active Ageing as employment policy instrument was abandoned in favour of a strategic realignment of national demographic policies in all EU member states to be consistently pursued in the following years (EC 2006b). However, even today many official documents, as well as many policy makers at a national and European level, still understand Active Ageing as mainly an integration of older people into the labour market.

With regard to the ageing workforce and the employment rates of older workers, this focus was then explicitly concretized in the ‘Europe 2020 Strategy for smart, sustainable and inclusive growth’ (EC 2010a). It emphasizes that ‘*Europe needs to make full use of its labour potential*’ by fostering a high employment economy (EC 2010b). The European Year of Active Ageing, and solidarity between the generations, was another important milestone to seek promotion of employment in later life as mentioned explicitly in the ‘*Council declaration on the European Year of Active Ageing and Solidarity between Generations*’ – *The way forward*’ (Council of the European Union 2012), and the respective initiative of the European Parliament (European Parliament 2013). However, it soon became clear that higher labour force participation rates cannot be achieved on the fly, and that essential prerequisites must be met, especially in the area of employability – and particularly through investments in human capital. This is particularly true for the dimensions of health and skills, which were very quickly put on the agenda of EU policy documents.

The health concerns of older workers have been addressed among others in the European Innovation Partnership on Active and Healthy Ageing as part of the EU Health Strategy (‘Together for Health’; EC 2007b) and in the European Platform against poverty and social exclusion (EC 2010c). The slogan of Healthy Ageing in connection with an ageing workforce quickly reached the top positions in the hierarchy of official EU/OECD demographic policy goals, which is still true today. In 2011, this initiative was one of the strategic starting points for the third Health for Growth Programme (2014 –2020; EP & EC 2014), whose primary goal was to bring about improvements in quality, efficiency and sustainability in the national health care systems (EF 2018: 25) and to explicitly place these in the service of a general increase in human capital. These measures are in turn explicitly placed in a life course perspective and thus implicitly age-related (see Chapter 6). An explicit reference to older workers can be found in the EU Occupational Safety and Health (OSH) Strategic Framework 2014– 2020, which defines the ageing workforce as one

of the three prime safety and health challenges for the EU needing to be addressed (Lavicoli 2016). Its recent updating as an EU strategic framework on health and safety at work 2021–2027, with new foci on changing needs in workers' protection (e.g. through digital transition, new forms of work and the COVID-19 pandemic), also has implicit age-related references, because the new risks addressed here in many cases apply above all to older (often female) employees.

Other official EU documents related to EIWO refer to lifelong learning (LLL) and *gender equality*. The topic of LLL entered the EU/OECD policy agenda very early. The EU 2007 *Action Plan on Adult Learning* explicitly calls for investments in further education of older people and older workers (EC 2007a), which was reinforced a few years later by the *Council Resolution on a Renewed European Agenda for Adult Learning* (EC 2011). EU member states have been supported in their efforts through the *Lifelong Learning Program* (2007–13) and its successor, *Erasmus* (2014–2020). Also, in the service of fostering economic growth in Europe, the initiative '*New Skills for New Jobs*' can be seen, which placed the acquisition and maintenance of vocational qualifications in the context of the idea of LLL as an instrument to increase human capital and thus the productivity of older workers (EU-EU-OSHA et al. 2017: 9ff.; see Chapter 5) and saw this as a life course oriented task (EC 2016a).

The gender equality issue, explicitly addressed in EIWO in Project III, is of course not limited to the world of work. Explicit references to it can be found, among others, in the EC's '*Strategic Engagement for Gender Equality 2016–2019*' (EC 2016b) on the following two topics: (1) increasing female labour market participation and equal economic independence and (2) reducing the gender pay gap to fight (age-related) poverty among women. The *Council Conclusions on Equal Opportunities for Women and Men: Active and Dignified Ageing of 2009* (Council of the European Union 2009) and *The (respective) Draft Council Conclusions of June 2015* (Council of the European Union 2015) are even more clearly age-related and address, among other things, the discrimination of women in old-age income provision and thus deal with an explicit EIWO concern: '*The council calls for Member States and the European Commission to pursue policies applicable throughout the life course and to combine preventive measures focused on employment patterns to ensure adequate and gender-neutral outcomes in older age; it also encourages research into the effects of pensions gaps in the light of an ageing population*' (EU-EU-OSHA et al. 2017: 11).

Two recent publications of the EC from 2020 and 2021 document in a very special way the expansion of the change of perspective in demographic issues away from Active Ageing to a *strategic realignment of national demographic policies* in all EU member states, which was already recommended by the Commission at an earlier stage (EC 2006b): (1) the *Report from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions on the Impact of Demographic Change* from June 2020 (EC 2020b), and (2) the *Green Paper on Ageing* with the subtitle *Fostering Solidarity and Responsibility between the Generations* from January 2021, which defines itself '*as the first outcome of this report*' (EC 2021c: 3). Both documents

describe the most recent and most important drivers of demographic change in the EU member states and recommend necessary policy measures in those fields of action that are particularly affected. For example, among other things, both documents explicitly address the labour force participation of women and point to the consequences of unsolved problems of reconciling work and family duties for women's willingness to work. They call for '*further progress in bringing older workers into employment*', appeal for more investment in the skills of people with low qualification levels' and justify – in an overarching perspective – an '*inclusive labour market*' (EC 2020b: 17). Later in this report, these arguments will be considered in detail. These two reports stand in the tradition of European social reporting on ageing, which started in 2009 with the first ageing report and has been carried out regularly since then. This report is mainly based on the 2021 Ageing Report (EC 2021g; EC 2021h). The aim of the ageing reports is to provide a description of the underlying macroeconomic assumptions and projection methodologies of age-related expenditure projections for all member states in the coming years. Based on these underlying assumptions and methodologies, age-related expenditure on pensions, healthcare, long-term care, education and training in the member states is calculated.

If one asks for recent official documents directly addressing the challenges of an ageing workforce, the working conditions and the respective attitudes of older workers with reference to EWL, which are related to the EIWO research questions in a narrower sense, the OECD is first and foremost a valuable source of information. The publication *Promoting an Age-Inclusive Workforce, Living, Learning and Earning Longer* (OECD 2020) is of particular importance from EIWO's perspective, as it '*debunks several myths and demonstrates the positive impact of age diversity and inclusion on a firm's long-term competitive growth and organisational resilience*' (3). In addition, relevant EU research institutions in particular have dealt with EIWO-related topics. These include, in particular, *Eurofound* (*European Foundation for the Improvement of Living and Working conditions*, Dublin), which already, since the mid-1990s, has been concerned with working conditions and the promotion of the employment of older workers, especially at company level; *EU-OSHA* (*European Agency for Safety and Health at Work*, Bilbao), which has dealt with '*Healthy Ageing*' in the world of work and the influence of health on EWL; *Cedefop* (*European Centre for the Development of Vocational Training*, Thessaloniki), which has examined the influence of vocational learning on the employability of older workers and the possibilities of increasing this; and finally *EIGE* (*European Institute for Gender Equity*, Vilnius), which focuses, in particular, on the disadvantage of (older) women in the world of work and the possibilities of fighting for this in the service of a higher employment rate. Of outstanding importance for EIWO, is their 2017 joint publication '*Towards Age-friendly Work in Europe*', which explicitly calls for a *life course perspective* (EU-OSHA et al. 2017).

Much attention has also been paid to the *Autonomous Framework Agreement on Active Ageing and an Intergenerational Approach* issued by the European social partners in 2017, in which the employers' associations and trade unions

operating at EU level jointly published recommendations on the demographically resilient design of the world of work. The agreement's overall aim is to ensure a healthy, safe and productive working environment and work organization to enable workers of all ages to remain in work until legal retirement age. It also aims to facilitate the transfer of knowledge and experience between generations at the workplace. The agreement sets out a range of tools, measures and initiatives for the social partners in the following areas: strategic assessments of workforce demography; health and safety at the workplace; skills and competence management; work organization; and an intergenerational approach (ESP 2017; EF 2018).

Taking the life course perspective as a central background foil for many of the official recommendations at the EU level is particularly pronounced in the areas of Healthy and Active Ageing, as well as in the framework recommendations for LLL (EC 2016a; EC 2021c). Thus, there is already immediately a particular proximity to the EIWO programme, for which the life course perspective forms one of the three central theoretical foundations. EIWO also uses the life course perspective to explain the existence and the cumulative deepening of social inequality in late life phases, which the joint document of the four research institutions also explicitly addresses (EU-OSHA et al. 2017: 12; see Chapter 12).

Even if the programme proposal for the EIWO programme (Motel-Klingebiel et al. 2019) does not include references to the macroeconomic and fiscal policy challenges and dimensions of demographic change, the connections are obvious. The EU/OECD recommendations on EWL and the paradigm shift in national retirement regulations are not only necessary background foils for EIWO's research but also important strategic starting points for EIWO's research programme. Thus, clear links to those recommendations that deal with the adaptation of retirement ages and pension systems to the challenges of demographic change are obvious.

The 2020 edition of the OECD's *Pensions at a Glance* (OECD 2020b) highlights recent pension reforms undertaken by OECD countries. Moreover, two special chapters that focus on non-standard work and pensions in OECD countries, which are also in the view of EIWO, take stock of different approaches to organizing pensions for non-standard workers, explain why non-standard work might lead to lower pension entitlements and suggest how lower pension entitlements could be improved. Further information on the key features of pension provision in OECD countries are updated and projections of retirement income for today's workers provided. The 2020 edition of the *OECD Pensions Outlook* (OECD 2020c) examines – among other things – a series of policy options to help governments improve the sustainability and resilience of pension systems, particularly against the background of COVID-19. Further issues, partly also with EIWO reference, are: the adequacy of retirement income and the funding of pension arrangements to support individuals in non-standard forms of work to save for retirement.

## 4 The approach of this report

The report provides a thematic evaluation of key institutional reference documents highlighting the policy debate within the EU on the consequences of demographic change, with particular focus on EIWO-related employment issues. The report focuses on publications by the EC, the OECD and the European Foundation as well as on those adopted at the biannual EU summits. In addition, relevant publications, research reports and theoretical–conceptual orientation with primarily scientific reference, were added on a case-by-case basis.

In a first step, available and timely official EU documents, publications and other supranational policy programmes addressing the consequences of demographic change have been examined, to see if they contain a clear recognizable EIWO reference that respectively fits to EIWO’s leading research questions and its projects. In doing this, EIWO does not aim to contribute to all, but only to selected, dimensions officially taken up at EU level, nor does this paper intend to do so. Furthermore, it should be noted that the issues thus compiled are not always clearly distinguishable from each other, as they often reflect multidimensional interrelationships and thus contain relevant cross-references in each case, which is typical for demographic issues. In all, eight different issues served as search criteria for the thematic analysis in this paper:

- Coping with the economic impacts of demographic change.
- Coping with labour shortage, EWL and the need to work longer.
- Ensuring the sustainability of social protection and reducing the risk of old-age poverty.
- Preventing social exclusion, promoting social inclusion and ensuring equal opportunities.
- Consideration of particularly disadvantaged groups on the labour markets.
- Good working conditions in later working life including transitions into retirement.
- Promoting Healthy and Active Ageing.
- Consideration of the life course perspective in recommendations and support measures.

In a second step, the evaluation of the material takes place along these objectives. The following two key questions served as prime search criteria:

- How do EIWO’s conceptual classification and programme objectives refer to the present EU policy programming?
- How can EIWO’s analyses benefit from a thorough reflection about the EU’s policy considerations?

Thus, this paper pursues two goals: It aims to substantiate EIWO’s own research approach, in which the papers studied serve as a background foil for analytical reasons. In this respect, it could further become a complement to (or extension of) EIWO’s WP 5. Moreover, it aims at contributing to the development of hypotheses for a scientific evaluation of the EU official discourse about the economic and societal consequences of demographic change, as well as to the assessment of the

conclusions and recommendations drawn from it, for example with regard to fit, scope, target groups and social inequalities.

The analysis follows both, EIWO's main research questions as well as the objectives compiled above. Doing this, each of them is assigned to the individual EIWO projects – with multiple assignments. This assignment allows, at the same time, for a better foundation for the EIWO research according to the wishes of the advisory board. For analytical reasons, the paper is distinguishing five key issues which serve as search criteria when analysing the existing documents.

## 5 Managing the socioeconomic consequences of demographic change (referring to EIWO projects I and IV)

For years, *populations projections* reveal that the EU is 'turning increasingly grey in the coming decades' (EC 2021g: 3), but that – compared with the total population – the working-age population (20–64) is decreasing even more markedly ('reflecting fertility, life expectancy and migration flow dynamics'). 'The impact of demographic ageing on the labour market is becoming more pronounced' (EC 2020b: 15). However, the OECD not only sees this as a threat, but explicitly emphasizes: 'The future workforce is more age diverse, and offers large potential' (OECD 2019: 25). Compensating effects are particularly expected from the reduction in unemployment, the increase in female labour force participation, and other positive cohort effects such as better skills and a better health status of future cohorts of older workers interpreted as a higher source of productivity (Jensen 2020; Martin in OECD 2018b), supported, among other things, by new technologies and more multigenerational working environments (see also Chapter 7). Uncertainty currently exists about labour market shortfalls due to the COVID-19 crisis.

For the EIWO countries, the existing projections are not quite uniform: for Germany and Poland the global trends of simultaneous ageing and population decline are true, but for Sweden, an increase in the population associated with a very small increase in the number of people aged 65+ in the long term is projected (EC 2021h: 23). The population decrease is particularly strong in Poland; for Germany, comparatively moderate population losses are assumed (EC 2021g: 22). In Poland, the share of 65+ people in the entire population is projected to be at around 34% in 2070 (EC 2021h: 23). The data available in this paper and the report on which they are based are from the latest Eurostat demographic projections (2019–2070, released in April 2020). However, they do not include data from the United Kingdom. For the UK, see Airey & Jandric J (2020) and Alden, Foster & Walker (2021). The '2021 Ageing Report – economic and budgetary projections for the EU member states (2019 –2070)' (EC 2021g), as well as the corresponding '2021

*Ageing Report – underlying assumptions & projection methodologies*’ (EC 2021h), both emphasize the need to take the necessary measures to adapt to the challenges caused by demographic change in good time. These are supported by the *Green Paper on Ageing*, which states: ‘*Public policies can play a significant supporting role*’ (EC 2021c: 4). Particularly addressed is the need to react adequately to a shrinking and ageing workforce. Despite projected increases in labour force participation in all age groups, a demographically induced decline in the labour supply (of working age) is expected for all EU members states (EC 2021h: 4) and also for the included EIWO countries, which is possibly exacerbated by the negative effects of the COVID-19 crisis. The projected change in the demographic composition of the actual workforce, in connection with the expected EU-wide decline in the share of the working-age population in the total population, has direct repercussions on the growth rates, with a highly likely dampening impact on national GDP. As a result, among possible strategies to influence economic growth, an increase in existing labour productivity is seen as the most likely source of growth (but it is uncertain whether this is realizable with a short-term perspective). Against this background, both lifelong learning as well as Healthy and Active Ageing are seen as suitable fields for investments in human capital (EC 2021g: 6). The two important EC documents on this subject unanimously emphasize ‘*the need for Europe and its labour market to draw on all of its strengths, talents and diversity*’ (EC 2020b; 2021c).

The current need for increased labour force participation affects men and women equally; the increase of women is regarded as being ‘*of critical importance*’ (EC 2020b: 17). This corresponds with one of the three main targets of the *European Pillar of Social Rights Action Plan*, which calls for ‘*halving the existing gender employment gap*’ by 2020 (EC 2021a: 10). Also, the *Green Paper on Ageing* calls for particular attention to be paid to *gender equity* in the labour market (EC 2021c; see Chapter 8).

The official EU conclusions with EIWO reference can also be drawn from the *Report on the Impact of Demographic Change* (EC 2020b) and in the *Green Paper on Ageing* (EC 2021c). They include: increasing labour force participation of more people (EC 2021c), especially of older workers and/or women, increasing retirement ages and closing early retirement options (see Chapter 7), expanding senior entrepreneurship (EC 2020b; 2021c), Healthy and Active Ageing, and lifelong learning. Both tend to increase human capital resp. labour productivity. Both papers also emphasize the need for increased support for specific problem groups in the labour market (EC 2020b; see Chapter 9). To raise the employment rates of older workers, ‘*good working conditions*’ are recommended (EC 2021c: 7; see Chapter 10).

The cross-references to EIWO are obvious: in all projects, EIWO is addressing the question of how to promote an inclusive labour market as part of its overarching objective to promote social inclusion as far as possible for many excluded persons or those threatened by exclusion – knowing that, in a working society, gainful employment is among the most significant determinants of social integration. Furthermore, EIWO asks how to improve working and living conditions at different

levels and how to promote labour force participation and duration voluntarily and ‘with dignity’. It also considers which public as well as private sector measures (e.g. in companies) can be helpful in this regard.

## 6 Labour shortage, extending working lives and the need to work longer (referring to EIWO projects V and VI)

Coping with increasing labour shortages, raising retirement ages, reducing early retirement options, giving incentives to EWL and adapting working conditions according to an ageing workforce/staff have become important challenges for both policy makers as well as the (older) workers affected by them. Surprisingly, however, the associated problems are rarely, if ever, addressed in official announcements. This requires a look at other sources (see below and Chapter 8). There is also little evidence in the official statements that the shortage of skilled workers may also be due to faulty planning and misguided decisions in the national youth education and further training systems, particularly in those which are company-organized.

The search for alternative ‘reserve armies’ for the initially demographically conspicuous shortage of labour, which were later overlaid by skill shortages in certain sectors and occupations (e.g. care professionals, EC 2021d: 20), was one (and possibly not even the most important) driver of EU-level decisions to recommend structural reforms to member states. These came in the form of retirement and pension policies promoting EWL to reduce existing early retirement options (e.g. as early as 2000 at the Lisbon summit; Council of the European Union 2000), but were not the most important driver of EWL. Even more important, were efforts to ensure the financial sustainability of pension systems. Here, the demographically determined consequential costs dominate, clearly due to ever longer durations of pension payments and ever more pension beneficiaries (EC 2021e: 42 ff.): *‘Retired life, measured from the time of leaving the last employment, lasts just above 20 years on average, slightly less than half of working life’* (EC 2021e: 14).

However, increasing the retirement ages has only had the desired effect on parts of the older working population (see Chapter 3). German data show that, in particular, those with good employability are succeeding in working longer. For many, however, especially for health reasons, the only option left was early retirement, usually involuntary, with varying pension losses depending on the country’s regulations (Naegele & Hess 2020). This can be seen as a further indicator of the Matthew effect in individual coping with demographic change. As mentioned earlier, one reads comparably little about this in the official EU papers, other than in OECD papers (Martin in OECD 2018b: 16; OECD 2019; see also Jensen 2020),

but even here only with succinct phrases such as ‘*People are working longer but progress is uneven*’ (OECD 2019).; However, the related social inequalities and/or poverty risks had been repeatedly addressed in scientific discourses (e.g. Naegele & Bauknecht 2018; Ní Léime et al. 2020). In contrast, the EC argues with a different thrust: The EC’s *Report on the impact of demographic change* states the following: ‘*Making further progress would require policies that enable people to work longer, stay fitter and maintain their skills up-to-date, and recognizing new skills and qualifications*’ (EC 2020b), This is also supported by the OECD, when stating: ‘*Better job quality and health for longer working lives*’ and calling for movement ‘*towards effective employment policies for older workers*’ (OECD 2019).

Notwithstanding this, many official documents consider the OECD to be a strong proponent of raising age limits and restricting early retirement options. The reference paper used here is the *Recommendations of the Council on Ageing and Employment Policies* of October 2018 (OECD 2018a; 2019).

The Council recommends that members and non-members, having adhered to this recommendation, strengthen incentives for workers to build up longer careers and to continue working at an older age. To this effect, measures are advocated by the Council.

First, this includes enhanced incentives to continue working at an older age by a) ensuring that the old-age pension system encourages and rewards later retirement in line with increased life expectancy, while ensuring adequacy and sustainability of pension payments, and b) encouraging more satisfying careers through more flexibility in work–retirement transitions, including phased retirement, balancing work and care and allowing combinations of pension with work income.

Second, it is advised to restrict the use of publicly-funded early retirement schemes which encourage workers to leave employment while they are still in good health and able to work.

Third, it proposes access to welfare benefits, such as unemployment and disability benefits, for all workers, irrespective of their age and status, and that monitoring of these benefits is used for their original purpose and not to incentivize early retirement for those still able to work.

A 2018 OECD publication on the *Changing Nature of the Labour Market for Older Workers in OECD Countries* (Martin in OECD 2018), documents the discernible successes of such measures (OECD 2019). For example, a considerable part of the increase in labour force participation rates among older workers is attributed to changes in pension schemes (without quantifying them, however). For example, raising of the statutory retirement ages (e.g. in Germany and Sweden), abolishing mandatory retirement (e.g. in the UK) or the introduction of positive bonuses in future pensions for those who opt to work beyond the statutory retirement age. However, the report also emphasizes cohort effects as being responsible for this trend, namely a ‘*rising average educational attainment of older age cohorts*’ alongside ‘*improvements in average health status*’ and ‘*rising female employment with facilitating impacts on the employment rates of their spouses*’. Furthermore, the report assumes ‘*wealth effects, encouraging many older workers*

*to continue working in order to build up sufficient savings for retirement’.*

However, the report also laments social selective effects, and thus also dimensions of social inequalities, as intervening drivers, favouring groups with higher socioeconomic status.

## 7 The sustainability of social protection and pension systems and old-age poverty risks (referring to EIWO projects III, IV and V)

Although not immediately in EIWO’s view, but at least indirectly, the budgetary impacts of demographic change on national social protection systems are significant concomitants to consider, particularly with respect to their impact on the risk of old-age poverty. All papers emphasize equally that both the *economic old-age dependency ratio* as well as the *old-age expenditures* will increase across the EU in the wake of demographic processes. The latter consists primarily of pension costs as well as costs of health care and long-term care (LTC). In an EIWO country, the projected economic old-age dependency ratio for 2070 ranges from Sweden with 56%, to Germany with 62%, up to Poland with 90%. In Sweden, the age-related expenditures are already today well below the EU average (EC 2021g: 8, 13; EC 2021h: 59). For those countries in which fundamental pension and retirement-age reforms have taken place (such as the pension level reductions or the raising of retirement ages (‘Rente mit 67’) in Germany; see Naegele 2021), a smaller increase in the cost of pension payments is assumed in the long term (EC 2021g).

Overall, however, all reports confirm that maintaining financial sustainability of the social protection schemes will remain one of the future challenges for all the EU member states. Otherwise, the issue of ‘*poverty in old age*’ will very soon be on the social policy agenda of many EU politicians in a much more pointed way than it is today. This would also put even more pressure on the *European Pillar of Social Rights*, which stresses the right to adequate pensions and dignified old age (EP 2017) and its Action Plan. It requires a reduction in the number of people at risk of poverty or social exclusion ‘*by at least 15 million by 2030*’ (EC 2021a: 9). However, the documents also emphasize, concurrently, that demographic developments are, as such, by no means a genuine risk factor for rising old-age poverty.

Today, *old-age poverty* is a remarkable and constant reality in most EU member states. However, there are large differences between countries, and it presumably creates additional psychological burdens for older people in the wake of the COVID pandemic. ‘*After a decade of improvement, no further progress has been made to reduce the risk of poverty or social exclusion for older people in the EU*’ (EC 2021e: 14). With respect to EIWO countries, and with an average value of 19% at the entire EU level, the poverty rate among the older population in Poland is 20%, 19% in Germany and 15% in Sweden, while one finds significantly higher shares for women

in all EU member states (EC 2021e: 28). Since 2018, old-age poverty has been increasing in all EU members states (EC 2021e: 28, 32).

The Green Paper (EC 2021c) reconfirms a generally higher risk of poverty among older people, affecting women and older people with disabilities who are in gainful employment more than average: *'Gender inequalities become more pronounced in old age'* (EC 2021e: 14). Furthermore, it is also migrants, among those social groups particularly affected by poverty and social exclusion (EC 2021c: 11). However, it has to be taken into account, that *'comparatively low prevalence of being at risk of poverty in old age owe much to pension levels and the capacity of pension systems for redistribution'*. This points to the high importance of regular (high) revenues from people covered by the systems on the one hand, further additional cash inflows on the other hand, and thirdly, to differences in distributional structures in national taxation systems (EC 2021e: 30).

The *European Pillar of Social Rights Action Plan* makes direct reference to the world of work when, under the heading *'Making work standards fit for the future of work'*, the document addresses *'means of avoiding in-work poverty'* as one of the first challenges (see Chapter 9). *EU labour markets are facing an increasing share of low-paid and low-skilled occupations, and the erosion of the traditional collective bargaining structures in some countries*, and the question of poverty among older workers – who for various reasons cannot reach the increased statutory pension ages, are therefore more likely to accept pension reductions when retiring before time, and are therefore affected by risks of economic exclusion – is addressed in Chapter 6 (see also EC 2020c and OECD 2020c). The fact that this primarily affects female older workers, many of whom work in precarious jobs and/or part-time, is confirmed by German experiences (Naegele 2021) and is underpinned in both the two analysed OECD pension reports (OECD 2020b, 2020c) as well as the EC *Green Paper on Ageing*. The latter, for example, emphasizes that the risk of poverty in old age particularly affects those *'who earned low incomes, had career breaks or were in jobs or trades that provided limited protection, such as non-standard workers and the self-employed. The risk continues to be higher for specific groups. Women tend to earn less, have shorter careers, work part time and take more unpaid care responsibilities'* (EC 2021c: 11).

In this context, the OECD advocates additional forms of old-age income security for a growing number of employees, including many (older) women in non-standard forms of employment: *'The heterogeneity of workers in non-standard forms of work requires distinct approaches to help them save for retirement'*. Hence, the OECD calls for a new type of life course orientation in old-age provision through additional default investment.

The contribution of *EIGE* to the joint report on *'Towards Age-friendly Work in Europe'* (EU-EU-OSHA et al. 2017) reconfirms this need empirically, documenting (1) an increase in the poverty gap between women and men prior to retirement (aged 55–64) and (2) that in order to avoid the higher poverty risk of older female workers, it is not enough to simply have a paid job, but it is much more important to have a good job quality. *'Quality of work is the main route out of poverty...quality of work goes beyond work participation'* (EU-EU-OSHA et al.: 62, 64). A

remarkable gender gap in the quality of work is also confirmed in the *Eurofound* study on '*Working Conditions and Sustainable work*' from 2019 (EF 2019: 35ff.).

EIWO's cross-references to these contexts are obvious: EIWO examines social risks and related social inequalities in various projects, which have arisen, among other things, as a result of voluntary as well as involuntary discontinuities in individual and collective employment biographies (e.g. employment, family obligations, work in precarious jobs), and asks about the impacts not only on later employment prospects, but also on retirement decisions and corresponding impoverishment-relevant impacts on pensions. In doing so, EIWO is explicitly focusing on disadvantaged groups of employees, among them many women and/or (female) older workers and on their quality of work. Moreover, EIWO's attempt to develop contours for a social life course policy aims to close such gaps through reforms in employment structures and to thus close gaps in social security (see Chapter 12).

## 8 Inclusiveness and equal opportunities (referring to EIWO projects II, III, IV und VIII)

The policy recommendations discussed in this chapter address the core of EIWO, as it is primarily about avoiding exclusion and promoting inclusion in the labour market in a life course perspective. Particularly addressed are the issues of gender equity, discrimination/ageism and cumulative (dis)advantage. With regard to the gender and discrimination perspectives, the EIWO application literally states:

'The gender and diversity perspectives are constitutive for the programme, which particularly asks for the inclusion of disadvantaged groups, which – as public statistics show – are characterised by gender, education, health status, region and ethnicity resp. regional origin. Exclusion and inequality are key questions of the programme, and the programme takes a gender and extended diversity perspective when asking for exclusion and inequality in later working life. The risk for exclusion and disadvantage in late working life may be unequally high for older women as compared to men, as older women are high on virtually all aspects of life that increases exclusion risks' (see the EIWO proposal for funding, Motel-Klingebiel et al. 2019: 8).

Chapter 8 exemplifies the correlation between poverty and female employment on the one hand and the well-known feminization of poverty in old age on the other. This once again confirms the still, and in the COVID-19 crisis even more important, justification of the *European Employment Strategy*, which provides a framework for EU countries to share information and discuss and coordinate their employment policies. In this context, *guideline 8* is addressed: '*Fostering social inclusion, combatting poverty and promoting equal opportunities*' (EC 2021i). With respect to *guideline 8* the *EC Joint Employment report 2021* reveals a *stagnation in the gender gap in employment*', and the gap '*in pay narrowed over the past five years,*

*but the crisis has created new risks and underlined the need for reforms and investments*’ (EC 2021d: 8). Furthermore, the gender gap in pension *‘remains large, despite a gradual decrease over the last ten years’* (EC 2021d: 17): *‘Women’s over-representation in lower paid sectors and occupations, as well as in part-time employment makes them particularly vulnerable in the labour markets struck by the COVID 19 crisis. ... Gender gaps are larger for women with young children’* (ED 2021d: 106). Eurofound has only recently reconfirmed women reporting lower work quality than men in their working lives (EF 2019: 35ff.), and it can be assumed that the work quality gap has even increased in view of the higher incidence of home office working among women with children in the COVID-19 crisis, as has just recently been shown for Germany (HBS 2021). The *2021 EC Employment Report* states: *‘Poverty remained high in certain groups, in particular for families with children, persons with disabilities and non-EU born’* (EC 2021d: 15). The persistent discrimination of women in the labour markets, and its consequences for private life and wellbeing, are also the subject of the *EU Gender Equality Strategy 2020–2025* (EC 2020a; with numerous references to further documents).

‘United in Diversity’ is a central motto in EU policy and does not only refer to regional dimensions. ‘It is more needed than ever’ (EC 2020b: 2). The European Pillar of Social Rights Action Plan emphasizes ‘diversity in society and economy to be a strength’ (EC 2021a: 25). Gender equity and discrimination based on different personal and group characteristics are addressed in almost all relevant documents. The Green Paper on Ageing states ‘that discrimination at work – or when looking for work – is widespread and can affect certain groups more’. It also suggests ‘actions to improve the gender equity in the labour market’ and to ‘close the gender gap could enhance men’s participation in household work and family care’ (EC 2021c: 6). The European Pillar of Social Rights Action Plan explicitly requires more efforts to address gender-based stereotypes and discrimination and complains that, despite progress, a real breakthrough in the world of work has not yet taken place and recommends ‘to at least halve the gender employment gap compared to 2019’ by 2030 (2021a: 10, 25; see the report on the application of Council Directive 2000/43/EC implementing the principle of equal treatment between persons irrespective of racial or ethnic origin and the Council Directive 2000/78/EC establishing a general framework for equal treatment in employment and occupation – ‘the Employment Equality Directive’, Com 2021 139 final). The OECD emphasizes combating age discrimination and ageism in the world of work to be one of the tasks that should be advanced, for example, through legislation or public-awareness, with the most important areas being recruitment, promotion and training processes (OECD 2018a).

A valuable source of information is the *European Pillar of Social Rights*. Social right 2, under the heading of gender equality, requires that equal treatment and equal opportunities for women and men be guaranteed and promoted in all areas. This includes labour force participation, employment conditions and career advancement. Women and men have the right to equal pay for work of equal value. And under the heading of *equal opportunities*, social right 3 is emphasizing that *‘regardless of gender, racial or ethnic origin, religion or belief, disability, age or*

*sexual orientation, everyone has the right to equal treatment and opportunities regarding employment, social protection, education, and access to goods and services available to the public*". Additionally, equal opportunities for under-represented groups are required (EP 2017).

The EIWO cross-references have already been emphasized earlier in this chapter. First, the reference to EIWO's life course perspective is key because exclusion and disadvantage in late working life, may be different at its different stages before retirement and for certain groups of women and men, as well as even across various workplaces, in special branches and different societies. The large variation in the proportion of economically excluded older people and the diverging gender differences with the mediating impact of workplaces and branches across Europe indicate a critical role for the meso and the macro context.

It is precisely here that the expected policy-oriented outputs of EIWO come into play. EIWO assumes that the distribution and the effects of certain risk factors over the working life and in late work as well as their further consequences for health and well-being may not be equal between sectors and across European countries. Consequently, EIWO aims to examine the economic, social and welfare state context influences on formation and outcomes of exclusion and disadvantage in late working life for both genders. Moreover, it seeks to inform national and European policies and policy stakeholders. The proposed transnational collaborations among the partners in the project will contribute to a better understanding of the role of the macro social context in the gendered pathways to later working life exclusion.

## 9 Disadvantaged groups on the labour markets (referring to all EIWO projects)

In addition to special groups among older women (already repeatedly mentioned earlier), people with a migrant background, people with disabilities, people in precarious employment, the (often older, female and long-term) unemployed and people with low levels of education and training are explicitly identified as *'particularly disadvantaged'* in the documents examined (EC 2020b: 17; EC 2021c: 6f.; OECD 2020b, 2020c). The *2021 EC Pension Adequacy Report* supplements groups particularly affected by income poverty and material deprivation; however, it highlights differences between EU member states (in relation to the EIWO countries with below-average levels of affectedness, as expected in Sweden (EC 2021e: 25ff.)). At the same time, these features are important criteria for the selection for the qualitative interviews in EIWO projects III and VIII.

The Action Plan in the *European Pillar of Social Rights* argues less in terms of labour market needs and naturally more in terms of social policy dimensions. Under the heading of *'More and better jobs'*, the unemployed, (young) people with low qualifications and those in precarious employment are explicitly named. Two separate basic rights are dedicated to the unemployed. In 04c: *'People unemployed*

*have the right to personalised, continuous and consistent support. The long-term unemployed have the right to an in-depth individual assessment at the latest at 18 months of unemployment. According to O13, 'the unemployed have the right to adequate activation support from public employment services to (re)integrate in the labour market and adequate unemployment benefits of reasonable duration. The OECD's 'Working better with age' (2019) addresses explicitly the relationship between age and the risk of staying in unemployment when stating: 'Helping older job seekers is becoming increasingly important'. Also: 'Ensuring job loss for older workers is not the prelude to early labour market exit'. The EC repeatedly deplors the increase in precarious employment, especially among (older) women, which should be 'prevented, including by prohibiting abuse of atypical contracts' (social right 05d; EP 2017; EC 2021a). The multiple disadvantages of atypical employees in terms of later pension provision, with consequences for a higher risk of old-age poverty, has already been addressed in Chapter 6.*

Special attention is paid to (mostly older) women who have to reconcile work and care (usually caring for older family members) at the same time. A special social right (09) is dedicated to those affected: *'Parents and people with caring responsibilities have the right to suitable leave, flexible working arrangements and access to care services. Women and men shall have equal access to special leaves of absence in order to fulfil their caring responsibilities and be encouraged to use them in a balanced way'* (EC 2021a). The related Action Plan also underlines this demand when it calls for *'in particular the provision of paid leave'*, which can have a positive impact on the employment rate of women (EC 2021a: 27). In the meantime, such demands have also been included in the EU's *Gender Equality Strategy 2020–2025* (EC 2020a; with numerous references to further documents).

To summarize and to draw conclusions for possible EIWO cross-references: The issue of particularly disadvantaged groups is repeatedly emphasized in the analysed documents and is at the same time also an important research focus in the EIWO programme, which touches in principle on all projects. However, in the official EU documents, the focus on the particularly disadvantaged is more on the inclusion of hitherto unnoticed labour market reserves. In contrast, EIWO explicitly addresses differentiated and/or social selective (e.g. with Matthew effect) manifestations (see Chapter 7), backgrounds and subjective perceptions of disadvantages and, in its policy projects, asks about the appropriateness and accuracy of social and labour market policy response patterns in the participating countries.

## 10 Working conditions in late working life and retirement transitions (referring to EIWO projects IV, VI and VII)

Older workers became the focus of EU policy concerns at a very early stage. This occurred – at least in the initial phase – primarily because of their importance as a ‘reserve army’ for covering the demographically induced labour shortage and for strengthening the ‘great generational contract’, i.e. their potential contribution to strengthening the sustainability of the demographically endangered social security systems. In contrast, the official papers hardly mentioned their particularly high employment risks (e.g. work-related illnesses, higher qualification risks or a particularly high risk of remaining in unemployment) and the associated higher risks of involuntary early retirement (Naegele 2021). The best example is the Lisbon resolutions of 2000 and the call to the EU member states to increase the employment rate of older workers, which do not address respecting conditions and prerequisites for this (Council of the European Union 2000). Even though older workers were soon ‘discovered’ as an important target group of Healthy Ageing and skill adaptation, this was also done primarily with a view to potential contributions to strengthening human capital and productivity of an ageing workforce (see chapters 3 and 5).

It is only in more recent documents, influenced to a large extent by the research work of *Eurofound* and *OSHA*, that their particular employment risks in later working life have been addressed. *The Green Paper on Ageing* also advocates more ‘Healthy Ageing’ activities in favour of older workers (EC 2021b: 4) and names ‘good working conditions’ as an important prerequisite for an expansion of their employment rate, but limits this to sectors with high physical stress (such as agriculture; EC 2021c: 7) and emphasizes: ‘Physical aspects – whether ergonomic or to do so with accessibility – and flexible working conditions would allow older workers to postpone their retirement should they choose to do so’. The reports of the EU agencies become more precise in this respect when, for example, *Eurofound*, in its contribution to older workers, identifies a series of push effects to earlier retirement in a cross-sector perspective. Among others, these are: poor health status, low earnings, high work intensity, job strain, ergonomic risks, ambient risks, job insecurity, subjected to bullying and harassment, and discrimination (EU-et al. 2017: 16), and can largely be assigned to ‘classic older employee risks’ (Naegele 2021).

*OSHA* emphasizes the impact of work on health and ill health explicitly in its contribution as being ‘associated with early retirement as a result of ill health and high physical workload as being a significant predictor for disability retirement’. The report points to a life course perspective, when emphasizing: ‘The resulting challenges that older workers face do not arise suddenly or unexpectedly. Challenges, such as a restricted health status and skill deficits, normally arise as a consequence of a long working career exposed to risk factors and simply getting

older' (EU-EU-OSHA et al. 2017: 36). Cedefop also adopts the life course perspective, when explicitly addressing barriers to lifelong learning participation with regard to older workers and calling for life course-oriented age management with a focus on vocational learning, especially at the company level (EU-EU-OSHA et al.: 57). In doing this, both EU agencies refer to official EU documents in their contributions. This perspective is shared by the OECD (OECD 2019).

With regard to special attention to the working conditions of older workers, there is a high degree of agreement between the EU agencies and the OECD. Particularly noteworthy are the OECD reports on '*Working better with Age*' from 2019 (OECD 2019) and '*Promoting an Age-Inclusive Workforce – Living, Learning and Earning longer*' from 2020 (OECD 2020a). Both documents, based in part on reports from OECD member countries, call, for example, for '*better job quality and health to be necessary prerequisites for longer working lives*' (OECD 2019). In addition, the more recent report sees good compensation potential in the promotion of age diversity and improved cooperation between the generations (OECD 2020: 53 ff.). Furthermore, important reserves for good age management and, at the same time, important productivity potentials, are seen in increased efforts to improve the work–life balance, especially for women – for example, in better '*reconciling of work and care*' (OECD 2020: 109ff.), to improve health at the workplace (ibid.) and in measures to maintain and develop skills (OECD 2020: 127ff.; OECD 2020: 109ff.; see also Chapter 5).

However, there are new employment risks with particularly hazardous impacts on older workers, which so far have hardly, or not at all, appeared in the official documents examined. They can be summarized under the term '*new employment risks among and beyond the classic “older worker risks”*'. Among the first named are, for example, those associated with the use of new technologies including ICT literacy skills (Martin in OECD 2018b: 14) and the increasing incidence of mental illness, especially among older female employees. Among the second named are those particularly in connection with precarious and non-standard work (e.g. part-time work, work on demand, temporary work, fixed-term employment, solo self-employment) and/or with new work–life balance issues and/or unresolved reconciliation problems (particularly in the case of private care of older persons), can be mentioned (see also Chapter 6). In the meantime, both have found their way, at least in part, into the *European Pillar of Social Rights* (EP 2017), and some of the non-standard-employments have been subject to attempted regulation in *Directive (EU) 2019/1152 of the European Parliament and of the Council of 20 June 2019 on transparent and predictable working conditions in the European Union* (EP 2019). Furthermore, for the EIWO countries Poland and (formerly East) Germany, there is still empirical evidence on risky 'special features' linked to the partly considerable transformations in the national labour markets, e.g. devaluation of qualifications, unemployment, forced early retirement (Naegele 2021; Perek-Białas et al. 2022); but interestingly, these new features have only very seldom been addressed in the documents analysed. This is also true for particular employment risks in cases where the various new retirement-age regulations and pension policy changes were

associated with adverse consequences for the previous work course – see Naegele & Bauknecht 2018; Naegele & Hess 2020; (see also Chapter 7).

In almost all documents, ‘good working conditions’ also include and recommend more flexible transitions between employment and retirement. The OECD also sees them as an instrument to extend working lives when stating that ‘*flexible combinations of part-time work and pension receipt can promote longer working lives*’ (OECD 2019; OECD 2020: 102f.). The *Green Paper on Ageing* also calls for more flexible transitions into final retirement (EC 2021c: 10ff.). However, the evidence for real impacts is contradictory, because, not infrequently, they resulted in preludes to early retirement (Naegele 2021).

With respect to cross-references, EIWO is explicitly focusing on the last phases of working life. In doing this, its projects, on the one hand, ask for manifestations and (cumulative) causes of concrete disadvantages and social inequalities, which are significantly associated with ‘risky’ life course and life phase patterns and/or age-typical discontinuities in the employment course with EWL impact, as addressed in the documents taken up in this chapter. On the other hand, EIWO also wants to develop proposals for improvement. In both cases, this chapter provides clear links to the risks and related recommendations addressed in the documents analysed. Insofar as the documents refer to rather unspecific skill deficits and/or health problems that can typically occur in employee life course, but are not necessarily identified or perceived as social risks and are not explicitly addressed in the EIWO projects, there are understandably limits to the analysis.

## 11 Healthy and active ageing (referring to EIWO projects VI und VII)

The demands for Healthy and Active Ageing have long been at the top priority list of EU policy makers when it comes to dealing with the consequences of demographic change. For a long time, however, both were primarily discussed in the context of employment policies and therefore mainly treated as ‘ideologic’ instruments to promote the employment rates of older workers and to increase their productivity (see Chapter 3). However, the conceptual shift to a much broader view soon also took place at EU level.

Today, WHO defines the concept of Healthy Ageing as ‘the process of developing and maintaining the functional ability that enables wellbeing in older age’ (WHO 2020b). According to the WHO (2020b), ‘functional ability is about having the capabilities that enable all people to be and do what they have reason to value. This includes a person’s ability to: meet their basic needs; learn, grow and make decisions; be mobile; build and maintain relationships; and contribute to society.’ (WHO 2020b: 1). Meanwhile, WHO has started the Decade of Healthy Ageing 2020–2030, which is the second Action Plan of the WHO Global Strategy on Ageing and Health (WHO 2020a: 1): ‘Older people themselves will be at the centre of this

plan, which will bring together governments, civil society, international agencies, professionals, academia, the media and the private sector to improve the lives of older people, their families and their communities'. The Green Paper on Ageing understands Healthy Ageing – based on the comprehensive definition of WHO – is about promoting healthy lifestyles throughout our lives and includes our consumption and nutrition patterns and our level of physical and social activity. 'Healthy and active ageing has a positive impact on the labour market, employment rates and our social protection systems, and thereby on the growth and productivity of the economy' (EC 2021c: 4).

Although the concept of Active Ageing is still often referred to as the participation of older people in working life (e.g. ESP 2017; for various references, see EU-EU-OSHA et al. 2017), it now has a broader social meaning. As highlighted by the European Foundation, the EC defines Active Ageing as *'helping people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society'* (EF 2018). In contrast, the definition of the EU-level cross-sector social partners in their framework agreement of *March 2017* is still strongly employment-oriented: *'Active Ageing is about optimising opportunities for workers of all ages to work in good quality, productive and healthy conditions until legal retirement age, based on mutual commitment and motivation of employers and workers'* (EF 2018).

The reference of EIWO to the concepts of Healthy and Active Ageing is rather indirect. Thus, concepts such as a life of self-fulfilment, wellbeing in old age and as an individual, as well as society-related productivity orientation, are placed in the centre of the goals of a European policy for older people, which – as far as their realization is concerned – are highly presuppositional. After all, a large proportion of older people in the EU are denied the opportunity to grow older in a 'healthy' and 'active' way. And, especially here, there are considerable differences between the socioeconomic groups. Furthermore, differentiated according to gender, ethnic-cultural affiliation and among older people, not least according to age groups and cohort affiliation, the Matthew effect might be particularly effective, and *'the social and economic resources and opportunities available to people across their life-course influence their power to make healthy choices, contribute and receive support when they need it. Healthy Ageing is hence closely linked to social and economic inequity'* (WHO 2020b: 3). Since EIWO examines the life course-related pre-determinants, and individual as well as societal factors influencing Healthy and Active Ageing (and, in doing so, also takes a look at the gender perspective) the project can also be expected to contribute with extended knowledge to the Decade of Healthy Ageing.

## 12 The life course perspective (referring to EIWO projects I and IX)

The *Green Paper on Ageing* favours the life course approach but argues somewhat more generally when reflecting that, *‘the universal impact of ageing is focusing on both the personal and wider societal impact of ageing. These include everything from lifelong learning and healthy lifestyles to how to fund adequate pensions or the need for increased productivity and a large enough workforce to sustain healthcare and long-term care for older people. The life-cycle approach takes into account the fact that the traditional stages of education and training, work and retirement are becoming less rigidly defined and more flexible. It also reflects the fact that responding to population ageing is a question of striking the right balance between sustainable solutions for our welfare system and strengthening intergenerational solidarity and fairness between young and old’* (EC 2021c: 3).

The life course approach is also recommended for the assessment of the situation in the world of work, here even with reference to social inequalities as can be read in the joint document of the four research institutions. It means that respective approaches *‘do not only take into account a certain part of the workforce (e.g. older workers) but instead take into account that certain measures for a restricted age group of workers might have an effect on other groups of workers, e.g. shifting physically hard work to younger workers in order to protect older workers has a negative effect on the health of younger workers in the long term. The idea behind these concepts is that different age groups are characterised by specific challenges with regard to private life, work and health. In addition, the life-course approach considers how life events have an impact upon the rest of the life and how inequalities can accumulate over a life-time. As such, previous events and experiences have an important impact on current opportunities and challenges. Only by bringing the needs and challenges of different groups together in one concerted approach can these challenges be addressed successfully while avoiding negative side effects on specific groups’* (EU-OSHA et al. 2017: 12).

The references to EIWO are particularly clear here, because one of EIWO’s three central theoretical approaches is the life course perspective (see Chapter 2). EIWO’s research is thus close in content to a corresponding EU policy orientation, which is particularly pronounced in the objectives of Healthy Ageing and lifelong learning (EC 2020b: 15ff.) and where life course orientation is explicitly mentioned as a central prerequisite for the success of corresponding programmes.

## 13 Summary and conclusions

Policies towards extended working lives and postponed retirement transitions require comprehensive knowledge about potentials of the inclusive and equal

prolongation of late work. The *EIWO* research programme *Exclusion and Inequality in Late Working Life: Evidence for Policy Innovation towards Inclusive Extended Work and Sustainable Working Conditions in Sweden and Europe*, aims to push its boundaries. To contribute to a conceptual basis of the needed conceptualization and empirical research, this report identifies and analyses the European policy programming on the basis of an evaluation of key institutional publications. With a focus on the EC and the EU as the central references of the research programme, it portrays current policy considerations. It aims to understand the relationship between *EIWO*'s ambitions, its programme objectives and the applied conceptual classifications and the European Union's policy programming. By doing this, it optimizes the potentials of *EIWO*'s analyses, and it backs the adequate development of policy options proposed to Swedish and European stakeholders. *EIWO* orientates its efforts systematically to macro-political contexts that develop over time and differ between European societies, and the report helps systematize this ambitious approach. Its project and, hence, analytical structure, reflect the organization of themes of European policies, and the systematization presented will help to orientate the knowledge production methodically to the needs of the societal debates on prolonged working lives and the challenges for productivity, inclusiveness, equity and sustainability in ageing Europe and Sweden.

The report demonstrates the complex thematic structure of European policy programming. The analysis identifies eight core streams of programming issues from overall themes of socioeconomic consequences of population ageing, healthy and active ageing, sustainability of social protection and pension systems, inclusiveness and equal opportunities old-age poverty risks as well as the life course perspective in ageing policies to directly work-related issues such as labour shortage, EWL and the need to work longer, the relevance of disadvantaged groups on the labour markets, working conditions in late working life as well as retirement transitions. This structure is mirrored in the configuration of *EIWO*'s projects, analyses and outputs.

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