

LATE WORKING LIFE IN FOUR EUROPEAN COUNTRIES

Policy Perspectives

Edited by RACHEL CROSSDALE,
LIAM FOSTER & ALAN WALKER



Late Working Life in Four European Countries

This page intentionally left blank

Late Working Life in Four European Countries: Policy Perspectives

EDITED BY

RACHEL CROSSDALE

The University of Sheffield, UK

LIAM FOSTER

The University of Sheffield, UK

AND

ALAN WALKER

The University of Sheffield, UK



United Kingdom – North America – Japan – India – Malaysia – China

Emerald Publishing Limited
Emerald Publishing, Floor 5, Northspring, 21-23 Wellington Street, Leeds LS1 4DL

First edition 2026

Editorial matter and selection © 2026 Rachel Crossdale, Liam Foster, and Alan Walker.
Individual chapters © 2026 The authors.
Published under exclusive licence by Emerald Publishing Limited.

Reprints and permissions service

Contact: www.copyright.com

No part of this book may be reproduced, stored in a retrieval system, transmitted in any form or by any means electronic, mechanical, photocopying, recording or otherwise without either the prior written permission of the publisher or a licence permitting restricted copying issued in the UK by The Copyright Licensing Agency and in the USA by The Copyright Clearance Center. Any opinions expressed in the chapters are those of the authors. Whilst Emerald makes every effort to ensure the quality and accuracy of its content, Emerald makes no representation implied or otherwise, as to the chapters' suitability and application and disclaims any warranties, express or implied, to their use.

British Library Cataloguing in Publication Data

A catalogue record for this book is available from the British Library

ISBN: 978-1-83797-926-4 (Print)

ISBN: 978-1-83797-925-7 (Online)

ISBN: 978-1-83797-927-1 (Epub)



INVESTOR IN PEOPLE

Contents

List of Figures and Tables	vii
About the Editors	xi
About the Contributors	xiii
Foreword	xv
Chapter 1 Introduction	1
<i>Liam Foster, Alan Walker and Rachel Crossdale</i>	
Chapter 2 Extended Working Lives in Europe	13
<i>Rachel Crossdale, Liam Foster and Alan Walker</i>	
Chapter 3 Late Working Life Policies in Germany	39
<i>Gerhard Naegele</i>	
Chapter 4 Late Working Life Policies in Poland	77
<i>Jolanta Perek-Białas, Katarzyna Saczuk, Agata Stodolska, Maria Varlamova and Anna Urbaniak</i>	
Chapter 5 Late Working Life Policies in Sweden	111
<i>Indre Genelyte, Annika Heuer and Andreas Motel-Klingebiel</i>	
Chapter 6 Late Working Life Policies in the UK	141
<i>Rachel Crossdale, Liam Foster and Alan Walker</i>	

Chapter 7 Late Working Life Policies: A Comparative Perspective	173
<i>Rachel Crossdale, Liam Foster and Alan Walker</i>	
Chapter 8 Conclusion	211
<i>Rachel Crossdale, Liam Foster and Alan Walker</i>	

List of Figures and Tables

Figures

Fig. 2.1.	Population Pyramids, EU 2009 (Bordered) and 2024 (Solid Colour) (% of Total Population) by Gender (Men: Left, Women: Right).	15
Fig. 2.2.	Population Pyramids, EU 2024 (Bordered) and 2,100 (Solid Colour) (% of Total Population) by Gender (Men: Left, Women: Right).	15
Fig. 2.3.	Total Employment as a Percentage of Total Population Aged 16–64.	16
Fig. 2.4.	Total Employment as a Percentage of Total Population Aged 55–64.	16
Fig. 2.5.	Active Population Age Profiles 2023.	17
Fig. 2.6.	Total Employment as a Percentage of Total Population Aged 55–64 in 2017–2023.	19
Fig. 3.1.	Development of Population and Age Structure Germany (1960–2060) by Total Population and Age Group (in Million and in %).	42
Fig. 3.2.	Average Retirement Age and Duration of Pension Entitlement by Gender 1980–2023.	43
Fig. 3.3.	Employment Rates in Germany by Age and Gender (1992–2022).	45
Fig. 3.4.	Structure of Unemployment by Selected Groups of People 2002–2022 as a Percentage of All Unemployed Persons.	48
Fig. 3.5.	Older Unemployed Persons (55 to Under 65 Years) 2002–2024, Absolute and as a Percentage of All Unemployed Persons.	49

Fig. 3.6.	Marginal Part-Time Employees by Age 2003–2022 in Absolute Terms and Age Groups as a Percentage of All Marginal Part-Time Employees.	51
Fig. 3.7.	Employment After the Standard Retirement Age (65 Years) 2013–2023.	54
Fig. 4.1.	Labour Force Participation Rate by Age and Education, 2019 (Before Covid-19) and 2022 (During Covid-19 Pandemic) – Annual Average.	81
Fig. 4.2.	Statutory and Effective Age of Retirement by Gender, 1999–2020.	81
Fig. 4.3.	Age Management Measures, 2017 (Before Covid-19 pandemic).	87
Fig. 6.1.	Average Age of Labour Market Exit for Men and Women 1990–2020.	145
Fig. 6.2.	Employment Rate of People Aged 50–64 by Region (Percentage).	147

Tables

Table 2.1.	Labour Force Participation 55–64.	18
Table 2.2.	Duration of Working Life by Gender (2010–2019) (%).	20
Table 2.3.	Average Life Expectancy.	23
Table 3.1.	Proportion of Companies in Which Various Measures to Support Employment Until Retirement Age Are Offered Specifically for Older Workers 55+ (Multiple Answers Possible).	57
Table 4.1.	Employment Rates and Share of People With Tertiary Education in Selected Age Groups, 2022 (Annual Average).	83
Table 4.2.	Employments Rates by Age and Location in Poland, 2005–2022 (Annual Average).	84
Table 4.3.	Structure of Employed by Public/Private Institution, Age and Gender 2005–2022 (% , Annual Average).	85
Table 4.4.	Measures Used or Considered by Polish Organisations.	88

Table 4.5.	Employment Trends by Type of Contract, Age and Gender, 2005–2022 (% Annual Average).	95
Table 5.1.	Complaints Submitted to DO on Age Discrimination.	114
Table 6.1.	Economic Labour Market Status of Individuals Aged 50 and Over (Percentage).	144

This page intentionally left blank

About the Editors

Rachel Crossdale is a Research Associate based in the School of Sociological Studies, Politics and International Relations at the University of Sheffield. Her current research centres on exclusion and inequality in late working life across Europe as part of the EIWO programme (<http://www.eiwoproject.org/>). Dr. Crossdale has recently been involved with the NHTA's collaborative Ageing North report, writing on regional inequality in poverty, deprivation, economic opportunity and healthcare across England. She has presented her research at numerous international and national conferences and is fast building an international profile. She has recently commented on older worker policies in the media following co-authorship of a policy brief critiquing such policies. Other research interests include ageing across the life course, healthy ageing, older workers' exclusion and inequality and inequality in unpaid care.

Liam Foster is a Professor in Social Policy and a Co-Director of Centre for International Research on Care, Labour and Equalities (CIRCLE) at the University of Sheffield, UK. He specialises in theories of ageing, pensions, extending working lives, care and social inequalities. Professor Foster has developed a national and international research profile in these areas. He has commented on his research in the media, advised unions (TUC), been involved in projects with business (AXA and Prudential) and charities (The Fawcett Society) and been referenced by political parties (Labour's Older Women's Commission). He has presented his research at a variety of national and international conferences and has been an invited speaker at the Department for Work and Pensions, Department for Education, the European Parliament in Brussels, the House of Lords and the UN in New York as a world leading expert on ageing. Professor Foster is the former member of the UK Social Policy Association Executive Committee. His current projects include a large-scale project four country study funded by the Swedish Research Council for Health and Working Life, focused on exclusion and inequality in late working life and an ESRC Funded Centre for Care project on organising in the care sector. Professor Foster also has a long-standing interest in teaching and research methods and has published widely in this area. He was awarded the Social Policy Association Outstanding Contribution to Teaching Award in 2021. In total, Professor Foster has authored over 70 publications in peer-reviewed journals and book chapters and has authored or edited seven books.

Alan Walker (D.Litt., CBE, FBA, FASS, FGSA) is Emeritus Professor of Social Policy and Social Gerontology at the University of Sheffield and a Co-director of the Healthy Lifespan Institute. He has been researching and writing on aspects of ageing and social policy for nearly 50 years, producing more than 30 books, 200 monographs and research reports and 300 articles. He has (so far) supervised 67 successful PhDs. His work has a global reach, including contributions to the WHO's Active Ageing strategy and the UN's International Plan of Action on Ageing. He directed several major European projects, including MOPACT (<http://mopact.group.shef.ac.uk>) and INNOVAGE (<https://innovage.sites.sheffield.ac.uk>), and the United Kingdom's largest research programme on ageing, The New Dynamics of Ageing Programme (<https://newdynamics.sites.sheffield.ac.uk>). He also directed the UK Growing Older Programme (<https://growingolder.sites.sheffield.ac.uk>), the European Research Area in Ageing (<https://era-age.sites.sheffield.ac.uk>) and FUTURAGE (<http://www.futurage.group.shef.ac.uk>). In 2007, he was given Lifetime Achievement Awards by both the Social Policy Association and the British Society of Gerontology. In 2011, he was awarded the European Association of Gerontology's first Medal and Honorary Diploma for Advances in Gerontology and Geriatrics (Social and Behavioural Sciences). He was the UK Economic and Social Research Councils' first Impact Champion in 2013, was appointed CBE in 2014 for Services to Social Science and made a Fellow of the Gerontological Society of America in 2016.

About the Contributors

Indre Genelyte is an Assistant Professor in Ageing and Social Change, Division of Ageing and Social Change, Linköping University. Her research interests lie in the intersection of the ageing, labour market and welfare state areas. She is currently focusing on the equal extended working-life-policy framework, work-place role and individual experiences.

Annika Heuer is a PhD student at Division of Ageing and Social Change, Linköping University. Her research focuses on social inequalities in retirement after extended working lives.

Andreas Motel-Klingebiel is a Professor in Ageing and Later Life, Division of Ageing and Social Change, Linköping University. His research targets the interdependencies between social and cultural change, life courses and old age. It primarily focuses on understanding and addressing social inequality and exclusion risks, particularly how they over time and impact later life in the fields of work, generations and the welfare state.

Gerhard Naegele, Prof. em. University of Dortmund, Germany. Following a highly esteemed academic career, Professor Naegele is currently working as a freelance senior consultant in demographic and sociopolitical-related issues.

Jolanta Perek-Białas is an Associate Professor at Jagiellonian University and Warsaw School of Economics and is a gerontologist, sociologist and economist. Her research focuses on socio-demographic, economic and policy aspects of ageing at macro (country), meso (institutions, organizations) and micro (individuals) levels. She employs a mixed-method research approach, recently concentrating on ageism, active ageing, age management, age-friendliness and care for older persons. She is recognised for translating research findings into policy measures.

Katarzyna Saczuk is an Assistant Professor at the Institute of Statistics and Demography, Warsaw School of Economics and at the Centre of Migration Research, University of Warsaw. Research interests and current work include labour market (labour supply), demography, economic modelling, surveys and data quality in economic research.

Agata Stodolska is a Researcher at the Department of Medical Sociology, qualified in public health, currently involved in projects focused on older persons' care, quality of life of older adults, patient navigation programs and effects of non-pharmacological interventions on older adults' health outcomes.

Anna Urbaniak, Jagiellonian University, is a social gerontologist whose research centres on addressing the social exclusion of older people. Her work places a strong emphasis on participatory approaches, aiming to inform research, policy development and practical interventions in ageing societies.

Maria Varlamova is a Doctoral Researcher and a Lecturer at Institute of Sociology, Jagiellonian University, Department of Internal Medicine and Gerontology, Jagiellonian University Collegium Medicum. Maria Varlamova specialises in quantitative social research methods, population ageing and labour market inequalities in later life.

Foreword

Andreas Motel-Klingebiel

Late Working Life and the EIWO Programme

Late work, exclusion and inequality represent a multifaceted policy issue that intersects with various dimensions of social, economic and public policy. The ongoing marginalisation of older workers in the labour market in times of population ageing and related policies towards extended working lives hinders their economic participation, exacerbates existing disparities and inequities, as well as obstructing society's productivity, equity and resilience. This issue has gained prominence, exacerbated by the Covid-19 pandemic, which has further increased the vulnerability of older workers and exposed fragilities of their employability in Europe and elsewhere. The challenge of late working life exclusion and inequality is linked to the complexity of the factors involved, including lifelong learning opportunities, adaptable work environments, employer policies and supportive programmes. Mitigating late work exclusion risks requires joint efforts to understand and eradicate barriers that prevent older workers from full participation in the workplace. It needs multidisciplinary approaches to integrate policy perspectives and cross-country comparisons using robust evidence for developing effective strategies to promote inclusive and equitable late working lives. Evaluating policies and institutional structures represents a key step in this direction.

This book provides an examination of the policies, practices and institutional structures that impact late working life and its associated inequalities and risks of exclusion, in Germany, Poland, Sweden and the United Kingdom. It is an essential resource for policymakers, researchers and others interested in understanding the complexities of extended working lives across Europe, presented through the comparative lens of these four case studies.

The research programme Extended Working Life in Europe (EIWO), funded by the Swedish Research Council for Health, Working Life and Welfare (FORTE, dnr. 2019-01245) within the National Research Programme on 'Challenges in Working Life' provides the basis for the content of this book. The programme aims to understand and address the challenges and opportunities of extended working lives in Sweden and Europe, and to draw conclusion from the comparative analyses for late working life policies. It identifies life-course policies, life-long-learning processes and flexible adaption to prolong working lives, to avoid increased exclusion and inequality. EIWO provides evidence for policies to ensure both individual, organisational and societal benefits from longer lives in ageing societies.

It has the objectives of: producing new knowledge on chances and limits of longer working lives; to assess policy, institutional and corporate-level influences; to gain an in-depth understanding of how earlier life courses influence and structure risks and inequalities; to inform Swedish social and employer's policies to minimise risks that cumulate over the life course; and to mitigate exclusion and inequalities in late working life. EIWO builds on previous European research, among them MoPACT and EXTEND, as well as on an international network of senior and junior scholars. EIWO is shaped by an interdisciplinary team of researchers from various European universities and research institutes. It is coordinated at the Division Ageing and Social Change at Linköping University, Sweden. The participating researchers' expertise spans sociology, economics, gerontology and social policy, providing a comprehensive approach to studying late working life. More details on the research programme and its contributors are available at www.eiwoproject.org.

Exclusion and the Inequality of Late Work

Exclusion risks and inequality experienced by older workers in the European labour markets and the various policies related to them are the central themes of the EIWO programme. It looks at how lifelong learning, labour market and life course policies mitigate these issues and identifies potentials for inclusive and equitable work. It addresses a wide range of measures, from flexible retirement options to health and well-being programmes, that influence the older workers' workability and employability, as well as employers' ability and readiness to retain and recruit them. The EIWO programme aims to provide a comprehensive understanding of the factors that contribute to extended late working lives and inequalities therein. It identifies barriers to continued employment or returns after late employment breaks as well as the potential for new inequalities. The programme emphasises lifelong learning, which provides workers with the skills and knowledge needed to adapt to new modes of production, changing work environments and new technology, as a critical component for exclusion and inequality. EIWO investigates working lives, working-life policies as well a policy on various levels, highlighting successful examples from different European countries.

Sweden plays a significant role within the EIWO programme, not least as the funding is linked to the 'Challenges in Working Life' programme, initiated by the Swedish Arbetsmarknadsdepartementet, the Ministry of Employment. Conceptually, Sweden plays a key role in two ways. First, it is Sweden's active and equality-focussed policies on labour market participation and lifelong learning, which provide valuable insights into the effectiveness of various interventions. This increases the interest in Sweden as a specific case; hence, the focus on Sweden's approach to late working life. Second, Sweden's late working life policies can benefit from the experiences of other European societies, identifying good and not so good practices that can be adapted or prevented.

EIWO's research Project 5, led by Alan Walker and Liam Foster, provides the basis for the book. It aims to shed light on policy landscapes and different policy practices across the four European countries. It addresses policy contexts and related inequality and risk structures that shape the experience of older workers. The insights from Project 5 are relevant for understanding late working life exclusion and inequality structures, and it offers a roadmap for EIWO from a structural perspective of late working life policies.

This book serves as a guide for researchers, policymakers and practitioners dedicated to fostering a more inclusive and equitable labour market for all. I am confident that the insights and analysis presented will not only deepen understanding of late working life policies but also inspire meaningful dialogue and action.

This page intentionally left blank

Chapter 1

Introduction

Liam Foster, Alan Walker and Rachel Crossdale

The University of Sheffield, UK

Abstract

This first chapter introduces the focus and context to the book. Taking an outside-in approach, it begins with an outline of how the ageing of societies in Europe has led to calls for prolonged working lives and increasing participation of older workers in the labour market. It then examines how unequal labour market access and growing exclusion of certain groups (by gender, ethnicity and social class for instance), as well as in certain industries, can create increasing social inequalities and marginalisation, especially in late working life stages. It posits that these circumstances are influenced by the impact of social policy measures throughout the life course, emphasising the importance of incorporating a life course approach in the edited collection. This chapter then briefly provides an explanation for the focus on the specific countries examined (Germany, Poland, Sweden and the United Kingdom), including their current and past regime types, demographic profile, and history of the extending working lives (EWL) agenda. The project on which the book is based is described including a framing of where this piece of research fits within the broader field of older workers and EWL research. Finally, it outlines the structure of the edited collection with a brief overview of each of its chapters, which shed new light on EWLs and inequalities.

Keywords: Ageing societies; extending working lives (EWL); inequalities; older workers; regimes

1.1 The Extending Working Lives (EWL) Agenda

Until relatively recently in Europe, social policy associated with older workers had tended to focus on pro-retirement (Shultz & Olson, 2012). However, since

the mid-1990s policy perspectives have changed radically, with many European countries seeking ways to increase labour force participation among older workers in response to the demographic challenges of increasing longevity and shrinkage in the supply of younger workers. For instance, in the period from 1 January 2003 to 1 January 2023, the share of persons aged 65 and over increased in all EU countries from 16.2% to 21.3% (Eurostat, 2024). The challenges associated with these trends, also highlighted globally by the OECD and World Bank, have led to policy debates regarding future economic productivity and the sustainability of financing older age. These usually focus on rising ‘old-age dependency ratios’ and a widely perceived need to limit public spending on pensions (Foster, 2018; von Nordheim, 2016). This neoliberal-inspired narrative has been accompanied by a greater awareness that the exclusion of older people from paid employment can result in shortages in the supply of experienced labour and failure to utilise its full potential (Öylü, 2023; Walker, 1997).

Not surprisingly then, the extending working lives (EWL) agenda has flourished, pursued in many developed countries and regarded as a model for many less developed ones (Taylor et al., 2021). The move towards an EWL agenda and ‘rethinking retirement’ has led to a raft of pro-work policies focusing on the prolongation of working lives (Ebbinghaus & Hofäcker, 2013; Lain, 2016).

As outlined in this edited collection, policy developments have tended to include a mixture of permissive measures, including anti-age discrimination legislation and the ending of mandatory retirement ages (Airey & Jandrić, 2020). These have been accompanied by welfare-based attempts to reduce the number of working-aged people accessing state benefits by moving them into paid employment using tougher eligibility tests for benefits (Powell & Taylor, 2016). Pension policy has played an important role in EWL in many countries, with measures employed such as raising the age at which they can be received, restricting early retirement routes and benefits, providing incentives for delaying state pension receipt, and increasing the contribution period required to achieve a full state pension (Berry, 2021; Foster, 2014). Pension reforms have also tended to emphasise the link between pension contributions throughout the life course and the pensions received in retirement (Price, 2015). EWL policies, such as increasing the age at which people retire and the age of pension receipt, are attractive to policymakers as they both increase revenues by expanding the working population while also decreasing expenditure by reducing the number of beneficiaries (Kuitto & Helmdag, 2021).

Not surprisingly, given their underlying neoliberal ideological motivation, EWL policies have often employed entrepreneurial language, being presented as enabling people’s ‘opportunities’, ‘choices’ and ‘freedoms’, and leading to more positive experiences (Katz & Calasanti, 2015; Krekula & Vickerstaff, 2020; Moulaert & Biggs, 2013). The value of employment for various aspects of individuals’ lives, including their financial status, mental and physical health and social participation, has often been promoted by governments (Lain et al., 2023) to aide older people’s participation in (productive) society (Foster, 2023). These developments are linked to the promotion of individual responsibility and agency, with EWL imbued with a notion of obligation, with the older worker having a duty to avoid becoming ‘burdensome’ for wider society (Wainwright et al., 2019). This discourse has been

presented as creating a new form of ageism, requiring ‘continuation of work as the new legitimacy for a mature identity’ (Taylor & Earl, 2016, p. 254; Walker, 2012). For those unable to prolong their working lives, this rhetoric is particularly problematic, representing a key form of exclusion.

The role of pension and labour market policies, as well as the economic context, provide important incentives and restrictions regarding work continuation (Kuitto & Helmdag, 2021). The success of EWL relies on the assumption that paid employment is readily available to older workers, yet there is evidence that this is not always the case, with access also influenced by the attitudes of employers (Street et al., 2020; Taylor & Walker, 1994; Walker, 1997). It assumes older people’s capacity to take on paid work and fails to adequately comprehend the impact of structural inequities (Depp & Jeste, 2006; Jandrić et al., 2019). Inequalities in ageing have implications for the success of EWL initiatives, with the increase in labour force participation in older age differing between individuals, groups and sectors, with the labour market characterised by social inequalities in both employment and retirement (Foster, 2023; Kadefors et al., 2018). EWL policies are not experienced equally, with choice distributed unevenly according to a myriad of interrelated factors (Lain, 2016; Porcellato et al., 2010). The reasons why individuals leave or remain in paid employment are numerous and complex (Swain et al., 2020). These include the financial status and the affordability of retirement, health, caring commitments, decisions of partners and/or close family members, job satisfaction, and job prospects among others (Brown & Vickerstaff, 2011; Di Gessa et al., 2017; Finch, 2014).

Research has shown how EWL measures tend to reinforce existing inequalities in paid employment, such as those experienced by women, low-skilled, blue-collar workers, lower educated, those with long-term ill-health and the disabled, as well as many migrants, are more likely to exit the labour market early and experience precarious employment experiences (Hess et al., 2016; Krekula & Vickerstaff, 2020; Pfaller & Schweda, 2019; Öylü, 2023). For instance, focusing on women’s experiences, they are more likely to have working lives which are typically shorter in length, more fragmented and involve higher rates of part-time work than their male counterparts (Foster, 2024; Vickerstaff & Loretto, 2017). This situation reflects normative expectations regarding gendered social roles, with women traditionally expected to prioritise unpaid caring roles, which are often applicable in later working life too (Ginn & MacIntyre, 2013; Jandrić et al., 2019).

Therefore, throughout the ageing process individual life course experiences which affect levels of resources, including health status, human and social capital, and finances, are shaped by their history in the paid labour market, local and national economic conditions, as well as by the surrounding institutional framework (Kuitto & Helmdag, 2021; Möhring, 2016). These characteristics have implications for individuals’ employability, savings and pensions, which influence individual’s opportunities (and risks) for prolongation of working life. This means that heterogeneity in employment status in later life is integral to understanding the differentiated life course experiences of individuals with varying characteristics and experiences.

1.2 EWL and the Life Course

Employing a life course perspective challenges static notions of ‘natural stages of life’, which emphasise standard age-related roles and activities (Kohli, 1986), advocating the dynamic and heterogeneous nature of ageing. Historically-based temporal narratives of development (and decline) have been embedded in the idea of a standardised life course which has served to homogenise people into age-based categories (Pickard, 2019). In the early 20th century, old age as a ‘stage’ became a key component of the standardised life course through the institution of retirement and introduction of age-based pension provision. Retirement became a clearly defined ‘normative’ stage of the life course separated from paid work that socially constructed older people as a distinct group (Foster & Walker, 2015; Kohli, 1986; Walker, 1980). This detachment from remunerated employment can marginalise older people as ‘unproductive’ members of society (Walker, 2009). In recent years, there has been a paradigm shift in the understanding of the life course, with a more fluid interpretation instead of deterministic ‘stages’. The boundary between work and retirement is being redefined because of changing patterns of exit from paid employment and the abolition of the retirement age in some countries (including the United Kingdom) (Kohli, 1986). These developments have challenged the social meaning of older age and led to the notion of the ‘de-standardization of the life course’ (Guillemard, 1997; Lain, 2016) and greater fluidity (Pickard, 2019).

While overall trends have witnessed increasing levels of participation in the labour market, in later life it is apparent that European labour markets are changing, linked to the policies and ideologies which have led to the de-standardisation of the life course. Exit patterns from employment to retirement have become progressively more heterogeneous and fragmented, ‘evolving’ in new and distinctive ways (Halleröd et al., 2013) with varied forms of work, including contractualisation and casualisation, reshaping the end of working lives (Taylor et al., 2021). At the same time, the process of population ageing has given rise to more complex pension systems and employment options (OECD, 2017). Consequently, retirement or labour market exits are no longer binary outcomes but rather form transition processes that can take many forms including combinations of paid work and pension receipt (Foster, 2023; König et al., 2022). This process contributes to a de-standardisation of employment histories and retirement (Möhring, 2021), with the EWL narrative playing an important role in re-positioning the place of retirement within the life course (Phillipson, 2019).

1.3 EWL and Country Differences

Thus far, we have shown that there has been a paradigm shift from a more rigid boundary between paid work and retirement to a more fluid relationship: the end of the Fordist ‘normal’ career biography or a de-standardised life course. This paradigm shift is driven by multiple factors, including a policy focus on EWL, accompanied by the individualisation of longevity risks, to promote choice and

'freedom' and, ultimately, responsibility (Ebbinghaus, 2021). This has resulted in opportunities for personal preferences on the part of some, more fortunate, groups of older workers, whose financial circumstances enable choice regarding the timing of retirement (Chandler & Tetlow, 2014), to coercive pressures stemming from neoliberal-oriented policies aimed at reducing public expenditure by closing early exit gates and pushing people to remain in work for longer, who can ill-afford to retire (Botti et al., 2011; Walker & Taylor, 1993).

While moves towards EWL have been common across Europe and beyond, it is important to note that these policy shifts have taken different forms in different European countries, with varying effects on individuals and groups. The four countries focused on in this book – Germany, Poland, Sweden and the United Kingdom – represent different socio-political regimes, and only Germany can be said to have a stable regime: conservative-corporatist. The other three countries' regimes are in flux to some extent: Poland from autocracy to liberal/neoliberal; Sweden from social democratic to liberal; and the United Kingdom from liberal to neoliberal, as will be explored in greater detail later. These different characteristics are important in understanding differences in policy approaches to EWL. This includes the distinction between 'early' and 'late' movers in the direction of policies on EWL (Naegele & Bauknecht, 2019). The four countries included in the book are unevenly split in this respect. On the one side, Germany, Sweden and the United Kingdom were all relatively early adopters of the EWL strategy, whereas, on the other side, Poland is a clear late mover, complicated by the transformation from a planned to a market economy (Ruzik-Sierdzinska et al., 2013). This dichotomy masked the fact that, out of the three early mover countries, Sweden was by far the earliest of them, with relatively high historical participation rates and active labour market policies since the late 1980s (Laun & Palme, 2018).

This book provides a detailed focus on the influence of the EWL paradigm and policy shift in late working life in the four distinct countries, indicating its impact on subsequent inequalities and evidencing good and poor practice throughout. In doing so, it provides opportunities for learning between and across nations and Europe more broadly. Despite the differences in the regime characteristics and timing of EWL, it shows that all four countries have tended to prioritise blunt policy instruments associated with EWL, including increases in the statutory pension age (quickly reversed in Poland), reductions in early retirement options and benefits, rather than more comprehensive life course approaches. These include measures to enhance education and training, health, and employment opportunities at all stages of the life course (Foster & Walker, 2021; Walker, 2018). It shows that when government policies are applied in a blanket way, and simply targeted at employment in later life, there is always a risk that inequalities in opportunities to EWL will be created or exacerbated.

1.4 The Contribution of the Collection

EWL has become a key policy discourse in many European countries in response to the demographic challenges presented by increasing longevity and the

shrinkage in the supply of younger workers. While scholars have focused on the general impact of EWL policies on labour force participation among older workers, limited attention has been paid to the heterogeneous nature of this group and the implications of their diverse life course experiences on the success of policy measures. There are gaps in the academic and political knowledge about inequalities and age-related disadvantages in late working life as well as associated factors and predictors. This knowledge gap may be due to the complex interplay between different actors and factors influencing labour market participation, retirement transition and age-related disadvantages in late working life. One-size-fits-all policy approaches to EWL tend to lead to unequal outcomes. This volume focuses precisely on this key omission with the primary objective of systematically analysing EWL policy development and the implications for exclusion and inequality in late working lives. This topic not only represents a major gap in the academic literature in social policy, employment and ageing but is also of vital practical importance for both older workers and policymakers.

This volume provides a unique opportunity to catalogue and understand EWL policies, including their impact on inequalities in late working life, and to create the foundation for policy learning between countries. As Motel-Klingebiel outlines in the foreword, it derives from a European project focused on Exclusion and Inequality in Late Working Life (EIWO) in which leading experts represented in the content of this book, have combined to develop common approaches and definitions. This facilitates a high level of consistency, which is also exhibited in the structure of the country specific chapters. Second, the four countries represent different profiles of late working life and welfare regime characteristics with varying policy measures and perspectives. This has led to variations in employment rates among older workers range from 78% in Sweden, to 75% in Germany, 66% in the United Kingdom, and 58% in Poland (Eurostat, 2024; Office for National Statistics, 2024). These contrasting attributes and experiences enable both a comprehensive picture of late working life to be produced in the countries and also an assessment of the positive and negative effects of these differences on EWL discourses and policies.

Overall, it identifies that international policymaking in relation to EWL lacks a strategic or holistic approach, which can sometimes have adverse effects, or at least ambiguous outcomes, for certain older people (Naegele & Bauknecht, 2019; Taylor et al., 2021). It shows how when EWL policies are developed there is a 'need for comprehensive and appropriately refined policies that take life course issues seriously' (Street et al., 2020, p. 109). This is associated with the interconnectedness of life course trajectories and later life outcomes which policy often perpetuates.

1.5 Structure

The volume comprises eight chapters at the core of which four are focusing on Germany, Poland, Sweden and the United Kingdom and a comparative analysis

which distils the key findings from each of the national accounts and highlights the main policy implications and inequalities. Following the introduction, the Chapter 2 by Rachel Crossdale, Liam Foster and Alan Walker provides essential context for the following chapters by using statistical data from Eurostat to provide an overview of recent trends in labour force participation among older workers in Europe and the four countries in focus, along with their main demographic characteristics. It also sets out the institutional policy context within each of the four countries relevant to the EWL agenda, regional features and main policy stakeholders. The differences in the profile of older people in the labour market and labour market exit are fundamental foundations for the explanation of the national policies that are analysed in the next four country specific chapters.

Chapter 3, by Gerhard Naegele, provides the first of the country specific-chapters on late working life policies, focusing on the German context. In Chapter 4, Jolanta Perek-Biafas, K. Sączuk, A. Stodolska, Maria Valamova and Anna Urbaniak consider these policies in Poland before Indre Genelyte, Annika Heuer and Andreas Motel-Klingebiel present the Swedish context in Chapter 5. The final country specific chapter, Chapter 6, by Rachel Crossdale, Liam Foster and Alan Walker considers the position of the United Kingdom in relation to EWL policy. These four chapters follow a consistent structure to outline the national impact on older workers of contemporary developments and challenges. Initially, each chapter presents the country context, focusing on three key areas: First, the main inequalities in late working life, namely: age, gender, income, education, region, sector, ethnicity/migration, care responsibilities and health. Second, the significant policy measures affecting inequalities in late working lives are examined. These focus on employer-based age management policies, physical reforms, anti-age discrimination legislation, lifelong learning, flexible working, health protection and carer support. Finally, the impact of the financial crisis on EWL policies and inequalities in late working life are explored.

Chapter 7 by Rachel Crossdale, Liam Foster and Alan Walker takes a comparative perspective, providing a systematic comparative analysis of inequalities and policy measures in Germany, Poland, Sweden and the United Kingdom. The structure follows that of the previous four chapters to allow for easy cross-reference back to the country chapters for both source information and additional information for the reader. Focusing on policy developments in relation to EWL and associated inequalities, comparisons are drawn between the four countries, bringing in the context set out in Chapter 2. It shows how, across all four countries, there have been successes and failures in relation to EWL policies, which have tended to have negative implications for groups and individuals. It highlights how there have been differences in levels of focus in relation to specific policy measures, influenced, in part, by ideological concerns. For instance, in Sweden, lifelong learning and training has received greater attention than in the other countries focused on whereas in the United Kingdom, age discrimination measures, including the eradication of the Mandatory Retirement Age linked to Equal Opportunities legislation, have served to normalise the prospect of working in later life. By comparing EWL policies and their

implications, it identifies areas for policy learning as well as policy directions which require greater attention in all of the countries. The short concluding chapter, Chapter 8, by Rachel Crossdale, Liam Foster and Alan Walker brings the edited collection to a close. It provides a summary of the key findings in terms of late working life inequalities in Germany, Poland, Sweden and the United Kingdom and the most effective policy responses. It emphasises that while it is clear that the EWL agenda has been adopted by the four countries, as yet there are no signs either that this is part of a broader and deeper strategy, to ensure that participation in society, including paid work, continues throughout the life course or that the inequalities created or exacerbated by this agenda are being recognised and addressed on a broader level. Finally, it sets out a life course focused policy agenda for EWL.

References

- Airey, L., & Jandrić, J. (2020). United Kingdom. In A. Ni Léime, J. Ogg, M. Rašticová, D. Street, C. Krekula, M. Bédiová, & I. Madero-Cabib (Eds.), *Extending working life policies: International gender and health perspectives* (pp. 469–479). Springer. https://doi.org/10.1007/978-3-030-40985-2_38
- Berry, C. (2021). *Pensions imperilled: The political economy of private pensions provision in the UK*. Oxford University Press. <https://doi.org/10.1093/oso/9780198782834.001.0001>
- Botti, F., Corsi, M., & D’Ippoliti, C. (2011). *Active ageing and gender equality: A labour market perspective*. Document de travail Working Paper No.11–13.
- Brown, P., & Vickerstaff, S. (2011). Health subjectivities and labour market participation: Pessimism and older workers’ attitudes and narratives around retirement in the UK. *Research on Ageing*, 33, 529–550. <https://doi.org/10.1177/01640275111410249>
- Chandler, D., & Tetlow, G. (2014). *Retirement in the 21st century*. IFS Report, No. R98. JRF/IFS.
- Depp, C., & Jeste, D. (2006). Definitions and predictors of successful ageing: A comprehensive review of larger quantitative studies. *American Journal of Geriatric Psychiatry*, 14(1), 6–20. <https://doi.org/10.1097/01.JGP.0000192501.03069.bc>
- Di Gessa, G., Corna, L., Platts, L., Worts, D., McDonough, P., Sacker, A., Price, D., & Glaser, K. (2017). Is being in paid work beyond state pension age beneficial for health? Evidence from England using a life-course approach. *Journal of Epidemiology & Community Health*, 71, 431–438. <https://doi.org/10.1136/jech-2016-208086>
- Ebbinghaus, B. (2021). Inequalities and poverty risks in old age across Europe: The double-edged income effect of pension systems. *Social Policy and Administration*, 55(3), 440–455. <https://doi.org/10.1111/spol.12683>
- Ebbinghaus, B., & Hofäcker, D. (2013). Revising early retirement in advanced welfare economies: A paradigm shift to overcome push and pull factors. *Comparative Population Studies*, 38, 807–840. <https://doi.org/10.12765/CPoS-2013-24>
- Eurostat. (2024). *Demography of Europe – 2024 edition*. <https://doi.org/10.2785/911441>