EUROGIP

Employment and occupational health of SENIOR CITIZENS in Europe

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Introduction

The EU member countries are currently experiencing a major population upheaval. This is due to the fall in the birth rate and the increase in life expectancy, resulting in a phenomenon of population ageing. Moreover, with the baby boom generation reaching retirement age and with young people generally entering the labour market later, there are fears of a shortage of labour.

For the European countries, adapting to these population changes represents a major challenge of a scale varying depending on the national policies adopted. Reform of retirement systems - in particular the promotion of active ageing and the goal of increasing the senior citizen employment rate - is undoubtedly one of the main approaches. But the improvement of working conditions, continuing vocational training and communication programmes are other levers which can be operated. However, to ensure the success of measures to extend working lives, the promotion of health in general and the occupational health of senior citizens in particular seems an indispensable prerequisite.

The public authorities, social partners, enterprises and social security organisations, primarily those managing occupational injury and disease insurance, have to act energetically in a real cultural revolution designed to change attitudes and practices.

The aim of this report is to present a review of the current situation regarding employment of senior citizens in Europe, review the general policies designed to increase their occupational opportunities and present an overview of measures taken to increase their employment rate in the member countries of the European Union.

1 - Employment of senior citizens in the European Union

1.1 Review of current situation

European policy regarding ageing of the working population is directly linked to the Lisbon Strategy⁽¹⁾. This Strategy, adopted by the European Council in 2000, plans to "make the European Union the most competitive and dynamic knowledge-based economy in the world, capable of sustainable growth with more and better jobs and greater social cohesion". It was in this context that the Stockholm Council⁽²⁾ in March 2001 set for the Member States the objective of increasing the employment rate of senior citizens, i.e. people aged 55 to 64, to 50% by 2010.

In 2004, the European survey SHARE (Survey on Health, Ageing and Retirement in Europe)⁽³⁾ was conducted on 22,000 people aged 50 and over, living in one of the following ten countries: Germany, Austria, Denmark, Spain, France, Greece, Italy, the Netherlands, Sweden and Switzerland. This survey shows that the proportion of people aged 50 to 59, still working and wanting to retire as soon as possible, varies very greatly from one country to another.

Europe is apparently cut in two:

- In the North, only 43% of the people surveyed express the wish to leave the working world rapidly in Sweden, Denmark and Germany, and 31% in the Netherlands;

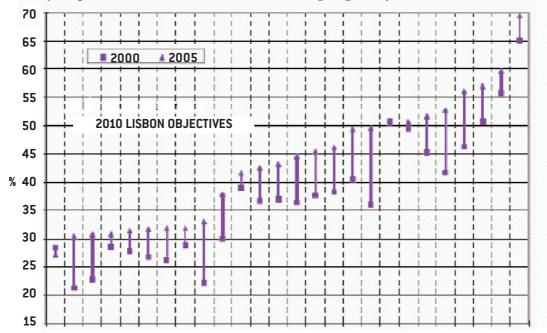
- In the South, by far the majority of people want to retire as soon as possible, with proportions of 57% in France and Greece, 60% in Italy and 67% in Spain.

The differences observed are related to institutional differences: higher or lower legal retirement age, existence or not of incentives to extend occupational activity beyond the legal age or, conversely, scale of early retirement systems established by the various countries.

The legal retirement age varies from one state to another, or even depending on the sector of activity or gender. In the European Union it currently ranges from age 58 for Romanian and Bulgarian women to 67 for everyone in Denmark. In many countries, the average age of leaving the job market is well below the legal retirement age. In 2005, for example, it was age 58.8 in France, 59.7 in Italy and 59.8 in Austria⁽⁴⁾

The reforms introduced in most European countries in order to ensure the sustainability of pension systems all tend to push back the retirement age, in particular by aligning the retirement age for women on that for men and by providing ultimately for a higher age for everyone. The United Kingdom, for example, plans to raise the retirement age for women from 60 to 65 by 2020. In Germany, in September 2006 the government adopted a Plan for the Employment of Senior Citizens providing for a gradual rise in the legal retirement age

Employment rate of the 55-64 age group 2000 to 2005



PL SK SI MT IT LU BE AT HUFR EL UE ES CZ DE NL LT LV FT CY IE FI EE UK DK SE

Source: Eurostat, Labour Force Survey (EU LFS) - annual means

^[1] See notes on page 11

Employment rate of the 55-64 age group in 2007

According to the 2007 Eurostat Labour Force Survey^[5], in the EU-27 countries as a whole, the employment rate of people aged 55 to 64 was on the increase, at 44.7%, versus 43.5% in 2006 and 36.8% in 2000. The highest rates were in Sweden (70%), Estonia (60%) and Denmark (58.6%), and the lowest in Malta (28.3 %), Poland (29.7%) and Luxembourg (32%).

see tables 1 and 2 on page 13

from 65 to 67 from 2012 on. To maintain the equilibrium of pension systems, it is vital that the employment rate be satisfactory. Europeans will therefore have to work longer, especially since, with a longer time spent studying, they enter the job market later than in the past. The crucial question now posed is how to reconcile ageing, which is inevitable, with the need for longer working lives.

1.2 General policies designed to promote the employment of senior citizens^(b)

The policies developed to retain senior citizens in the workplace greatly depend on the macroeconomic context of the various countries. They can be grouped in three categories: restrictive policies, incentive policies and policies designed to promote a more positive view of elderly workers.

Restrictive policies

Those countries whose pension systems have large deficits tend to apply restrictive measures aimed at containing expenditure.

One measure frequently applied is to raise the retirement age. Another measure is to allow for the demographic factor - in particular longer life expectancy - in calculating pensions, as in Finland, Italy, Sweden, Norway and Germany. Several countries have chosen to establish systems that take into account wages over the whole working life and not the best or the last years of work for calculating pensions (Austria, Portugal, Sweden, among others). Some measures concern systems for early departure from the workforce. In Germany, Denmark, Finland and Belgium, the possibility of taking early retirement has been restricted or eliminated. Moreover, many countries have made it harder to obtain access to other systems for early departure from the workforce such as unemployment, disability or long-term disease (the Netherlands and Denmark, among others).

Incentive policies

The introduction of bonuses for deferred retirement is a

measure often used to encourage senior citizens to continue to work. This is the case in Italy, for example: until 2008, private-sector workers who are entitled to a full pension but who stay in employment are completely exempted from contributions for the basic pension.

Gradual retirement is another way of encouraging senior citizens to stay at work by arranging for a transition period between employment and retirement during which workers can reduce their working hours while receiving a compensating benefit. Austria, Spain, France and Norway recently introduced such systems. In Sweden, the retirement reform of 1999 makes it possible to obtain a 25%, 50% or 75% pension combined with partial continuation of work.

Other incentive measures concern the labour market and often establish "mutual obligations": the elderly unemployed must actively look for a job and, in return, the public authorities provide them with occupational guidance services. The Czech Republic has experimented pilot approaches to improve senior citizens' access to employment services. Measures are also taken to encourage employers to hire senior citizens via wage subsidies or reductions in social security contributions. In Sweden, employers who hire elderly long-term unemployed benefit from a subsidy covering up to 75% of wages, and in Austria employers are exempted from unemployment insurance contributions if they hire a person aged over 50.

Some measures aim at improving working conditions or adapting training of senior citizens to allow them to be retained in employment. In France, the social partners in 2003 signed a national agreement which provides for an increase in the financial contributions for training payable by firms^[7]. In the United Kingdom, the Green Paper entitled "A New Deal for Welfare: Empowering People to Work"^[8], published in 2006, provides for a training aid of up to 2200 euros for senior citizens.

Policies designed to promote a more positive view of elderly workers

This type of policy attacks the negative cultural attitudes and stereotypes surrounding the image of senior citizens. One measure often used is information or awareness raising campaigns targeting the general public. Finland in 1998 launched a wide-ranging campaign to promote the employment of senior citizens, with the slogan: "Experience is a national wealth". In France, a major campaign was launched in 2006 to change the image of senior citizens and break away from the culture of early retirement. Codes of good practice can also be defined for employers for age management in enterprises.

In the United Kingdom, the government in 1999 published a Code of Practice on Age Diversity in Employment⁽⁹⁾ to help employers become aware of the advantages of an elderly workforce.

Another way of combating stereotypes is to introduce legislation against age-related discrimination. Many countries have their own legislation in this area. A European directive of

2000 concerning equal treatment in employment and occupation aims, among other things, to combat discrimination based on age^[10]. As an example, in 2004, France set up the Haute Autorité de Lutte contre les Discriminations et pour

l'Égalité (HALDE), which conducts awareness raising campaigns and disseminates good practices regarding the combat against discrimination, notably in employment.

2 - The need for a specific approach

2.1 Population ageing and its implications for occupational health and safety

According to the definition of the World Health Organization (WHO), "ageing is a gradual and irreversible process of change in the structures and functions of the organism resulting from the passage of time." As the gerontologist Gérard Kreutz^[11] said at the 2004 Eurogip Discussions devoted to senior citizens and occupational risks, ageing affects all functional and physiological capacities, which diminish progressively. The changes begin to be felt from the age of 35-40 and generally remain minimal up to the age of 60.

Ageing chiefly affects the cardiorespiratory system, the locomotor apparatus, sensory functions and the nervous system. Lung capacity declines with age, with, on the other hand, longer endurance for efforts that are not too intense. As regards the locomotor apparatus, physical strength declines progressively, leading to a 20% to 30% loss of muscular force. In the case of the nervous system, each effort it has to make takes longer. But, at the same time, capabilities for synthesis, anticipation and organisation develop. It is learning abilities that are preserved best, provided that they are used regularly.

The process of ageing varies from one individual to another, because it depends on a number of personal characteristics such as genetic factors, state of health and the environment. All these factors play an important role and their effects increase with age. If the environment - especially the work environment - is hostile, with physical or mental constraints, time constraints or atypical hours, for example, ageing may be premature or very rapid, and these two phenomena may combine, leading to job burn-out. In France, a study by the DARES (Direction de l'animation de la recherche, des études et des statistiques) concerning painful working conditions and early departure from the workforce, carried out based on the 2002-2003 Health Survey, shows the inequality of life expectancy depending on workers' careers^[12].

The question of ageing of the working population is especially important in a working world that has been transformed considerably in recent years, with work intensification. All the studies on working conditions in France and Europe describe the same trends^[13]. Work rates have accelerated sharply, and enterprises demand increasing reactivity from their personnel, and greater versatility. Painful physical conditions have not disappeared. On the contrary, repetitive gestures and the carrying of heavy loads are increasing. Psychosocial risks are also increasing. This is the case, in particular, for work-related stress, which is considered to be the cause of a growing proportion of health problems of occupational origin. A link has been established, moreover, between work-related stress and heart conditions in various epidemiological studies conducted recently, such as the UK study carried out by Sir Michael Marmot^[14]. Now, painful working conditions detrimental to health tend not only to increase absenteeism and the risk of job loss for elderly workers, but also encourage senior citizens to leave the job market earlier.

Regarding accident rates, European occupational injury statistics provide a good illustration of the reality and seriousness of the problem. These statistics show that, for the nine NACE branches⁽¹⁵⁾, the standardised incidence rate for fatal accidents at work⁽¹⁶⁾ increases with age. In 2005, in the EU-15 countries, the rate was 2.6 in the 25-34 age group, 4.2 in the 45-54 age group and 5.6 in the 55-64 age group. The same phenomenon is found for agriculture, construction and the transport and communication branch (see tables 3 et seqq. on page 14).

The trend for the incidence of occupational diseases is strictly identical. Note that senior citizens are more affected than other workers by occupational diseases that appear only after a long period of exposure or a long latency period.

In such a context, targeted measures must be taken to increase the activity rate, extend work careers and increase employment of senior citizens.

2.2 Measures taken in EU countries to increase the senior citizen employment rate

The strategies developed to promote the employment of senior citizens differ from one country to another, but it is possible to identify a number of common themes, such as the improvement of working conditions, promotion of occupational health, training and recognition of experience.

Improvement of working conditions

Recognition of the effects of ageing on the functional and cognitive capacities of workers often leads employers to adapt work stations in relation to the physical workload, but also - increasingly - to the mental workload.

Regarding the physical workload, the aim is to reduce insofar as possible exposure to the various constraints resulting from the physical work environment such as the sound level, vibrations, lighting and temperature. There is also a concern for work postures, especially repetitive gestures. The latter are the source of musculoskeletal disorders that affect a large proportion of the working population in Europe and to which senior citizens are especially prone. Indeed, senior citizens are physiologically more vulnerable because their joints are less flexible. The carrying of heavy loads should be avoided, or at least greatly limited, to prevent the risk of back and lumbar complaints. Encouraging regular changes of position by providing elderly personnel with suitable equipment is another way of preventing these very handicapping disorders.

The psychosocial environment of the work station is also taken into consideration. Working conditions have changed to such an extent, especially in administrative jobs (banks and insurance) and the service sector, that some of the oldest workers have real difficulty adapting. Almost systematic use of computers, the use of new information and communication technologies, the constant development of these technologies, the rapid obsolescence of knowledge, the development of relationship management and commercial functions and the increasing pace of work are all factors generating stress. As work-related stress becomes a major issue, a number of measures have been taken to prevent it, such as the framework agreement on the combat against work-related stress signed in 2004 by the European social partners^[17]. This agreement aims to give employers and workers a better understanding of the relation between stress and work, and provides a general framework for prevention.

The adaptation of work stations is frequently accompanied by measures relating to work organisation, such as the adaptation of working hours or work at a distance in particular.

Given the fall in alertness levels and the decline in reflexes which are characteristic of senior citizens, it is recommended that the length of workdays be limited and that night work and shift work be avoided insofar as possible for this worker category.

The reduction of working hours is another approach adopted to allow employees of a certain age to continue working. In the Netherlands, for example, firms encourage part-time work at the end of careers, while maintaining pension rights equivalent to those for full-time work. The same policy is applied in the United Kingdom for flexible, step-by-step management of the retirement process. Some firms grant extra days leave depending on the age of the employee: a Belgian hospital, for example, grants one extra day of leave to nurses aged over 45, two days for those aged over 50, and three above age 55.

Alongside these measures concerning working hours, other measures are being taken to change the content of work. The Swedish automotive company Volvo, for example, practises very systematic work station rotation, so that employees especially the oldest ones - assigned to physical work perform a variety of tasks. Tasks requiring more precision or less physical effort are reserved for senior citizens. In Belgium, on 9 July 2008, within the framework of the National Labour Council, employers and trade unions adopted a recommendation intended for the social partners of sectors and companies to encourage the retention of elderly workers in employment. This recommendation is designed to implement a commitment of the Solidarity Pact between Generations which involves informing elderly workers having "a heavy task" of "lighter" work stations that might be vacant in the enterprise and that they could occupy, even if it means following a training course^[18].

Promotion of occupational health

The need to establish better working conditions for senior citizens has shown the importance of occupational risk prevention throughout the working life. There should be a concern for mitigating painful conditions at the work station and for the prevention of job burn-out as soon as possible - i.e. well before the employee reaches the age of about fifty. For people to be able to work after age 60, it is essential that they should reach that age in good physical and mental health. This is the purpose, for example, of the vast INQA project ("Initiative Neue Qualität der Arbeit" - Initiative for a new quality of work) launched in Germany by the government, the social security organisations and the social partners. The theme of the campaign "Age 30-40-50 and over - working in good health up to an old age" perfectly illustrates this trend.

At the Eurogip Discussions of October 2004, the Vice-President of Storebrand, a large Norwegian insurance company, stated: "The cost of hiring a person is estimated at one year's salary. It is therefore in the company's interest to retain employees as long as possible. Young people are those who leave quickest, while older people stay, and that is all to the benefit of the company. So we must take care of them."

Some companies count on the promotion of a healthy life style to protect the health of their employees. That is the case for Pekka Niska, a Finnish lifting equipment rental and sales company, which encourages its ageing employees to practise

a sport to stay in good physical and mental shape and which goes so far as to pay employees a bonus of 1 euro for each kilometre of jogging they do. Other companies emphasise the quality of food for senior citizens, and efforts to prevent nicotinism and alcohol abuse.

The SHARE survey shows that great freedom of decision-making, the quality of support at work and a high level of compensation have protective effects on the health of senior citizens. And the survey concludes: "To encourage the employment of senior citizens and protect their health in the workplace, an effective solution is to apply a policy of organisational risk prevention".

Training and recognition of experience

The Eurostat publication entitled "Employment of senior citizens in the European Union" (19) shows that there are marked differences in the employment rate depending on qualifications: "Within the UE-25, 30.8% of people in the 55-64 age group having the lowest level of education have a job, compared with 61.8% of people of the same age having the highest level of education." Hence the importance of access to training and education. This, moreover, is one of the key factors defined in the Lisbon Strategy to promote the employment of elderly employees. A communication by the Commission on the main messages of the 2007 report on "Employment in Europe" (20) emphasises the need "to increase the skills and employability of elderly workers through effective measures for lifelong learning".

There is a high level of participation in continuing vocational training in the Scandinavian countries. It is high there up to an advanced age. Whereas in continental Europe the rate of participation by senior citizens in training programmes is only 30%, it is 70% in Finland and Denmark^[21]. Both these countries have implemented a system of age diversity management by which people can be supported in their work careers throughout their lives.

Finland's National Programme for Ageing Workers, FINPAW⁽²²⁾, prepared by a tripartite committee (trade unions, employers, government) and launched in 1997, assigned a major role to training, emphasising the development of adults' knowledge and skills. Within the framework of this programme, initiatives were taken to develop the ability of managers and executives to promote the employability of senior citizens. Systems were established based not on age but on the work career. A first plan entitled "The age of employment" (1998-2002) concerned the later stages of careers. A second plan (2003-2007) aimed at enhancing the appeal of work for all. The measures introduced concerned, in particular, lifelong training, with special efforts for the least qualified.

In Denmark, government expenditure on training is fairly high by comparison with other countries. Ease of access to further training, flexible adaptation of education systems to workers' needs and cooperation between different sectors (social partners, companies and public education system) probably contribute to the relatively high level of senior

citizens' participation in the labour market.

Certain measures designed to improve occupational opportunities for senior citizens focus on the recognition of experience.

The transmission of knowledge by tutorship systems, for example, is a good way of exploiting the experience of senior citizens and subjecting them to less physical stress. In 2006, Prevent^[23] launched in Belgium the "Safety Coaches" project (young and older workers, together for safety at work) in cooperation with the Job Experience Fund^[24] to prevent injury risks for young workers. The aim is to have young people starting work accompanied by older colleagues who have worked for a long time in the company and who are ideally positioned to act as tutors. This approach aims at exploiting the knowledge and experience of elderly workers insofar as possible and ensuring that these workers remain motivated by their work.

In companies, the key skills possessed by the most experienced employees are generally forged by practice and are very often transmitted only through shared work experience. This is the real challenge of intergenerational cooperation. In France, Condamin, a company in the Auvergne region positioned in a sophisticated textile market, has organised cooperation between employees based on diversity of age and experience to transmit specific know-how. The goal was to create more versatility and avoid excessively linear careers, in which knowledge is no longer transmitted^[25].

Generally, the application of measures to promote the employment of senior citizens is more difficult in small and medium-sized enterprises than in large ones. That is why, in several countries, the authorities have introduced financial incentive schemes to provide special help for such enterprises to improve the working conditions of senior citizens.

These may be general schemes to improve working conditions, but with special measures for senior citizens. In France, for example, as part of the concerted National Action Plan for the employment of senior citizens 2006-2010^[26], the fund for the improvement of working conditions - which is run by the Ministry for Employment - helps medium-sized, small and very small enterprises introduce measures taking into account the age diversity of employees. The initiatives liable for subsidisation in this context can be of several forms: assistance with diagnosis, advisory services in human factors engineering and training courses intended for first-line supervisory staff and the members of committees for health, safety and working conditions.

But other countries have developed special structures for the purpose of helping companies improve the occupational health of senior citizens. In Belgium, for example, the Fonds de l'expérience professionnelle (Job Experience Fund)^[24] was set up in 2004. With an initial budget of 5 million euros, which increased to 10 million euros in 2005 and 2006, this Fund grants subsidies to innovative, reproducible projects designed to prevent risks or improve the well-being of workers. The projects subsidised to date have chiefly enabled job changes, with the company training the elderly worker to allow him (her) to take on a job that is less "physical" and with more of a

supervisory role, for example by appointing him (her) as team leader. Other projects have concerned ergonomic adaptation of work stations.

These incentive schemes must be known by the companies for which they are intended. That is why most of the countries organise extensive awareness raising and information campaigns. These campaigns may involve both the government and the social partners. In Austria, for example, a website presenting examples of good practices of European enterprises on the theme of "Ageing and Work" was created in 2002 by the Federal Chamber of Labour and the Austrian Business Federation. Since 2004, employee trade union organisations and the Economic Chamber have taken part in this initiative.

Japan: promotion of lifelong training^[27]

By adopting a proactive attitude, Japan is in the process of making population ageing one of the engines of its economic growth. The country has chosen an integrated age management strategy to increase the employability of its human resources, especially senior citizens, by active training policies among other things. It perceived very early on the potential benefits of a concept of lifelong training not restricted to vocational training. For the past forty years or so, it has adapted the principle of lifelong education to its institutional environment and uses it as a tool for reform and for developing social links. It has accordingly been able to bring about changes in its education system, focused excessively on initial diplomas, and meet the nation's needs for rapid upgrading of workers' skills. In its firms, the practice of in-house training, especially on-the-job training, and job rotations have made it possible to develop employee mobility and have resulted in less marginalisation of senior citizens. At present, the average age of actual departure from the labour market is 68.

Conclusion

The employment of senior citizens is a multifactorial social issue with regard to its causes, consequences and solutions. There are numerous possible paths of action, going beyond the context of occupational health and safety.

In many EU countries, especially in Southern Europe, the employment rate for senior citizens is still far from reaching the objective set by the Lisbon Strategy. And yet, the good results posted in this area by the countries of Northern Europe prove that it is possible to work until an advanced age. These results are due not only to the implementation of specific policies but also to good economic health, because the senior

citizen employment rate is generally satisfactory when the economic context is favourable.

In knowledge-based economies, human capital plays an essential role which must be exploited. It is essential to extend the working life of senior citizens because they represent an important occupational category and represent a wealth for the working world due to their experience. Convincing enterprises of the value added by the experience and knowhow of senior citizens, and encouraging them to improve their working conditions and retain such workers in the workplace longer, are issues of today and for the future.

Notes

- 1. The so-called "Lisbon Strategy", launched in March 2000 by the heads of state or government at the European Council meeting in Lisbon, aims to revive growth and employment and make Europe the most competitive region in the world by 2010. It rests on three pillars: an economic pillar preparing the ground for the transition to a competitive, dynamic, knowledge-based economy; a social pillar designed to modernise the European social model by investing in human resources and combating social exclusion; an environmental pillar, based on the fact that economic growth must be decoupled from the use of natural resources. [see http://www.europa.eu/scadplus/glossary/lisbon strategy fr.htm]
- 2. The Stockholm meeting of the European Council in March 2001, devoted to economic and social issues, examined in particular the question of the demographic challenge posed by population ageing in a society in which the population of working age is less and less numerous. The goal of full employment is considered an important instrument for taking on the challenge of population ageing. The Council set the objective of raising to 50% the average employment rate in the European Union for the 55-64 age group, for both men and women, by the 2010 horizon.
- [see http://wwww.consilium.europa.eu/ueDocs/cms Data/docs/pressData/fr/ec/00100-r1.%20ann-r1%20cor2.f1.html]
- 3. The European survey SHARE is a multidisciplinary international project launched in 2002 and carried out every two years. It is conducted by a European network coordinated by the Institute for Research on the Economics of Population Ageing (MEA) of Mannheim University. This is the first series of what is expected to become a European panel focusing on health and socio-economic issues related to population ageing. The 2004 French survey was performed by the national statistics institute INSEE and coordinated by the Institute for Research and Documentation in the Economics of Health (IRDES).

 [see http://www.irdes.fr/EspaceRecherche/Enquetes/SHARE/EnqueteSHARE.html]
- 4. Source: L'Observatoire des retraites http://www.observatoire-retraites.org/index.php?id=102
- **5.** Eurostat, Data in Focus, 27/2008, "European Union Labour Force Survey Annual results 2007" Available in English in PDF format on http://epp.eurostat.ec.europa.eu/
- **6.** This sub-section contains excerpts from Chapter 8, "The success of policies aimed at extending working life", by Roland Sigg and Valentina-De-Luigi, in "Development and Trends: for a dynamic social security", World Social Security Forum, 29th General Assembly of the International Social Security Association, September 2007
- **7.** National interprofessional agreement of 20 September 2003 regarding employees' access to lifelong vocational training at the address http://www4.centre-inffo.fr/v2/cpnfp/NT327431.phtml
- 8. http://www.dwp.gov.uk/welfarereform/empowering people to work.asp
- 9. http://www.emplaw.co.uk/researchfree-redirector.aspx?StartPage=data%2f01jun99.htm
- **10** Council Directive 2000/78/EC of 27 November 2000 establishing a general framework for equal treatment in employment and occupation
- 11. In charge of the "Ageing, Health, Work" project in the National for Research and Safety Institute (INRS)
- 12. French Ministry of the Economy, Finance and Employment and Ministry of Labour, Social Relations and Solidarity. Direction de l'animation de la recherche, des études et des statistiques (DARES: department for the coordination of research, studies and statistics). Initial information and initial summaries for 2008. January 2008 No. 03.1. Painfulness of work and early departure from the workforce
- **13.** Paoli P. and Merllié D. Third European survey on working conditions, 2000. European Foundation for the Improvement of Living and Working Conditions. 2001
- **14.** T. Chandola, A. Britton, E. Brunner, H. Hemingway, M. Malik, M. Kumari, E. Badrick, M. Kivimaki and M. Marmot. Work stress and coronary heart disease: what are the mechanisms? University College London. This study was posted on the European Heart Journal website on 23 January 2008.

(see http://eurheartj.oxfordjournals.org/cgi/content/full/ehm584v1)

- 15. NACE is the statistical classification of economic activities in the European Community.
- **16.** Standardised incidence rate of fatal accidents at work = (number of fatal accidents at work that occurred during the year / number of persons in employment in the reference population) X 100 000 (Eurostat definition)
- 17. Framework agreement on work-related stress signed on 8 October 2004 by the European Trade Union Confederation (ETUC), the Confederation of European Business (UNICE, now become BUSINESSEUROPE), the European Association of Craft, Small and Medium-Sized Enterprises (UEAPME) and the European Centre for public enterprises and enterprises of general economic interest (CEEP). (see http://hesa.etui-rehs.org/fr/dossiers/dossier.asp?dos.pk=11)
- **18.** http://www.metiseurope.eu/belgique--recommandations-aux-secteurs-et-aux-entreprises-pour-maintenir-les-seniors-autravail-- fr 70 a rt 28083.html
- 19. Eurostat. Statistics in Focus. Population and social conditions 15/2006. Employment of senior citizens in the European Union
- **20.** Communication by the Commission of 20.11.2007: Main messages of the 2007 report on "Employment in Europe" (see http://eur-lex.europa.eu/LexUriServ/site/fr/com/2007/com2007 0733fr01.pdf)
- **21.**Conference of the Retirement Guidance Council on "Increasing the senior citizen employment rate The lessons of foreign experience". 29 November 2007. Paris
- **22.**Finland's National Programme for Ageing Workers FINPAW (see http://www.peer-review-social-inclusion.net/ipeerdocument.2007-06-19.2293338106)
- 23. Prevent is a multidisciplinary institute focused on occupational risk prevention [http://fr.prevent.be/net/net01.nsf/p/mm00-03]
- **24.**The aim of the Occupational Experience Fund, set up in 2004, is to provide incentives for employers to adapt the working conditions of employees aged 45 and over, and to encourage those workers to remain in employment.
- 25. Transmission of knowledge: an entrepreneurial priority. Travail et Changement No. 312, January/February 2007
- 26. http://www.travail.gouv.fr/ses-actions/plan-national-action-concerte-pour-emploi-seniors-2006-2010/
- **27.** Monitoring report No. 100, May 2008, by the Centre d'Analyse Stratégique "Japan has made population ageing an engine for revival of its growth". Le Monde, 8.4.2008

Appendices

Table 1

Total employment rate¹ (15-64 age group) in 2007 (Source: Eurostat, Data in Focus 27/2008)

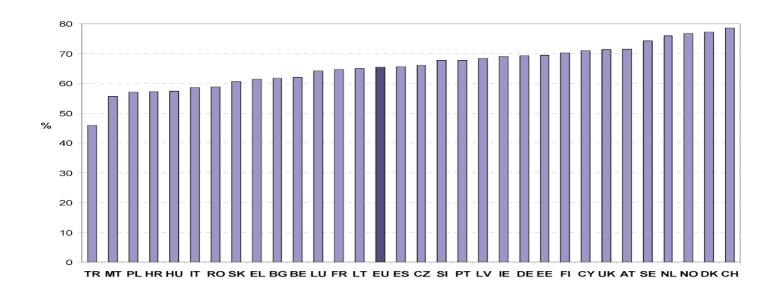
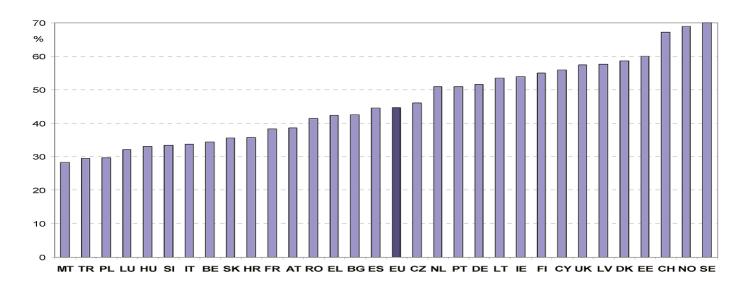


Table 2

Total employment rate of senior citizens (55-64 age group) in 2007 (Source: Eurostat, Data in Focus 27/2008)



¹ The employment rates indicate the number of people in employment relative to the total population of the same age.

The EU average refers to the EU-27.

Table 3

Standardised incidence rate of fatal accidents at work by economic activity and by age (rate per 100,000 workers) in the EU-15 (2005)

Branch of activity	Allamas	Age group							
	All age s	age <18	18-24	25-34	35-44	45-54	55-64	65 & over	
All NACE branches	3,4	1,2	2,6	2,6	2,9	4,2	5,6	10,6	
Agriculture, hunting and forestry	10,1	-	7,0	7,2	8,2	9,8	12,9	17,1	
Manufacturing	2,6	-	2,7	2,3	2,2	2,7	4,3	4,2	
Electricity, gas and water supply	3,5	-	-	-	3,7	5,4	4,1	-	
Construction	8,8	4,8	8,1	6,8	7,0	11,1	13,7	28,1	
Retail and wholesale trade; automotive repairs and personal and household goods	1,4	-	0,9	1,1	1,2	1,9	2,4	4,4	
Hotels and restaurants	0,9	-	0,6	0,6	0,9	1,4	1,5	5,7	
Transport and communications	7,6	-	4,4	6,4	6,8	8,9	10,4	25,4	
Financial activities; real estate, renting and business services	1,3	-	1,6	0,9	1,3	1,5	1,4	2,9	

Source Eurostat

Table 4

Standardised incidence rate of accidents at work with more than 3 days' absence by economic activity and by age in the EU-15 (2005)

Branch of activity	Allagae	Age group							
	All ages	age<18	18-24	25-34	35-44	45-54	55-64	65 et +	
All NACE branches	3 098	2 784	4 237	3 217	2 879	2 794	2 622	1 758	
Agriculture, hunting and forestry	4 560	3 523	5 341	4 650	4 901	4 739	4 208	2 518	
Manufacturing	3 505	4 011	5 359	3 797	3 165	3 087	2 885	2 153	
Electricity, gas and water supply	1830	2 413	2 071	1 694	1 970	1 803	1 566	1 800	
Construction	6 069	7 296	8 295	6 655	5 430	5 075	4 771	3 485	
Retail and wholesale trade; automotive repairs and personal and household goods	2 184	1 423	2 772	2 405	2 053	1 900	1 588	813	
Hotels and restaurants	2 943	1960	3 408	2877	2 613	2 874	2 894	1 937	
Transport and communications	3 696	1 858	4 147	4 232	3 678	3 279	3 120	2 186	
Financial activities; real estate, renting and business services	1 439	1 204	2 726	1 369	1 287	1 307	1 157	535	

Source Eurostat

Table 5

Standardised incidence rate of fatal accidents at work by EU-15 Member State and by age (2005) excluding traffic accidents and accidents on board a means of transport during work

	_	Age group							
Member State	Total	age<18	18-24	25-34	35-44	45-54	55-64	65 & over	
EU-15	2,3	1,4	2,5	2,2	2,6	3,7	5,1	9,7	
EU-Euro Zone	2,5	1,8	3,0	2,6	2,9	4,1	6,2	12,1	
Germany	1,8	-	1,4	1,5	2,0	2,9	4,2	11,7	
Austria	4,8	-	2,5	4,0	4,5	5,4	13,6	75,7	
Belgium	2,6	-	3,6	3,1	3,2	2,9	-	-	
Denmark*	2,2	-	-	-	2,0	3,6	4,6	-	
Spain	3,5	-	4,7	3,1	3,9	5,0	8,1		
Finland	2,0	-	-	2,1	2,6	3,3	3,2	-	
France	2,0	-	2,7	2,1	3,2	5,6	7,1	-	
Greece	1,6	-	-	1,2	1,7	1,4	-	-	
Ireland*	3,1	-	1,9	1,9	1,4	4,2	6,8	25,0	
Italy	2,6	-	5,8	3,3	3,5	4,7	8,4	12,7	
Luxembourg	2,6	-	-	-	-	-	-	-	
Netherlands*	1,6	2,2		1,0	1,3	1,7	1,9	64,3	
Portugal	6,5	-	7,8	6,2	5,0	8,7	8,3	2,7	
United Kingdom*	1,4	-	0,9	0,7	1,1	1,8	2,1	4,2	
Sweden*	1,7	-	2,1	1,2	1,2	1,8	4,7	-	

Source Eurostat

^{*} Countries in which the statistics do not come from the insurance system and show high levels of under-reporting

Table 6

Standardised incidence rate of accidents at work with more than 3 days' absence by EU-15 Member State and by age (rate per 100,000 workers)

		Age group								
Member state	Total	age<18	18-24	25-34	35-44	45-54	55-64	65 & over		
EU-15	3 098	2 784	4 237	3 217	2 879	2 794	2 622	1 758		
EU-Euro Zone	3 545	4 209	5 097	3 634	3 246	3 178	3 193	2 310		
Germany	3 233	4 950	4 663	3 287	2 853	3 065	2 981	3 422		
Austria	2 564	4 624	3 421	2 160	2 110	2 431	2 996	10 666		
Belgium	3 167	12 860	5 431	3 302	2 961	2 461	1 859	4 453		
Denmark*	2 658	935	2 840	2 898	2 811	2 776	2 378	919		
Spain	5 715	12 100	8 145	5 653	5 340	4 990	4 843	1 091		
Finland	3 031	614	3 116	2 959	3 115	3 122	3 008	2 656		
France	4 448	7 829	7 277	4 528	4 137	3 463	3 554	3 259		
Greece	1 626	733	1 738	1 427	1 621	1 748	1 910	2 037		
Ireland*	1 217	733	1 244	1 117	1 005	900	774	80		
ltaly	2 900	5 038	4 069	2 888	2 635	2 802	2 910	2 892		
Luxembourg	3 414	8 980	6 736	3 485	3 305	2 889	2 019	1 909		
Netherlands*	2 653	227	2 174	2 560	2 816	2 927	4 390	-		
Portugal	4 056		5 446	4 116	4 544	4 183	2 916	608		
United Kingdom*	1 271	767	1 303	1 166	1 102	1 042	1 041	489		
Sweden*	1 130	141	1 184	965	1 124	1 329	1 272	247		

Source Eurostat (2005)

^{*} Countries in which the statistics do not come from the insurance system and show high levels of under-reporting

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