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1. Introduction

This is a report in the framework of the WIBAR project. This project aims to promote the input of cross-country, comparative analyses at the level of themes and industries using the *WageIndicator* survey data about wages, working conditions and working hours. The Amsterdam Institute of Advanced Labour Studies (AIAS) / University of Amsterdam has developed the WIBAR project in co-operation with the European Trade Union Confederation (ETUC): the project is focused on the European trade union involvement in developing workplace industrial relations and Europe-wide bargaining. ETUC has formulated four major bargaining spearheads and related guidelines for 2006: wages in general and low pay work; working time; gender equality; training and lifelong learning.² For the ETUC, the European industrial secretariats and their national trade unions, the need for detailed and industry-specific comparisons is more urgent than ever. The WIBAR project should produce usable tools and intensify dissemination and debate on Europe-wide bargaining.

This report focuses on the position of older workers. A major problem throughout the EU is recently that concerning this position 'restrictional', 'punishing' and general age regulations seem to dominate, whereas challenges and incentives to help older workers to enlarge their employability in positive terms are scarce. Many employers tend to solve the 'age problem' by trying simply to get rid of their older workers, while their organisations call for smart, socially responsible age policies at company level. The *WageIndicator* data allow us to investigate the issue from the perspective of older workers. What is their position, which are their perceptions, what do they see as perspectives and objectives? In section 2 we go into general trends. Section 3 treats the EU legal framework on age discrimination. In section 4 we present and analyse relevant *WageIndicator* results.

2. General trends

Europe's working population is ageing. The average age of employees is rising in almost all EU countries, due to a general rise in life expectation and smaller cohorts of youngsters entering the labour market. Exit ages from the labour market vary largely across EU member states. In 2002 the exit age ranged from 63.2 (Sweden), 62.3 (UK) and 62.2 (the Netherlands) at the top end to 55.5 (Belgium) and 55.8 (Austria) at the bottom end.³ By then, the average for the EU15 was 60.8. In the last five years, a number of EU member states has taken policy measures to increase exit age, including pension reforms, financial incentives for employers to keep older workers in their workforce, awareness raising initiatives (Austria, Germany, UK), and equal treatment legislation (a EU directive and some national implementations, for instance in UK and the Netherlands).

Governmental policies regarding retirement age and financial incentives are mostly not very welcomed by the employees in these age groups. In the Netherlands employees aged 50 and over reveal a strong preference for early retirement,⁴ and this most likely applies to other EU member states too. More than 80% of the employees in the Dutch survey at stake does not want to continue working until the age of 65, whereas only 6% reports to be willing so. The remaining group does not

² Keune, 2005; ETUC, 2005.

³ Taylor, 2006.

⁴ Henkens & Van Solinge, 2003, 26.

know yet. Only a small group (4%) is inclined to continue working after age 65. The preference for early retirement depends on a number of factors. Employees' preferences are higher if they judge their expected income levels after retirement sufficient, if they have poor health conditions, if they have physically heavy working conditions, if they face technological and organisational changes in the workplace, if their partners push towards early retirement, and if their supervisors push towards early retirement. All employees in the survey showed a high preference for gradually declining working hours before full retirement. More than half of the employees in the survey showed a preference for agreements with their employer for adjustment of working hours, primarily reduction of working hours, but flexible hours as well and the possibilities to take longer holidays. Unfortunately, the EU regulation on age discrimination reduced the possibilities for this kind of regulations as they were judged to be discriminatory.

Governmental policies regarding retirement age and financial incentives are also mostly not very welcomed by employers. Another Dutch study revealed that 73% of the employers associated an ageing workforce with rising wage costs, whereas a small percentage expects a rise in productivity.⁵ In addition, older workers are perceived as an age group with more than average sickness leaves and little inclination for change. They are also perceived not to be very enthusiastic for new technologies. One may expect that employers in most other member states maintain similar attitudes.

In most member states issues related to the ageing workforce are on the bargaining table too. Both on industry and company level, unions find themselves in a defensive position of concession bargaining and declining benefits, in particular as they represent cohorts of older workers, often loyal parts of their constituencies, which are made up of diminishing cohorts of younger workers. Here, the discussions focus on the retirement and pre-retirement age, retirement and pre-retirement financing systems, work-related stress and job quality for older workers, training and special training schemes to keep up with changes and innovation, and special working time regimes.

There can be a lot of discussion about the definitions of 'older workers' and 'age policies'. It is obvious that policies and negotiations limiting the problem to the actual older workers (55 and over) have a (too) short time horizon. This has in recent years been emphasized by genuine pleas for an inclusive way of dealing with the problem of ageing, promoting structural, life-time investments that will result in incentives for a larger and active participation of older workers.⁶ In this report we concentrate on two cohorts of older workers:

- those between ages 45 and 55, including women re-entrants, on their way in the second half of a professional career and preparing for the real older workers period to come ('*the senior generation*'),
- those between ages 55 and 65, and their role in the labour market ('*the exit generation*').

3. The EU legal framework on age discrimination

The EU legal framework on age discrimination is influencing the discussion on retirement age and early retirement policies. Although the two topics are totally

⁵ Remery *et al.*, 2001.

⁶ Naegele *et al.* 2003.

different, they appear to be entangled. The age discrimination legislation may hinder local level solutions for the retirement age discussion. In this section, we will discuss the legal framework on age discrimination.

The EU member states have taken the first steps by adopting a legislative instrument aimed to tackle age discrimination, among other forms of discrimination. However, some scholars argue that prohibiting discrimination on the basis of age is not enough and that some sort of positive action is also required here. Some of the suggestions put forward are: mandatory company planning promoting a diverse workforce; special training programmes addressed to elderly workers; career planning and personal aid, and alleviation of social security contributions for elderly workers in order to counterbalance the supposed higher labour cost of those workers.⁷

Already in 1980 the European Court of Justice (ECJ) acknowledged that “the general principle of equality (...) is one of the fundamental principles of Community law”.⁸ Nevertheless, the EC legal framework most of its history merely tackled discrimination on grounds of sex and nationality. Since the beginning of this century the prohibition of discrimination has been broadly extended to cover other grounds, namely, race and ethnic origin, religion and beliefs, disability, sexual orientation and age. Since 2000, EC law prohibits discrimination on grounds of age. Article 13 of the European Community Treaty includes a broad, but limited, catalogue of grounds of discrimination against which the EU has competence to approve legislation.⁹ The Framework anti-discrimination Directive¹⁰ constitutes an important landmark on the development of the principle of equality at EU level. In the case of discrimination on grounds of age, however, the protection granted is limited and restricted to the field of employment and occupation.¹¹

In the case of distinctions on grounds of age, the paradox, common to all equality judgements but especially obvious in this case, is that those measures that are potentially discriminatory for a group of workers are favouring another group, characterised both of them by their age. In an attempt to come to terms with this paradox,¹² the EC anti-discrimination legislation does not establish an absolute rule of equality of treatment on grounds of age. On the contrary, sometimes a maximum age for the access to employment, promotion, etcetera, is admitted as long as the measure can be objectively justified. In this sense, there are frequent differences in treatment affecting older workers as regards professional promotions, mobility decisions, changes in the working conditions, and collective redundancies in case of financial crisis or restructuring of the undertaking. According to European law, these differences do not need to be discriminatory in all cases.

The EU prohibition of discrimination on grounds of age applies to all aspects of the employment relationship, from the selection process, to working conditions and termination of the contract, covering also self-employment activities, trade union and professional organisations membership and activities, and professional and vocational training. Article 3.4 of the Framework Directive, however, allows Member

⁷ Blanpain, 2005.

⁸ ECJ judgement of 8.10.1980, *Ubershar*, C-810/79, Rec. p. I-2747.

⁹ Waddington, 1999.

¹⁰ Council Directive 2000/78/EC of 27 November 2000 establishing a general framework for equal treatment in employment and occupation, *OJ L 303*, 2.12.2000, p. 16–22.

¹¹ Thüsing, 2003.

¹² Which was considered unsuccessful by Fredman, 2003.

States to exclude the armed forces from the scope of the prohibition of discrimination on grounds of age and disability.

In addition, it is important to note that all differences in treatment of workers based on age arguments are not banned by the Framework anti-discrimination Directive. The Preamble of the Framework Directive says that differences in treatment in connection with age may be justified under certain circumstances and therefore require specific provisions that may vary in accordance with the situation in member states. It is therefore essential to distinguish between justified differences in treatment, in particular by legitimate employment policy, labour market and vocational training objectives, and discrimination which must be prohibited.¹³ Article 6 of the Directive even includes a range of differences of treatment that are allowed. Until December 2006, member states had a possibility to opt for not applying the prohibition of age discrimination into their national legal order but after that date the prohibition of age discrimination must be in force in all the Member States.

Despite these large-scale exceptions, the Framework anti-discrimination Directive has had major implications. A worthwhile judgment is the ECJ ruling in the Mangold case.¹⁴ Although agreeing the vocational integration of unemployed older workers is a legitimate employment policy aim, a German legislative provision which authorised, without restriction, the conclusion of fixed-term contracts of employment once the worker has reached the age of 52 was declared discriminatory on grounds of age. Here the Directive influences clearly national policy-making and legislation.

The European Commission did more than produce a Directive. From 2001-2006 it ran a Community Action Programme against discrimination, promoting policy measures against all sorts of discriminatory treatments, including discrimination of older workers.

In 2005 and 2006 the European Parliament (EP) made its position on older workers clear. The EP Commission of Employment and Social Affairs stressed the necessity of positive action, to keep older workers in employment or to re-employ older workers; it also promoted greater flexibility in the choice of pension arrangements.¹⁵ Modern pension and health systems should respond to changing societal needs, in so far that they stimulate working and a longer career and discourage early retirement. Working conditions should facilitate active aging, through an attractive range of part-time jobs on a voluntary basis and possibilities for gradual retirement.¹⁶ The commission suggested a paradigm shift of work and aging: (healthy) older workers should be seen as a benefit to society instead of as an economic threat.¹⁷

The ETUC regrets that access to training programmes at company level is still very much restricted to those who have a fairly high level of qualifications and access remains practically impossible for some other groups, amongst others, older workers. According to the ETUC the main responsibility of the implementation of lifelong learning within companies lies with the social partners, with collective bargaining being the ideal procedure for identifying the conditions that are conducive to the promotion of access to lifelong learning and to the development of the qualifications and skills for all employees, in particular for underprivileged groups

¹³ Paragraph 25.

¹⁴ ECJ judgment of 22.11.05, Mangold, C-144/04 (Rec. 2005, p. I-9981).

¹⁵ EP Committee on Employment and Social Affairs, 2006a.

¹⁶ EP Committee on Employment and Social Affairs, 2005.

¹⁷ EP Committee on Employment and Social Affairs, 2006b.

such as older workers.¹⁸ The ETUC pleads for new policies, enabling older workers to opt for a gradual and active end to their careers. A culture of forward-looking age management within companies must be developed, where the options of gradual leaving whilst taking account of the arduous nature of the work are used. These measures allowing for a combination of retirement and employment must become wide spread. In order to tackle labour shortages, the ETUC considers it fundamental to invest more and better in development of the competences and qualifications of, amongst others, older workers. A new perspective must be developed; the growing numbers of older people need to be seen not simply as a burden on society but rather as a means of support for the younger generations, thus developing intergenerational transfers and contributions.¹⁹

4. Older workers according to *WageIndicator* data

4.1 An age typology of the labour market

On behalf of our analysis based on the *WageIndicator* data, we divided the groups of workers active in the labour market in five cohorts:

1. Youngsters (under 25)
2. The starting generation (25 - 34)
3. The middle generation (35 - 44)
4. The senior generation (45 - 54)
5. The exit generation (55 - 64)

Table 11, in the Appendix, shows a general pattern for the countries under study and nearly in all industries:

- *the starter generation (under 25)* is mostly the 4th or 5th cohort, with exceptions already mentioned. Given the fact this generation partly is still in education this should not be too surprising;
- *the starting generation (25 - 34)* is by far the biggest on the labour market: a common pattern for most industries and countries, and even more clear in Poland, with a few exceptions in agriculture (Finland and Hungary), transport (in Germany), and public services and administration (Belgium, Germany and Spain), where the middle generation is leading in numbers. Hungary shows a much 'older' labour market pattern than the other countries, especially in manufacturing, utilities and in wholesale/retail: it is the only country where the higher age cohorts sometimes are largest;
- *the middle generation (35-44)* is no. 2 number 2 on the labour market in most countries, with exceptions in transport (largest cohort in Germany and Hungary), public services (largest cohort in Belgium, Finland, Germany and Spain) and education (Finland);
- *the senior generation (45-54)* is on average the third cohort on all labour markets, with exceptions in agriculture (no. 2 in Belgium, Finland and Poland, largest group in Hungary), utilities (largest cohort in Finland and Hungary), wholesale and retail (second cohort in Hungary, 4th in Finland, the Netherlands, Poland, Spain, and UK). In nearly all national hotels and restaurant industries the seniors are the 4th cohort and the starters make up group no. 3 or even 2. The same type of 'younger labour market' can be found in some countries in finance (Poland and the UK) and in other commercial services (Poland, Spain and the UK). Public services have a higher

¹⁸ ETUC, 2005b.

¹⁹ ETUC, 2005c.

- share of seniors in Finland, Germany, Hungary, Spain, and the UK; in education Finland has an 'older labour market' than other countries;
- *the exit generation (55-64)* seems to be least present. The difference with the senior generation is huge, sometimes 200-400%. One explanation may well be that potential respondents from the exit generation do not have too many questions about their labour market position and are underrepresented in the *WageIndicator* data (see also the WIBAR report on Training), another that large shares of this cohort still leave the labour market (unemployment, pre-pension, etcetera) between 55 and 60.

Given the new regulations and policy incentives to keep workers longer on the labour market, in collective bargaining the senior generation might well be the strategic one to focus on for the next years.

4.2 A closer look at industry, gender, education and contracts

Table 1 reveals the average age per industry. According to this table, Denmark has the oldest workforce and Poland the youngest. In some countries average ages vary to a larger extent over industries than in other countries. For example in Finland, average age in the public sector is slightly over 43 years of age, whereas it is only 34 of age in hotels and catering. In Poland employees in utilities are on average over 38, against 29 in the hotel, restaurant and catering industry. In other countries the differences across industries are slightly smaller. Typically the public sector is an industry with comparatively many older workers.

Table 1 Average age by industry, breakdown by country, 2004-2006

	Belgium	Denmark	Finland	Germany	Hungary	Netherl.	Poland	Spain	UK
Agriculture	36.3	43.0	40.7	37.3	40.9	33.3	31.4	34.3	38.4
Manufacturing	38.4	45.9	37.3	37.7	40.7	36.6	32.4	35.9	38.2
Utilities	35.9	48.5	42.0	38.5	44.5	36.3	38.1	36.7	38.6
Construction	36.9	44.6	37.8	37.2	39.4	35.5	31.8	33.7	37.3
Wholesale/retail	37.2	38.9	34.5	36.3	37.8	33.5	29.5	33.4	34.7
Hotels, rest., catering	35.5	40.3	34.0	34.2	35.0	30.9	29.0	32.9	32.9
Transport, commun.	37.3	47.3	36.6	38.5	42.3	36.1	31.7	36.0	38.7
Finance	37.6	40.0	37.6	36.3	41.4	34.3	30.1	37.3	33.1
Other comm.services	34.8	42.2	35.5	35.6	40.5	34.0	29.7	32.3	34.2
Public sector	39.4	48.3	43.1	39.5	42.6	37.6	31.6	40.2	38.1
Education	38.2	45.5	40.5	39.6	43.5	38.3	35.4	37.3	38.8
Health care	37.7	45.6	39.3	38.3	41.6	36.6	34.7	36.9	38.5
Other	37.3	47.7	38.3	37.8	41.1	33.8	33.5	34.7	34.2
Mean	37.3	45.1	37.6	37.3	40.9	35.3	31.6	35.0	36.2
Stand.dev.	9.8	11.1	10.1	9.3	10.9	10.0	7.9	8.6	10.6
N	18259	2091	14869	72814	4426	84679	6038	13494	22634

Source: *WageIndicator* data, September 2004-September 2006

The data allow us to go more into detail on other differences than those across industries. As for education, Table 2 (next page) shows that education levels are lowest for the oldest age group, taking into account that the relative low levels of the youngsters are partly due to the fact that they are still in education.

Concerning gender, the same table shows that older workers are primarily male in Belgium, Denmark, Germany, Netherlands and Spain, whereas in Finland and Hungary they are in majority female. Poland and UK take a middle position with about one-third of the workers over 55 of age being female.

Table 2 Average education level, shares of females and shares of employees with permanent contracts by age group, breakdown by country, 2004-2006

	Belgium	Denmark	Finland	Germany	Hungary	Netherl.	Poland	Spain	UK
Mean education level (1=low, .., 3=high)									
< 25 yr	2.4	1.8	1.5	1.4	-	2.0	2.5	2.0	2.3
25-34 yr	2.6	2.2	2.0	2.1	-	2.3	2.8	2.5	2.6
35-44 yr	2.4	2.0	1.9	1.9	-	2.1	2.6	2.3	2.4
45-54 yr	2.2	1.8	1.8	1.8	-	2.0	2.5	2.1	2.3
>=55 yr	2.2	1.7	1.8	1.8	-	1.9	2.5	2.3	2.1
% females									
< 25 yr	54%	40%	55%	54%	55%	63%	61%	50%	63%
25-34 yr	45%	39%	49%	38%	50%	52%	55%	45%	53%
35-44 yr	40%	31%	55%	30%	54%	42%	51%	33%	45%
45-54 yr	35%	27%	61%	30%	62%	42%	57%	26%	46%
>=55 yr	22%	19%	56%	21%	57%	27%	37%	20%	38%
% with permanent contract									
< 25 yr	77%	61%	60%	71%	84%	61%	39%	47%	85%
25-34 yr	92%	87%	82%	83%	90%	78%	67%	71%	91%
35-44 yr	96%	92%	91%	90%	93%	88%	83%	85%	92%
45-54 yr	97%	90%	94%	91%	95%	92%	88%	93%	91%
>=55 yr	95%	84%	96%	91%	93%	94%	90%	96%	91%

Source: *WageIndicator* data, September 2004-September 2006

As for employment contract, as could be expected the youngsters have the least permanent contracts, ranging from 39% in Poland to 85% in the UK. In the over 55 age cohort more than 90% of the employees have permanent contracts, with the exception of Denmark (84%). The differences across countries for the oldest age cohort are minor in comparison to the differences across countries for the youngsters.

4.3 Future perspectives on employment, retirement and mobility

The *WageIndicator* survey contains a few questions on employees' expectations about their future employment. Table 3 (next page) shows that in the seven countries in which this question was posed (not in Denmark) except Finland only a (large) minority of youngsters expected clearly to be in employment with the same employer in the following year. In most countries the expectations to remain with the same employer were highest in the exit group; in Poland they were higher among the seniors (seniors 63 %, exits 54%).

On the other hand the numbers of 'don't know's' (*I do not know if I will be with my employer next year*) were lower among the exits (8-28%), than among youngsters (21-44%), starters (20-44%) and the middle generation (19-48%). The expectations of the seniors were more in line with those of these groups than with those of the exits (14- 42%).

Table 3 Shares of employees indicating their expectations working with their current employer next year, breakdown by age group and by country, 2004-2006

Age	Work with employer next year	Belgium	Finland	Germany	Netherlands	Poland	Spain	UK
Age < 25 yr	No	20%	20%	19%	17%	31%	22%	20%
	Yes	50%	48%	60%	40%	39%	34%	54%
	Don't know	30%	31%	21%	44%	30%	44%	25%
	Total	100%	100%	100%	100%	100%	100%	100%
Age 25-34	No	15%	13%	16%	16%	21%	18%	16%
	Yes	54%	63%	64%	40%	40%	40%	58%
	Don't know	31%	24%	20%	44%	39%	42%	26%
	Total	100%	100%	100%	100%	100%	100%	100%
Age 35-44	No	9%	10%	12%	14%	17%	12%	12%
	Yes	62%	69%	69%	39%	44%	54%	66%
	Don't know	30%	21%	19%	48%	39%	34%	22%
	Total	100%	100%	100%	100%	100%	100%	100%
Age 45-54	No	5%	5%	8%	9%	12%	5%	9%
	Yes	74%	77%	78%	49%	63%	68%	68%
	Don't know	21%	17%	14%	42%	25%	28%	23%
	Total	100%	100%	100%	100%	100%	100%	100%
Age >=55	No	12%	8%	7%	13%	29%	9%	8%
	Yes	77%	83%	84%	60%	54%	76%	74%
	Don't know	11%	9%	8%	28%	18%	14%	18%
	Total	100%	100%	100%	100%	100%	100%	100%
N		7166	8314	29456	24562	1409	2750	12655

Source: *WageIndicator* data, September 2004-September 2006

For four countries we can trace the reasons why employees expect to work with their employer next year. Additionally, in case they expect to continue to work with their employer, we can trace whether this will be in the same or in another job. Table 4 (next page) shows the results for the age cohorts seniors and exits.

Slight differences in expectations show up between both cohorts. A larger share of seniors expects to work with their actual employer in a higher or another function than among the exit cohorts. Following the employees' expectations, mobility in the last category seems almost zero.

A special case is Germany. Here, a larger share of employees than in other countries expects to keep working with their employer in a year's time. However, no perspectives of another function can be observed among German employees, in neither of the two older cohort. Are German workers over 45 of age without any perspective on job changes with their own employer? Or could they be more pessimistic than their colleagues in Belgium, the Netherlands and in particular the UK? In the Netherlands employees much more often than in other countries indicate that they do not know whether they will be working with their employer next year. It reflects a common sense saying in the Netherlands that even a permanent employment contract does not guarantee a life-time job, indicating that it is uncertain whether one will be employed in the same job in a year's time.

Table 4 Percentages of employees indicating their detailed expectations working with their current employer next year, breakdown by age group and by country, 2004-2006

	Belgium	Germany	Netherlands	UK
Age 45-54				
1 Working with employer in the same position	66%	78%	42%	58%
2 Working with employer promoted to a higher position	4%	0%	4%	7%
3 Working with employer in another position	3%	0%	2%	3%
4 Not working with employer because of caring for children	0%	0%	0%	0%
5 Not working with employer because taking (early) retirement	0%	0%	0%	0%
6 Not working with employer because self-employed or in a family business	0%	0%	0%	0%
7 Not working with employer because of health problems	0%	0%	0%	0%
8 Not working with employer because undertaking further training or study	0%	0%	0%	0%
9 Not working with employer because have been dismissed	1%	3%	2%	0%
10 Not working with employer because my contract will have expired	0%	1%	1%	1%
11 Not working with employer reason not specified	3%	1%	3%	2%
12 Not working with employer because my business will go broke	0%	0%	0%	0%
14 Not working with employer because with another employer	1%	3%	3%	5%
99 I don't know	21%	14%	41%	23%
	100%	100%	100%	100%
	2147	6320	7610	2732
Age >=55				
1 Working with employer in the same position	71%	84%	56%	67%
2 Working with employer promoted to a higher position	3%	0%	2%	5%
3 Working with employer in another position	3%	0%	2%	2%
4 Not working with employer because of caring for children	0%	0%	0%	0%
5 Not working with employer because taking (early) retirement	7%	2%	7%	3%
6 Not working with employer because self-employed or in a family business	0%	0%	0%	1%
7 Not working with employer because of health problems	0%	0%	0%	0%
9 Not working with employer because have been dismissed	0%	2%	2%	0%
10 Not working with employer because my contract will have expired	1%	1%	1%	0%
11 Not working with employer reason not specified	3%	1%	2%	2%
12 Not working with employer because my business will go broke	0%	0%	0%	0%
13 Not working with employer because be caring for children	0%	0%	0%	0%
14 Not working with employer because with another employer	0%	0%	1%	2%
99 I dont know	11%	8%	27%	18%
	100%	100%	100%	100%
	499	1817	2018	1092

Source: *WageIndicator* data, September 2004-September 2006

4.4 Older workers and bargaining coverage

As for the relation between age and bargaining coverage, no previous comparable studies are available. Our study shows that the self-perceived coverage rates on average are higher for older employees than for their younger colleagues: see Table 5 (next page). Major age differences can be seen in Poland, where only 9% of the employed under age 25 is covered, against 37% of those aged 45-55 and 30% of those aged 55 and over. The Hungarian figures show a similar pattern. Germany, Denmark and UK reveal similar age differences in collective bargaining coverage, though to a somewhat lesser extent.

These outcomes reflect a major potential problem for unions and their bargaining position. The larger the 'double gap', the more difficult it will be for bargainers to successfully cover the whole work life time in their bargaining practices and results. In the end this could lead to a segmented and non-inclusive bargaining practice.

Table 5 Collective bargaining coverage, breakdown by age, 2004-2006

	Belgium	Denmark	Finland	Germany	Hungary	Netherlands	Poland	Spain	UK
< 25 yr	79%	72%	85%	54%	49%	83%	9%	65%	18%
25-34 yr	75%	77%	85%	52%	60%	74%	8%	67%	24%
35-44 yr	77%	86%	90%	59%	72%	77%	23%	74%	32%
45-54 yr	81%	90%	91%	67%	75%	85%	37%	77%	37%
>=55 yr	81%	91%	94%	73%	79%	86%	30%	77%	38%

Source: *WageIndicator* data, September 2004-September 2006

4.5 Older workers and low pay

Table 6 shows the incidence of low pay as defined for the purpose of our study (the share of the workforce under two-third of the median gross hourly wage). Low pay proves to be particularly an issue for youngsters. In the eight member states the incidence among them is large, with the Netherlands on top. In all countries except the UK and Denmark (but mind the small sample!) the shares of low-paid decline with age. We may conclude that low pay is not an issue of particular interest for older workers.

Table 6 Incidence of low pay (under 2/3 median wage threshold) in 7 EU member states, detailed shares per category, 2005, adults aged 21 and over

	Belgium	Denmark	Finland	Germany	Netherlands	Poland	UK
Total	18%	10%	5%	12%	23%	27%	16%
By age group (5, incl. ranking per country)							
< 25 yr	46%	33%	20%	38%	64%	50%	34%
25-34 yr	20%	9%	6%	13%	22%	26%	15%
35-44 yr	14%	5%	4%	9%	15%	21%	12%
45-54 yr	11%	11%	2%	9%	14%	14%	15%
>=55 yr	11%	11%	2%	8%	12%	12%	13%
Sample size							
N	11025	136	4293	32668	44204	3662	8380

Source: *WageIndicator* data, September 2004-September 2006

Only cells with more than 9 observations are included

4.6 Older workers and work-related stress

Here, first the results of WIBAR-report 6, on work-related stress, are summarized as far as age is concerned, followed by an analysis of the overall measure of work-related stress is analysed for older workers. Table 12, in the Appendix, shows a summary of the tables presented in report 6 as for age.

According to the report no. 6, physically exhausting work is more common among younger workers, in particular the cohort between 25 and 34. Levels of physically exhausting work are lower for workers over 54 of age. There may be two (not-exclusive) explanations. Those with high levels of physically exhausting work may have quitted the labour market before age 55, either into early retirement or into disablement schemes. In addition, older workers are more likely to have changed jobs within or across companies towards jobs with less physically exhausting work. The cohort of older workers may be more likely to quit the labour market at an early retirement age.

Similarly, in mentally stressful jobs the oldest cohort is among the less tested group of workers. Yet, it should be noted, like with physical exhausting jobs, that a natural

selection process could be at stake: the older workers still active may consider their jobs not extremely stressful. A signal for this kind of interpretation is the fact that the second-oldest (and much larger) cohort scores nearer to the average levels of mental strain.

Jobs characterised by high speed are somewhat underrepresented among the cohorts of older workers. However, it must be observed that here the differences between the age cohorts are not that large and results are rather differentiated between countries. Similarly, the jobs in which workers cannot perform their tasks in the allocated time do not differ considerably across age groups. Work to tight deadlines is concentrated in the age groups between 25 and 44. Yet, again the differences across age groups are not large. Monotonous tasks are highest among younger groups on the labour market, and workers aged 45 and over experience somewhat less monotony in their jobs.

When summarizing the age differences for work-related stress, Table 7 shows that the age group 55 and over reveals in most countries the lowest levels of work-related stress, except for Belgium and the UK, where youngsters experience lower levels. Variation in our data seems highest among the two older cohorts. One should keep in mind again that the shares of workers active in the labour market are much higher among the starters and middle cohort. It could well be that employers prefer to reserve the 'lack-of-variation' jobs for youngsters and in lesser degree for starters.

Table 7 Total measure of work-related stress (mean of five factors*), by country and age group

	Belgium	Denmark	Finland	Germany	Netherlands	Spain	UK
< 25 yr	2.9	3.2	3.1	3.0	2.8	3.1	3.1
25-34 yr	3.1	3.3	3.1	3.0	2.9	3.3	3.7
35-44 yr	3.1	3.3	3.3	3.0	2.9	3.3	3.8
45-54 yr	3.1	3.0	3.2	3.0	2.9	3.2	3.7
>=55 yr	3.0	2.9	3.1	2.9	2.8	3.0	3.6
Total	3.1	3.2	3.2	3.0	2.9	3.3	3,7

* 1=no stress, .., 5=extreme stress; for the UK mean of three factors
Source: *WageIndicator* data, September 2004-September 2006

4.7 Older workers and training

From other research we know that one of the problems for older workers is the lack of training, or take steps in a career or mobility perspective. Although we use a somewhat different age division, the *WageIndicator* outcomes as presented in Table 8 concerning age broadly resemble those from the European Working Conditions Survey (EWCS) 2005: the youngest and the oldest categories received less training than those in between, measured by incidence as well as by length. Yet, the underlying country patterns varied: in Belgium and the Netherlands the 25-34 of age were best off, in Finland on the other hand those aging 45 and older, while in Germany and Spain the patterns concerning incidence and length differed.

We could not find unilateral signals of such a training age gap in the number of workers attending training provided by their employer. However the amount of training received by the exit generation was substantially lower in all countries than

among seniors and the middle generation. This could point at less ambitious training programmes for the exit workers, from the viewpoint of their employers.

Table 8 Shares of employer-provided training last year and average number of training days by age group

	Belgium		Finland		Germany		Netherlands		Spain	
< 25 yr	59%	5.4	50%	3.0	43%	3.8	51%	6.1	34%	5.3
25-34 yr	65%	5.4	65%	5.0	53%	3.5	63%	6.1	40%	6.2
35-44 yr	63%	4.1	67%	5.2	54%	3.1	63%	5.6	47%	5.9
45-54 yr	60%	3.6	74%	6.3	52%	3.3	63%	5.2	44%	4.8
>=55 yr	57%	3.2	76%	5.2	51%	2.5	56%	4.2	50%	4.5

Source: *WageIndicator* data, September 2004-September 2006

In Table 9 we provide the same information like in Table 8, be it for those with self-paid training. The parallels with the patterns in employer-paid training are strong. The incidence is highest among youngsters in the Netherlands and Belgium, while it grows more or less with age in Germany and Spain. In all four countries the length of self-paid training falls with age along exactly the same patterns.

Table 9 Shares of self-paid training last year and average number of training days by age group

	Belgium		Germany		Netherlands		Spain	
< 25 yr	18%	4.7	22%	6.6	18%	4.9	27%	11.0
25-34 yr	20%	4.7	27%	5.9	17%	4.0	36%	13.2
35-44 yr	17%	3.3	24%	3.7	17%	3.4	31%	9.7
45-54 yr	18%	2.8	27%	3.1	17%	2.4	29%	8.2
>=55 yr	13%	1.3	29%	2.1	16%	1.7	36%	4.6

Source: *WageIndicator* data, September 2004-September 2006

Besides the supply of facilities or possibilities to use continuous training to workers, a decisive factor for the incidence and length of training may well be the value workers attach to training. As Table 10 (next page) shows, the average opinions on whether training would be worthwhile (based on a 5-points scale, but broken down for personal characteristics) are quite similar across age groups.

The large variations in incidence and length of training, both provided and self-paid, between countries only very partly seem to be linked with variations in opinions concerning training: see Table 10. The fact that the exit group is lagging behind in amount of training does not seem to have any relation with less motivation or less value attached to training among older workers.

Table 10 Average opinion on whether training would be worthwhile by age groups

	Belgium	Finland	Germany	Netherlands	Spain	UK
< 25 yr	2.7	2.7	3.7	2.5	3.5	3.0
25-34 yr	2.9	3.1	3.4	2.7	3.7	3.0
35-44 yr	2.8	3.2	3.5	2.6	3.7	3.2
45-54 yr	2.7	3.2	3.5	2.6	3.6	3.1
>=55 yr	2.7	3.1	3.5	2.3	3.0	2.8

Source: *WageIndicator* data, September 2004-September 2006

In WIBAR report 3, on Training, we analysed that in all countries the workers with self-paid training are on average younger, than both the category with training received from the employer and the category with a mix of employer-provided and

self-paid training. Notably in Spain the differences are large. Given the smaller share of the two younger cohorts in the labour market, this reflects a large difference for employees under age 35: they seem to be more dependent on self-paid training. From the side of the union movement, this can become a major collective bargaining theme.

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Appendix

Table 11 Distribution of employees over age groups by industry, breakdown by country, 2004-2006

	Belgium	Finland	Germany	Hungary	Netherlands	Poland	Spain	UK
1 Agriculture, hunting, forestry and fishing								
1 < 25 yr	13% (4)	5% (5)	8% (4)	4% (5)	24% (3)	7% (3-4)	7% (4)	9% (4)
2 25-34	39% (1)	24% (3)	34% (2)	26% (3)	34% (1)	70% (1)	55% (1)	30% (2)
3 35-44	18% (3)	33% (1)	37% (1)	27% (2)	26% (2)	7% (3-4)	23% (2)	34% (1)
4 45-54	27% (2)	31% (2)	16% (3)	36% (1)	12% (4)	15% (2)	14% (3)	19% (3)
5 >=55	3% (5)	8% (4)	6% (5)	8% (5)	3% (5)	0% (5)	1% (5)	8% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%
4 D Manufacturing and mining								
1 < 25 yr	6% (4-5)	6% (5)	5% (4-5)	6% (5)	10% (4)	8% (4)	5% (4)	8% (4-5)
2 25-34	32% (2)	39% (1)	35% (1)	26% (3)	35% (1)	63% (1)	48% (1)	34% (1)
3 35-44	34% (1)	30% (2)	37% (2)	27% (2)	33% (2)	16% (2)	29% (2)	30% (2)
4 45-54	22% (3)	18% (3)	18% (3)	31% (1)	17% (3)	11% (3)	15% (3)	20% (3)
5 >=55	6% (4-5)	7% (4)	5% (4-5)	10% (4)	5% (5)	1% (5)	3% (5)	8% (4-5)
Total	100%	100%	100%	100%	100%	100%	100%	100%
5 Utilities								
1 < 25 yr	16% (4)	2% (5)	5% (5)	1% (5)	10% (4)	2% (5)	6% (4)	9% (5)
2 25-34	34% (1)	27% (2)	33% (2)	11% (4)	40% (1)	41% (1)	42% (1)	30% (2)
3 35-44	20% (2)	24% (3)	35% (1)	34% (2)	27% (2)	28% (2)	28% (2)	31% (1)
4 45-54	21% (3)	32% (1)	22% (3)	41% (1)	18% (3)	22% (3)	19% (3)	20% (3)
5 >=55	8% (5)	15% (4)	6% (4)	13% (3)	5% (5)	6% (4)	4% (5)	10% (4)
Total	100%	100%	100%	100%	100%	100%	100%	100%
6 F Construction								
1 < 25 yr	9% (4)	9% (5)	5% (4-5)	7% (5)	14% (4)	6% (4)	8% (3-4)	11% (4)
2 25-34	37% (1)	35% (1)	38% (1)	32% (1)	37% (1)	70% (1)	56% (1)	35% (1)
3 35-44	29% (2)	29% (2)	36% (2)	27% (2)	28% (2)	15% (2)	26% (2)	29% (2)
4 45-54	21% (3)	17% (3)	16% (3)	21% (3)	16% (3)	7% (3)	8% (3-4)	16% (3)
5 >=55	5% (4)	10% (4)	5% (4-5)	13% (4)	5% (5)	1% (5)	2% (5)	9% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%
7 Wholesale and retail								
1 < 25 yr	10% (4)	14% (3)	9% (4)	12% (4)	21% (3)	15% (2)	11% (3)	18% (3)
2 25-34	34% (1)	42% (1)	37% (1)	33% (1)	36% (1)	70% (1)	52% (1)	38% (1)
3 35-44	32% (2)	28% (2)	34% (2)	25% (3)	27% (2)	11% (3)	26% (2)	24% (2)
4 45-54	20% (3)	12% (4)	16% (3)	26% (2)	13% (4)	3% (4)	9% (4)	15% (4)
5 >=55	5% (5)	4% (5)	4% (5)	5% (5)	3% (5)	0% (5)	2% (5)	6% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%
8 Hotels, restaurants, catering								
1 < 25 yr	18% (3-4)	19% (3)	15% (3)	23% (2)	33% (2)	21% (2)	14% (3)	23% (2)
2 25-34	32% (1)	38% (1)	42% (1)	34% (1)	36% (1)	67% (1)	48% (1)	38% (1)
3 35-44	28% (2)	28% (2)	27% (2)	20% (3)	19% (3)	8% (3)	26% (2)	22% (3)
4 45-54	18% (3-4)	12% (4)	13% (4)	17% (4)	10% (4)	4% (4)	9% (4)	13% (4)
5 >=55	4% (5)	3% (5)	3% (5)	7% (5)	2% (5)	0% (5)	2% (5)	4% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%
9 I Transport and communication								
1 < 25 yr	7% (4)	9% (4)	4% (5)	3% (5)	13% (4)	11% (3)	6% (4)	6% (5)
2 25-34	35% (1)	38% (1)	32% (2)	20% (3)	35% (1)	64% (1)	44% (1)	32% (2)
3 35-44	32% (2)	31% (2)	39% (1)	33% (1)	30% (2)	16% (2)	32% (2)	33% (1)
4 45-54	20% (3)	17% (3)	20% (3)	31% (2)	17% (3)	9% (4)	16% (3)	21% (3)
5 >=55	5% (5)	5% (5)	5% (4)	12% (4)	5% (5)	1% (5)	2% (5)	8% (4)
Total	100%	100%	100%	100%	100%	100%	100%	100%
10 Finance								
1 < 25 yr	6% (4)	6% (5)	5% (4)	7% (5)	12% (4)	10% (3)	4% (4-5)	18% (3)
2 25-34	38% (1)	41% (1)	42% (1)	29% (2)	44% (1)	73% (1)	44% (1)	44% (1)
3 35-44	29% (2)	26% (2)	35% (2)	17% (3)	29% (2)	13% (2)	28% (2)	23% (2)
4 45-54	23% (3)	20% (3)	14% (3)	31% (1)	13% (3)	3% (4)	21% (3)	11% (4)
5 >=55	4% (5)	8% (4)	4% (5)	16% (4)	2% (5)	0% (5)	4% (4-5)	3% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%

Table11 Distribution of employees over age groups by industry, breakdown by country, 2004-2006 (cont'd)

	BE	FI	GE	HU	NL	PL	ES	UK
11 Other commercial services								
1 < 25 yr	11% (4)	6% (4)	6% (4)	6% (5)	12% (3-4)	12% (2)	8% (3)	15% (3)
2 25-34	45% (1)	49% (1)	45% (1)	32% (1)	47% (1)	74% (1)	63% (1)	44% (1)
3 35-44	28% (2)	28% (2)	34% (2)	24% (2)	27% (2)	9% (3)	23% (2)	25% (2)
4 45-54	14% (3)	13% (3)	12% (3)	21% (3)	12% (3-4)	5% (4)	5% (4)	12% (4)
5 >=55	3% (5)	4% (5)	3% (5)	17% (4)	2% (5)	0% (5)	1% (5)	5% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%
12. Public administration								
1 < 25 yr	4% (5)	2% (5)	6% (5)	2% (5)	8% (4)	8% (3-4)	2% (5)	9% (4)
2 25-34	31% (2)	22% (3)	27% (2)	24% (3)	36% (1)	67% (1)	27% (2-3)	31% (1-2)
3 35-44	32% (1)	30% (1)	34% (1)	27% (2)	28% (2)	14% (2)	39% (1)	31% (1-2)
4 45-54	25% (3)	29% (2)	24% (2)	32% (1)	22% (3)	8% (3-4)	27% (2-3)	21% (3)
5 >=55	7% (4)	16% (4)	9% (4)	14% (4)	6% (5)	2% (5)	6% (4)	7% (4)
Total	100%	100%	100%	100%	100%	100%	100%	100%
13 Education								
1 < 25 yr	9% (4)	2% (5)	2% (5)	3% (5)	8% (4)	5% (4-5)	5% (4-5)	8% (5)
2 25-34	34% (1)	30% (2)	34% (1)	21% (3)	34% (1)	54% (1)	40% (1)	33% (1)
3 35-44	25% (2)	33% (1)	32% (2)	25% (3)	26% (2)	21% (2)	33% (2)	26% (2)
4 45-54	24% (3)	25% (2)	22% (3)	36% (4)	25% (3)	15% (3)	18% (3)	24% (3)
5 >=55	8% (5)	10% (4)	9% (4)	16% (4)	7% (5)	5% (4-5)	5% (4-5)	9% (4)
Total	100%	100%	100%	100%	100%	100%	100%	100%
14 Health and social work								
1 < 25 yr	7% (4)	5% (5)	6% (4)	3% (5)	14% (4)	7% (4)	6% (4)	10% (4)
2 25-34	35% (1)	31% (1-2)	33% (2)	28% (1-3)	33% (1)	50% (1)	42% (1)	30% (1)
3 35-44	29% (2)	31% (1-2)	35% (1)	28% 1-3)	26% (2)	26% (2)	27% (2)	29% (2)
4 45-54	25% (3)	25% (3)	21% (3)	28% (1-3)	22% (3)	15% (3)	21% (3)	22% (3)
5 >=55	3% (5)	8% (4)	5% (5)	14% (4)	4% (5)	2% (5)	4% (5)	9% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%
15 Other community and personal services								
1 < 25 yr	7% (4)	6% (5)	5% (5)	9% (5)	22% (3)	7% (4)	6% (4)	18% (3)
2 25-34	37% (1)	35% (1)	38% (1)	31% (1)	36% (1)	59% (1)	49% (1)	41% (1)
3 35-44	28% (2)	30% (2)	33% (2)	21% (2)	24% (2)	17% (2)	32% (2)	22% (2)
4 45-54	23% (3)	20% (3)	19% (3)	19% (4)	15% (4)	14% (3)	11% (3)	13% (4)
5 >=55	5% (5)	8% (4)	6% (4)	20% (3)	4% (5)	3% (5)	2% (5)	5% (5)
Total	100%	100%	100%	100%	100%	100%	100%	100%

Source: WageIndicator data, September 2004-September 2006

Table 12 Work stress indicators by age group

	Belgium		Denmark		Finland		Germany		Netherlands		Spain		UK	
Work physically exhausting (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	2.6	1	4.1	5	2.9	5	2.6	2	2.8	5	3.3	2		
25-34 yr	2.7	3	3.0	3	2.6	1	2.5	1	2.6	4	3.3	2		
35-44 yr	2.7	3	3.0	3	2.7	2	2.8	3	2.5	1	3.3	2		
45-54 yr	2.7	3	2.8	2	2.7	2	2.8	3	2.5	1	3.3	2		
>=55 yr	2.6	1	2.0	1	2.7	2	2.8	3	2.5	1	3.2	1		
Work mentally exhausting (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	3.1	2	3.1	2	3.2	1	3.5	3	2.9	2	3.8	3		
25-34 yr	3.3	5	3.6	4	3.5	3	3.6	5	3.1	5	4.0	5		
35-44 yr	3.2	4	3.6	4	3.5	3	3.4	2	3.0	4	3.9	4		
45-54 yr	3.1	2	3.4	3	3.5	3	3.5	3	2.9	2	3.7	2		
>=55 yr	3.0	1	2.5	1	3.3	2	3.3	1	2.8	1	3.6	1		
Work at very high speed (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	3.3	1	3.7	5	3.8	5	3.3	3	3.5	3	3.2	3	3.5	3
25-34 yr	3.5	3	3.5	4	3.6	3	3.4	4	3.6	5	3.4	5	3.9	5
35-44 yr	3.5	3	3.4	3	3.7	4	3.4	4	3.5	3	3.3	4	3.7	4
45-54 yr	3.5	3	3.2	1	3.5	1	3.2	1	3.3	1	3.0	1	3.4	1
>=55 yr	3.3	1	3.3	2	3.5	1	3.2	1	3.3	1	3.0	1	3.4	1
Job cannot be done in allocated time (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	2.2	1	1.8	1	2.2	1	2.4	1	1.8	1	2.1	1	1.8	1
25-34 yr	2.6	2	2.8	4	2.3	1	2.6	3	2.3	2	2.6	5	2.8	3
35-44 yr	2.8	5	3.0	5	2.7	5	2.6	3	2.4	4	2.5	4	3.2	5
45-54 yr	2.7	4	2.4	3	2.6	4	2.7	5	2.4	4	2.3	3	3.1	4
>=55 yr	2.6	2	2.3	2	2.5	3	2.4	1	2.3	2	2.2	2	2.4	2
Work to tight deadlines (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	3.2	1	3.3	1	3.4	1	3.1	1	2.8	1	3.1	2	3.9	2
25-34 yr	3.4	3	3.4	4	3.6	2	3.4	4	3.2	4	3.5	5	4.1	4
35-44 yr	3.4	3	3.6	5	3.7	5	3.5	5	3.2	4	3.4	4	4.2	5
45-54 yr	3.4	3	3.3	1	3.6	2	3.3	2	3.1	3	3.2	3	4.0	3
>=55 yr	3.3	2	3.3	1	3.6	2	3.3	2	3.0	2	3.0	1	3.8	1
Work to tight deadlines (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	2.6	5	3.1	3	3.4	5	2.9	5	2.7	5	3.9	5		
25-34 yr	2.5	4	3.7	5	3.3	4	2.7	4	2.4	4	3.6	3		
35-44 yr	2.3	1	2.8	1	3.2	3	2.6	3	2.2	3	3.5	1		
45-54 yr	2.3	1	2.9	2	3.0	2	2.4	2	2.1	1	3.6	3		
>=55 yr	2.3	1	3.2	4	2.8	1	2.2	1	2.1	1	3.5	1		
Finds job stressful (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	3.6	1	3.2	2	3.4	1	3.6	1	3.5	1	3.4	1	3.7	3
25-34 yr	3.8	3	3.2	2	3.5	3	3.6	1	3.7	3	3.6	2	3.7	3
35-44 yr	3.8	3	3.6	5	3.6	4	3.7	3	3.8	4	3.6	2	3.7	3
45-54 yr	3.9	5	3.3	4	3.6	4	3.7	3	3.8	4	3.7	4	3.6	2
>=55 yr	3.7	2	2.5	1	3.4	1	3.7	3	3.6	2	3.7	4	3.5	1
Job is sufficiently varied (5 = high, 1 = low; incl. Ranking per country)														
< 25 yr	3.8	5	3.4	5	3.6	5	3.9	5	3.8	5	3.3	5		
25-34 yr	4.0	4	3.8	4	3.7	4	4.2	4	4.0	4	3.5	4		
35-44 yr	4.1	2	3.9	2	3.8	3	4.3	2	4.1	3	3.6	2		
45-54 yr	4.1	2	3.9	2	4.0	2	4.3	2	4.2	1	3.6	2		
>=55 yr	4.2	1	5.0	1	4.1	1	4.4	1	4.2	1	3.9	1		

Source: WageIndicator data, September 2004-September 2006