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Management of Working Time for Career Extension in Belgium and Quebec

Authors: Thibauld Moulaert, Bernard Fusulier and Diane-Gabrielle Tremblay

Affiliations: Université Catholique de Louvain and National Fund of Scientific Research (Moulaert) ; Université Catholique de Louvain and National Fund of Scientific Research (Fusulier) ; Télé-Université and Université du Québec à Montréal (Tremblay)

Corresponding author/address: Thibauld Moulaert;

Email: thibauld.moulaert@uclouvain.be

Abstract

This article compares the evolution of employment policies pertaining to ageing population and workforce, and to management of career wind-down in Belgium and Quebec. The article focuses on a trend common to both societies: the promotion of measures aimed at managing working time arrangements toward career extension (“active ageing” in employment). Social transaction analysis applied to the situation under review reveals two distinct societal configurations and shows how structural factors (demographic evolution, retirement ratio and labour market) are not entirely adequate to explain such societal differences. Further explanation is reached when symbolic elements (the logical level) and a description of the actors’ evolving positions are grafted to the pattern. The authors conclude that while there are different forms of working-time arrangements for the end of career or active life these relate to the same movement: enhancing individual accountability for extending their participation in the labour market.

Keywords

Working-time arrangements, active ageing, social transaction, retirement, international comparison, Belgium, Canada

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Introduction

In view of the demographic ageing of the population and of the constraints such phenomenon is likely to impose on both the social security net and the labour market, a majority of experts encourage public authorities to re-think the occupational standing of ageing workers (Guillemard 2003; Gaullier 2003; Tremblay 2007) and to switch from “the employment of seniors to the management of working ages” (Guillemard and Jolivet 2006). Instead of today’s token approach to the management of ages, society would benefit from the acknowledgement of age diversity in order to better organize public action in this respect (Guillemard 2007, 2005) and to promote a better planning and management of employment and skills (Gilbert 2006).

Some international bodies recriminate against Belgium and argue that the country does not provide enough jobs for its older workers (Kok 2003; OCDE 2003, 2006). In an attempt to respond, the Belgian government and social partners agreed to a 2005 Solidarity Pact between generations, a turning point in public policies concerning end of career issues in Belgium (Moulaert 2006). Indeed the Pact outlines a drastic reduction of pre-retirement programs which have been identified on the national and international scenes among the factors leading to early exit from the workforce (CSE 2004). Along with the Pact, new institutional measures aimed at supporting the employment of seniors are introduced and other existing measures reinforced, such as time credit; the latter measure allows for a reduction or temporary suspension of age benefits while preserving the employment status¹.

In Quebec’s demographic context, i.e., ageing workforce and anticipated occupational shortages in many sectors, the management and reduction of working time at career wind-down is among the options likely to extend the working life of many salaried workers. It is at present possible for workers to choose progressive retirement without penalties in pension benefits later on. As a result, a number of salaried employees’ opt for a workweek reduction from 5 to 4 days, and then 3, 2, and 1 day per week over a five-year transition period. Others choose a part-time option over a few years. Moreover, end-of-career expectations concerning work time arrangements and reduction (WTAR) are sensitive issues although the possibilities at hand do not necessarily concern all of the workforce, especially those workers whose workload has increased in later years (Tremblay 2007, 2005; Cloutier and Dorion 2010). A number of retirees are known to return on the job market after a retirement episode, either because they need the income or because they wish to reconnect with the social life inherent to the workplace (Cloutier and Dorion op. cit.; Lesemann and D’Amours 2006).

Both in Belgium and Quebec, such end-of-career working time arrangements belong to “policy packages” (Hamblin 2010) in agreement with “active ageing” (EC 1999) in employment², that is, on board with extended employment after a given age. In the scientific literature (Hamblin op. cit.; Tremblay op. cit.; Walker 2006; Lesemann and D’Amours op. cit., Elchardus, Cohen and Van Thielen 2003; Jolivet 2002) and according to international organisations that translate “active ageing” into an identified referent (European Commission, OECD, WHO, and more recently the ILO) the policy packages mainly center around five themes: (1) suppression of institutional measures that encourage early exit from the labour market explicitly (early retirement annuity) or implicitly (unemployment system that exempt salaried workers over a certain age from actively seeking work); (2) suppression of negative stereotypes attached to ageing; (3) promotion of lifelong learning; (4) ergonomic design of work stations and working times; (5) tutoring of younger workers.

Each of the above vectors refers to a specific analysis. For our part, we have chosen to focus on end-of-career working time arrangements and to address the evolution of Belgian and Quebec employment

¹ Pre-retirement options and time credit are defined in the Appendix.

² Where active ageing is often understood as an extension of one’s career, its theoretical potential is much wider in scope and may include citizenship (Walker 2006). In particular, the WHO advocates such an eclectic concept based on its founding document on the issue (WHO 2002) and up to its recent proposals promoting pro-senior urban design (WHO 2007). For an application in Quebec, see Rochman and Tremblay (2011).

policies aimed at fostering “active ageing”. Our choice is somewhat restrictive but it is determined by the following rationale: (1) to identify a specific and distinctive policy to aggregate the new concepts and practices; (2) to account for it in time (and potentially upstream of the circumstantial call for career extension, whether or not issued by international organisations); (3) to grasp finely the conditions in which the policy was designed; (4) to understand how the actors involved weigh in on institutional regulation; and (5) to undertake an international comparison. The latter requires comparable information not always available for certain measures or available in only one of the two countries. Several questions are at the basis of this article. In which conception of the “end-of-career” is the idea of “working time arrangements” situated? Why is this an issue? What are the terms of reference and who are the actors in the debate? This article contributes to a better understanding of the way in which end-of-career issues are actually exposed and subsequently regulated in the Belgian society and in the Quebec society (within the Canadian context) in the wake of reforms pertaining to working time arrangements. Our theoretical and analytical choices are briefly explained in the following pages.

1. International comparison and social transaction

The comparative stance is truly relevant when exploring social regulation. According to Anne-Marie Guillemard (2003), societies are based on “age institutions” that organize “age policies”. In this respect Béland (2002) argues that where neo-institutionalist authors such as Guillemard contend that public policies translate inherent institutional constraints, their approach takes little notice of the interplay between institutional actors; they also discount the values and ideas borne in policy reforms. We may add that in the approach to age policies, any true amendment could only be radical or disruptive, through a form of “cultural revolution” (Guillemard 2005). Yet change may also come by means of progressive steps or limited innovations; in this sense, we would assist a “hidden revolution” (Ledrut 1979).

Entering the issue by means of the “social transaction” approach (Rémy, Voyé and Servais 1978; Fusulier and Marquis 2008) affords a handle on criticism toward end-of-career policies. Indeed the “social transaction” approach is useful for grasping the question at hand as if it was the playing field of a semi-structured, semi-transparent and semi-random game involving multiple players of unequal status yet interdependent in their exchanges over a shared problem or issue. For a given collective problem, social transaction takes into account all of the following: (1) the “structural” parameters (“structure produces constraints and objective possibilities”), and the “logical” parameters (“logic produces meaning, perceived normalcy, or possibilities”); (2) actors involved in the exchanges necessary to solve the problem, and their initial position on the issue (ownership logic); (3) the form and content of exchanges, and (4) the resulting outcome (i.e., a trade off), as well as any intended objective and upshot likely to reconfigure in any way the logical and structural conditions affecting a new sequence.

Therefore the interference of logic and structure, the actors’ mindsets, the outcome of the transaction (legal action or measures, for example), the time value of the social dynamics at hand, and social change, are among the factors that compose the heuristic matrix afforded by social transaction analysis. When applied to end-of-career, the approach may hinge upon competing theoretical thrusts, for example those that promote institutionally produced “age cultures”, including a “culture of early retirement” (Guillemard 2003), and those that give special weight to the role of social actors and among them businesses (Gauillier 2003).

How to operationalise the social transaction approach?

In this article, we analyse three interrelated structural dimensions often referred to by the actors in reference to end-of-career issues: ageing population, pension funding, and labour market conditions. We then question the underlying connotations of the public debate going on in each of the societies under study. We also identify the main actors engaged in defining end-of-career issues, as well as their views on the issue.

The investigation was carried out using several methods, including a review of the scientific literature, official documents, and a compendium of existing statistical data (Eurostat, Institut de la Statistique du Québec—ISQ and Statistics Canada). Informal interviews were also conducted in order to better grasp the social dynamics. Actors in Quebec and Belgium known to be familiar with end-of-career issues were interviewed between October 2008 and June 2009³ (Fusulier et al. 2009). It should be noted that for Quebec, the information may be of federal nature where that source happens to be relevant (in the case of retirement income, for instance, which is partly of federal jurisdiction), or where that reference is the only available source of information (for example, OECD collects information from national entities without reference to jurisdictions within a federal state).

2. Entry through the structural dimensions of the social debate: demography, pension plans, and labour markets

The social debate on the end-of-career in Belgium and in Quebec is closely tied to three structural dimensions inherent to social conditions: ageing population, retirement funding, and labour markets. For reformers, the connection between all three dimensions is usually as follows: the population is ageing and therefore the funding of retirement plans cannot be guaranteed for the future given the reversal between the number of contributors and the number of retirees; as a result, the preferred solution would be to postpone exiting the workforce in order to level off the imbalance. Let us see how the issue is patterned in Belgium and in Quebec.

2.1. Demographic evolution

In the social debate, the demographic dimension gives momentum to the issue: it is in the face of an ageing population that reformers wish to impulse changes in the labour market and in retirement pension plans.

Where research (Spiezia 2002) admits the existence of a low-end ageing phenomenon in industrialised countries (fewer births⁴) and a high-end ageing phenomenon (more individuals live older age in better health), ageing is generally “rationalized” to the growing number of ageing people which impacts society in terms of a so-called burden of pension (Walker 2006). This economic approach to the issue has charted the course of international bodies concerned with retirement (World Bank 1994) and the labour market (OECD 2006) as well as that of Belgium and Quebec institutional stakeholders. In Belgium for example, demography gives rise to calls for measures designed to meet the “cost of ageing” within the framework of the Active Social State (Vandenbroucke 1999:15); in 2001, the Belgian department of Finance created the Ad Hoc Study Committee on Ageing. In Quebec, the Ministère de la famille et des aînés, in collaboration with a seniors advocacy association (FADOQ 2007), has drawn upon the demographic dimension to propose a set of policies intended to reform the labour market.

Needless to say, the demographic argument is often given a catastrophic slant. Even the General Direction in charge of Finance at the European Commission (Carone 2005) refers to dependency ratios

³ In Quebec, four representatives of the largest worker unions were interviewed, one representative from the business management sector, one female representative from an industrial branch concerned with the employment of ageing workers, and two FADOQ representatives (seniors advocacy association). In Belgium, six representatives from the three Belgian worker unions were interviewed, four representatives from the business management sector (two corporate representatives and two SME representatives), as well as the Secretary of the CNT (Conseil National du Travail) where inter-professional discussions on work issues are hosted, including career wind-down and end-of-career matters, and one expert from the insurance industry. All interviews were carried out in order to collect information on the position of the organisations on end-of-career issues. Interviews were conducted in October 2008 in Belgium by the first author of the article and between February and June in Quebec by the author, assisted by a local research assistant, Maryse Larivière.

⁴ Regardless, over the past few years Quebec has witnessed an increase of its birthrate. Experts connect this trend to changes in public policies advocating work/family articulation (Tremblay 2005).

to underscore “the demographic threats to socioeconomic institutions” (Natali 2005:215); meanwhile, the General Direction in charge of Labour (2006) speaks of a “demographic revolution”. Other actors use the expression “old age crisis” (World Bank op. cit.) in their discourse. While we should not discount Natali’s (op. cit.) opinion regarding the overuse of the term “crisis”, a demographic revolution is far from being impending (demographers would rather speak of “demographic transition⁵ ») or automatic. Natali observes that half the European spending growth for health is related to ageing and “the rest is due to the extended coverage and generosity of public programs” (Natali op. cit.:218). Guillemard, for instance, refuses to restrict end-of-career issues to simple “demographic mechanics” (Guillemard op. cit.:255).

While ageing of population has been questioned and considered as a social construction of the present (Bourdelaïs 1993), social actors considered it as a stable fact. On the contrary, demographics are used to political ends and quasi exclusively in economic terms; senior individuals are depicted under a ‘cost’ heading or entry (in terms of retirement costs and of health care). Others would rather consider the same data in terms of available labour and consumption power. Other interpretations are possible as well; for example studies exploring intergenerational solidarities within families underscore how seniors provide important contributions to their descendants, both economic and symbolic (Attias-Donfut, Lapière and Segalen 2002).

2.2. Influence of pension systems

The OECD suggests that pension plans in different countries should be examined from the standpoint of the replacement income they provide. The question concerning income replacement ratios is among the structural issues that weigh in on the orientation of retirement reforms.

OECD documents compare retirement plans from different countries. Belgium has a public system funded on the basis of workers’ earnings, and a social safety net providing minimum legal public pensioning. In Canada, the system is described as a ‘universal flat-rate’ system (with a ‘guaranteed income supplement’) and is harmonised with public plans based on wages (QPP). The expression ‘universal’ means that the program includes everybody, whether or not they have worked. The sums

Table 1: Comparison of pension levels in Belgium and Quebec

| | | Individual salary (as a multiple of the average salary, in the overall economy) | | | | | |
|----------------|---|---|------|------|------|------|------|
| | | Median wage | 0,5 | 0,75 | 1 | 1,5 | 2 |
| Belgium | | | | | | | |
| | Gross replacement rate (% of gross individual wage) | 40.7 | 57.3 | 40.9 | 40.4 | 31.3 | 23.5 |
| | Net replacement rate (% of net individual wage) | 64.4 | 77.3 | 65.5 | 63 | 51.1 | 40.7 |
| Canada | | | | | | | |
| | Gross replacement rate (% of gross individual wage) | 49.5 | 75.4 | 54.4 | 43.9 | 29.6 | 22.2 |
| | Net replacement rate (% of net individual wage) | 62.8 | 89.2 | 68.3 | 57.4 | 40 | 30.8 |

Source: OCDE (2007):115-120.

⁵ For example, that very notion was at the heart of discussions held at the Chaire Quetelet (Institut de Démographie de l’Université Catholique de Louvain) as early as 1992 under the heading: *Societies and demographic transitions*.

involved are rather limited: 14.4% of the average salary for the “old age security benefit” (amounts to 34.4% where stacked with the “low income supplement” which is available to persons with very low retirement income) (OCDE 2007). Both in Quebec and Canada, the most significant source of retirement income proceeds from the employer and allows to draw up to 70% of the worker’s average income over the best 5 years of earnings; that formula is common in both large businesses and the public sector.

As can be seen in Table 1 for Belgium (p.142), the gross replacement rate over median wage is lower than the Canadian rate, but the net rate is slightly higher. If we further compare the gross and net amounts as they relate to the average salary, we observe that redistribution works out better in Canada because net income of the poorer is higher after redistribution (of higher wages) is factored.

In addition to the public retirement systems, private retirement funded either by employers or individual workers are very important retirement income sources both in Canada and Quebec. Where Canada acquired significant expertise in the matter, Belgium has just begun in this path. That development raises a number of questions in Belgium’s institutional context, especially with respect to the relevance of solidarity. “At present, global solidarity is on the rise in the first tier [authors’ note: in the legal public pension], while connectedness to one’s career is increasingly reinforced through private pensions. Where the second trend is stronger, such combination leads to a circular trap likely to undermine solidarity in the long run” (Larmuseau, Lefebure and Cantillon 2007:814; our translation). For some, weakly developed public pensions are disquieting; there is concern that the Belgian public retirement systems are progressively morphing into the like of an Anglo-Saxon model (Cantillon 2005). There is concern about increasing impoverishment of elderly persons and in fact the phenomenon can already be observed (Larmuseau, Lefebure and Cantillon op. cit.).

However, the retirement system in Canada and Quebec is “gentler” on public funds than in Belgium because it is less dependent on State funding in terms of GDP%⁶; yet it can be observed in Table 1 that the outcome in terms of wage replacement for the poorest is better. Public pensions are often considered unsatisfactory in Quebec and Canada. This translates into increased corporate and personal accountability, employers’ retirement programs being very substantial especially in the public sector. Such a situation, along with individual retirement savings plans, could possibly reinforce the build-up of career-induced social inequalities.

In other words where Belgium is faced with the funding of public pensions and with the weighty costs of the country’s early retirement systems, institutional actors in Quebec also consider the cost of the systems but they mostly focus on the measures toward flexible exit from the labour market that would (i) help sustain career extension and (ii) satisfy the individual expectations of 40 to 50% of workers for more flexible working time (Cloutier and Dorion op. cit.).

2.3. Ageing workers’ employment market

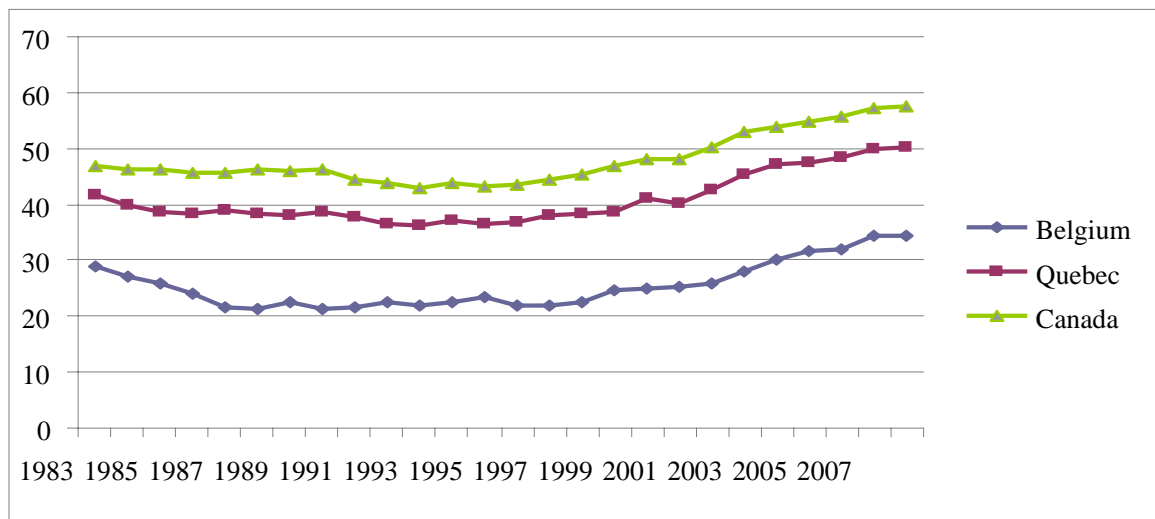
Beyond the stifling effect of demography and domestic retirement plans it is essential to look into the place assigned to older workers in the labour market structure as seen by Guillemard (2003), among others, and acknowledge that workers are subject to stereotypes owing to their age (Burnay 2005).

However rough and approximate, a comparison between Belgian and Quebec/Canada employment rates is nevertheless informative. In 2008, employment rate in the 55-64 population was 34.5% in Belgium (42.8% men and 26.3% women) while in Quebec it was 50.2% (54.9% men and 45.8% women).

⁶ In 2006, public disbursements for pensions amounted to 9% of the Belgian GDP and to 4.1% of Canada’s GDP (OCDE 2009).

In a time-dependent perspective, we observe that Belgium's employment rate for 55-64 workers over a 25-year period is 15.3% lower on the average, relative to Quebec, and 22.4% lower than in Canada (Figure 1).

Figure 1: Evolution of employment rates of 55-64 workers, Belgium and Quebec/Canada (1983-2008), %



Source: Eurostat, Institut de la statistique du Québec, and Statistics Canada

Nevertheless in all three geographical entities the employment rate has been improving structurally since 1997 and has not let off until 2008; although such growth starts from different levels of employment, it increases by 12 and 13% in all three entities. While Quebecois workers tend to remain in or return to the job market in larger numbers than their Belgian counterparts, there is a structural incentive to remain in the labour market longer in both these industrialised societies.

One should ask whether these observations can be corroborated or if they are toned down when other labour market data or indicators are used, for example the unemployment rate. Based on OECD data, the adjusted unemployment rates allow for partial comparative analysis since they include Canadian and not Quebec data. With that reservation, we observe that the unemployment rate of the 55-64 category of Belgian workers moves up from 3.2% to 3.8% between 2000 and 2008 with a peak at 5.4% in 2006. In Canada, the rate remains the same at 5.5% for both years, with a peak at 6.3% in 2002 and 2003.

On the basis of such data, it appears that the unemployment rate of ageing workers is higher in Canada (and in Quebec as well, by extension). This would mean that job seekers would be in larger numbers than in Belgium. Indeed the 55-64 Belgian unemployment rate is artificially reduced because a number of individuals are not required to seek work beyond 58 years of age (i.e., workers who benefit from the aged unemployed status⁷ and who until recently were eligible to pre-retirement benefits). Despite the fact that this trend is now disowned by government, it is constructive to examine the salience of it all in Belgium. In this case the logical dimension of the social debate should be referred to in order to understand the differences in the way working time management is approached in Belgium and in Quebec.

But first we need to indicate briefly that where the three structural dimensions seem to automatically link up in reformers' discourse, the two entities under study are exceptions. In Quebec, demography

⁷ The non job-seeking 'aged unemployed' status appeared in 1985. Unemployed workers aged 55 and over (and 50 years old starting in 1996) need not be available for the labour market. Faced with the increase of this category, the eligible age to claim that status was raised and in 2004 it applied only to 58+ persons.

issues are swiftly dealt with and the job market for seniors is quick to take measures since retirement income for these wage earners depends on a diversity of sources. In Belgium where institutionalization of a first retirement tier remains important (despite inefficient payoff as observed by Larmuseau and collaborators op. cit.), changes in the labour market also occur, yet from lower levels of employment. There is more pressure on senior workers to make them stay on the job, with a more anxious institutional discourse on demography. In actual fact, we are now touching upon the structured meanings behind the social debate which supply arguments to end-of-career management. At this point, the logical dimension of the debate must be accounted for where it is to be found, that is, in the symbolic sphere.

3. Entry through the logical dimension of the social debate: different meanings of working time management in Belgium and Quebec

Behind the structural elements identified above, which typify and differentiate end-of-career in Belgium and Quebec, the ongoing evolution may well feature diverging meanings.

Indeed in Belgium end-of-career management dwells on the transformation of actual measures, but also on changes in the socio-political discourse. Discourse on public action has now settled around 'active social state' themes (Vandenbroucke op. cit.) and the activation of aged workers. One can perceive the symbolic shift from an "unemployment reduction policy towards a policy on active ageing" (Burnay op. cit). The Belgian state becomes involved in the activation not only of those individuals facing retirement and end-of-career issues but also in the mechanisms to manage them. The process involves encouraging people to extend their career either with incentives (including financial) and/or coercion (requiring that 45+ workers submit to an outplacement procedure⁸ under threat of unemployment allowance suspension), while hoping they will reduce working hours without severing their employment ties.

Behind the 2005 Solidarity Pact, different reports have been produced, especially the one of the High Council for Employment⁹ that « inspired » the Prime Minister. Interestingly, this report made use of the idea put forth by the European commission on active ageing; the move consists in de-emphasizing the unemployment rate and focusing on the employment rate instead. The idea is to encourage workers to remain on the job longer and, if possible, to persuade businesses to keep them longer. It also used vocabulary and arguments (OCDE 2003; Duval 2003) based on the implicit tax rate, i.e., the fact that early retirement would be more attractive than remaining employed. In any case, the object of action concerns the workers (supply side).

On the contrary, central dimensions like working conditions (and ergonomic solutions) have not been taken into account in the report of the Council (CSE op. cit.)¹⁰ and the insistence on the absence of a job market for older workers (demand side), even if it was mentioned for Belgium (OECD op. cit.), has remained outside of preoccupations since that time (Vandenberghé 2010). The action is mainly targeted on the older workers.

The shift from pre-retirement to time-credit is a significant phenomenon in this respect. Pre-retirement is still advocated (by unions) as a means to avoid unemployment for the younger generation and older workers quit the workplace with dignity; this line of reasoning has been affirmed since 1974 in pre-retirement discourses up to the 2005 Solidarity Pact between Generations. It remains to be seen

⁸ Outplacement consists in offering a 45+ discharged worker an array of guidance services, and counselling on individual basis or in collective settings in order to help him/her find another job "on his/her own and as quickly as possible". Since 2006, employers are held to implement and maintain such services.

⁹ Created on December 22nd 1995, the Council is a consultative body with the mission of following promoting employment policies in Belgium. Since May 2000, its mission focussed on the follow-up of the European Strategy of Employment.

¹⁰ However, working conditions has been taken into account later in the discussions as a possibility of continuing early exit schemes.

whether this type of formula, a communicating vessels of sort, or osmosis, will be further upheld by the unions.

A review of the origins of pre-retirement is useful to understand how pre-retirement was progressively advocated as a 'vested right' although that was not the case at the outset. As an influential member of the Socialist union¹¹ (the second largest union organisation in Belgium) who contributed to the 1974 agreements, Michel Jadot's accounts reveal that even in France (Gaullier 1982) the first institutionalised early withdrawal measures were highly misunderstood by the workers (Moulaert 2009). Even today one must keep in mind that there are other forms of intentional exit or withdrawal from the workforce (for example in case of arduous working conditions) and other forms of forced exit available to the employer (when, for example, the latter considers that a worker is too costly). While the dissimilarity remains analytically heuristic (Bertrand 2010), the very existence of pre-retirement or time credit procedures are likely to confuse things: for example an individual who does not wish to quit working of his own free will may be brought to consider that outcome when given a choice between early retirement systems at 55 and the consequences of a workforce restructuring.

Historically, therefore, pre-retirement progressively shifted from a 'possibility' to something 'normal' in the social mind. Today, by means of the emerging 'social transaction' approach, pre-retirement would relapse to a 'possibility' among others, to address one's end-of-career. Conversely, working time reduction measures have been available since 1985 although in a rather stringent framework, and the measures were not aimed at a specific category of workers. In 2002, the prospective range is widened with time credit and its specifications applicable to the 50+ workers. Since the 2005 Solidarity Pact, time credit is increasingly considered as the 'normal' state of affairs. In other words, the logical dimension of the debate shows, through end-of-career working time management, that retention in employment initially deemed 'possible' is increasingly becoming 'normal' and that the action undertaken is truly aimed at the offer of employment.

Now in Quebec, how are the 'normal' and the 'possible' handled?

Let us first indicate that early retirement measures are less supported by the State and more dependent on large private or public organisations able to bank on in-house resources (Bellemare, Poulin and Tremblay 1998; Tremblay op. cit.). End-of-career regulation is mostly dealt with through negotiation at organisational management level. This more local management entails two consequences: first, there are definite differences between the organisations (related to size and sector of activity) and their available resources; and second, it is very difficult to gather adequate information given this type of decentralised approach to end-of-career management. Further, such decentralization responds to the structure of Quebec pension plans, largely based on personal funding through company programs, or through state-supported personal funding (RRSP), or resting on a post-employment career.

In the area of working time management, two measures favourable to progressive retirement were developed in Quebec as early as the late 1990s. The measures were not extremely successful and it is difficult to present an unequivocal explanation for this situation (Fusulier et al. op. cit.). However, recent legislation (Bill 68, effective January 1, 2009) could bring about change. Salaried workers may enter into progressive retirement without penalties in their retirement income and thus work longer, provided of course that they reach an agreement with the employer. It is too early at this point to assess the outcome of such measure. It seems, however, that salaried workers are interested in measures of this nature (Tremblay and Genin 2009).

¹¹ Belgium has three major national trade union organisations: Confederation of Christian Trade Unions (CSC), Belgian General Federation of Labour (FGTB) and Federation of Liberal Trade Unions of Belgium (CGSLB). According to the European industrial relations observatory, trade union membership did not evolve much in recent years. CSC is the most important trade union with 1.7 million members, followed by FGTB with 1.4 million members; CGSLB is the least important trade union with 265,000 members. Trade union density in Belgium is estimated at about 50%–60%. In 2000, trade union density stood at 49.3%, while in 2005 it increased to 51.5%.

Other state-supported working time arrangements exist for employers but in actual fact very few have taken advantage of them (FADOQ 2008).

State incentives that offer private sector employees working time management measures in view of their retirement are popular with employers, but this does not mean that employers are dormant on the issue. Many businesses sponsor initiatives of their own. For lack of better data and/or information to assess this action, we can refer to data conveyed in *Portrait statistique des conventions collectives analysées au Québec, 2003-2007* in which “specific policies applicable to aged workers” are mentioned under the heading “reduction of working time”; it is understood that this item is but an element of end-of-career management (Fusulier et al. op. cit.). Two observations are worth highlighting. Since 2003, the number of agreements containing provisions on working time reduction for aged workers could have applied to an increasing number of “potential salaried workers”; the agreement and provisions exist, but it does not automatically entail that workers take advantage of and benefit from them. And further, most agreements seem to have originated in large organisations.

Whatever the case may be, and based on those observations concerning potential working time reduction for older workers and the inception of Bill 68, there seems to be increasing interest in phased retirement in Quebec, over pre-retirement or exit from the labour market. This evolution is matched with the growth of post-employment careers witnessed in the United States (Lesemann and Beausoleil 2004).

Furthermore, based on “indicators of well-being in Canada” (RHDSC 2008) which assess the income of people 65 years and older, it is possible to measure income level and earnings from work after retirement. A comparison of data for 1971 and 1985 (for Canada) collected by Bellemare, Poulin and Tremblay (op. cit.), reveals that for retirees the portion of earnings from work had dropped between 1971 and 1985; data also shows a decline in participation rates in the 65+ category. However, the situation has become more complex. In 1980, 16% of persons in the 65+ category grossed earnings from work and in 1993 they were only 9%. In 2007, 19% of persons in the 65+ category grossed earnings from work. However, the amounts earned did not follow the same curve: earnings dropped from 22.600 \$ CAD in 1980 to 18.300 \$ CAD in 1993 and 12.500 \$ CAD in 2007. In other words, where more people return to the labour market, earnings decrease. Nevertheless, other factors may come into play beyond the financial aspect, for example personal growth or the fact that the organisation caters to the individual (Marshall and Ferrao 2007). Beyond work, it is the meaning of retirement which is being developed more explicitly in Quebec.

We still need to understand and explain how such evolutions, both structural and logical, have been anticipated and brought to bear by different social actors involved in the process.

4. Working time management: social actors’ positions under a magnifying glass

Social interplay is a game of actors that weigh on social orientations. In Belgium, three major institutional actors can be associated with some form of responsibility for wages, and therefore on end-of-career regulation: the federal State, employers (FEB) and unions. There are three players in the latter group (CSC – Christian union, FGTB – Socialist union, CGSLB – Liberal union), and they have typically acted in a concerted way with respect to end-of-career issues. All three union actors are deployed on the federal scene¹² which is the main playing field for collective bargaining on end-of-career, regardless of significant disparities in regional demographics and in the use that is made of the various end-of-career or career wind-down measures, even where the regions are able to support the federal programs financially (for example as time-credit is supported in Flanders).

¹² Belgium is a federal State divided into three Regions (Flemish, Walloon, and Brussels) and three Communities (Flemish, French, and German-speaking). To this day, public policies designed for end-of-career and retirement are under federal jurisdiction. However, a Region may round out or complement federal action. For example, Flanders grants additional income to recipients of time credit who live in its geographic space.

In Belgium the federal government played a leading role in the promotion of reforms aimed at extending careers. Belgium followed the lead provided by the European recommendations on 'active ageing'. Actually, the Belgian government was attempting to reduce access to pre-retirement, the measure that had paved the way to early retirement. It should be noted that despite a general trend toward official decline of early retirement systems, during the discussion over its implementation (i.e. 2006-2007) a new program was launched to allow for early retirement at 58 years of age after a 35-year career that needed to include 5 years in a 'heavy occupation' over the last 10 years, or 7 years during the last 15 years of employment¹³. However difficult it is to assess the true impact of such measures, the age at which one may exit from the labour market has risen: the pre-retirement allowances offered in case of restructuring can be accessed at 55 instead of 50 (notwithstanding a number of exceptions).

At the same time, government intended to encourage end-of-career working time management. To this end, the criteria for time credit after the age of 50 were broadened (access and eligibility eased progressively since the 2005 Solidarity Pact, including the latest modifications to regulations governing time credit as of January 2009). Since the enlargement of the program, the number of recipients increased significantly from 8.591 persons in 2002 to 58.204 persons in 2007 (source: ONEM 2007). Where time credit is used mostly by women under the age of 50 (mostly younger mothers), after the age of 50 the measure is sought-after by a majority of men (Fusulier et al. op. cit.).

Employers (FEB 2004) did not wait for government to table their own proposals. The provisions proposed to the unions were indicative of the employers' firm intention to quash early retirement even where that position was not corroborated by local member organisations, i.e., businesses. When interviewed in 2008, employer representatives canvassed in favour of career extension for two reasons: concerns for the funding of social security and the high cost of older workers. Yet they had been sceptical at the outset about end-of-career management, and chiefly time credit. It was argued, mostly by SME representatives, that the measures actually generated problems in work organisation and hierarchy. They were not disallowing the promotion of work and private life articulation, including at career wind-down, but they repeatedly mentioned that the process should be contemplated on an individual basis and that individuals should be made accountable. In order to support accountability, a project aimed at creating an "overtime credit account" was mentioned. For them, if salaried workers wish to reduce their working time, they ought to work more at times and accumulate time savings for that very purpose.

On the union side, the 2005 discussions were approached in a defensive state of mind. The unions' official positions remained withdrawn from both the employers' and the federal government's proposals. The institutional actors' clenched position on pre-retirement symbolises contrasting views: where government wished to reduce pre-retirement drastically and employers would officially take the same course of action, unions would advocate their continuance. At completion of discussions and negotiations, pre-retirement did not disappear but access to the measures became more difficult and the age criteria went from 58 to 60 years of age. Union actors we have met three years after the 2005 Solidarity Pact were still bitter and dissatisfied with the outcome of the debate. They were pleased with the extension of time credit, especially with respect to end-of-career since it was perceived as an alternative to the decline of pre-retirement. Historically, that right must be viewed in terms of the rivalry between the two largest unions in Belgium, i.e., the values at the foundation of their respective identities. The Socialist union reminded us that time credit was part of the struggle in favour of the four-day workweek; a representative of the Christian union informed us that time credit was tied to the pro-family values advocated by that movement. Nevertheless, the extension of time credit after 50 years of age became an issue, both constructional and symbolic, to compensate for what was deemed lost on the pre-retirement front. In a very significant way, union representatives spoke of the "right to time credit after 50" while employer representatives spoke of "time credit at 55 years of age". The

¹³ In actual fact the application of this provision ran into the problem of defining what is a heavy work or occupational activity.

inconsistency over age actually translates different eligibility requirements. A new rationale appears in the union discourse: quality of life, that is, a new possibility to substantiate employment measures based not only on employment policies but on the multiple dimensions of workers' lives as well. For the time being, this view is held by a minority in Belgium.

Belgian institutional actors disagree on the meaning and the purpose of end-of-career management and time credit after 50 years of age. Where social partners (employers and unions) agree on the relevance of the measure and that costs will be involved, and where it is understood that the measure entails organisational issues in the workplace, they still hold diverging positions on the meaning of it all.

In Quebec, the playing field is not so much the provincial arena, nor the federal scene for that matter. While both government jurisdictions are concerned with ageing issues —because they are employers and trustees holding legal title over the retirement systems of quite a number of salaried workers in the public sector— management of working time at career wind-down is generally achieved at the employers' level through negotiated collective agreements; provisions may include changes in work schedules or working time flexibility. The question under review therefore comes under the organisations' sectoral or local space. This approach is typical of the North American industrial relations model which is more decentralised than the European models¹⁴ (Adams 1995:61). Adams' explanation is not new and although it was mentioned for Canada and the United States, it remains relevant especially since Quebec features a higher degree of consensus-building compared to Canada and the USA (Tremblay 1994). That approach applies to end-of-career issues as well as other labour market issues.

Over the years, an interest in working time management or reduction has developed in different sectors of activity. But with the 2009 economic crisis the agreements entered into in some sectors who had achieved the four-day workweek (media and communications) were challenged by the employers. The focus is now on negotiating end-of-career progressive retirement, a trend that can be observed in the public sector as well.

Unlike in Belgium, Quebec employers do not have an unyielding position with respect to career extension. Where employer organisations voice their concerns about labour scarcity, whether real or anticipated, they still haven't established clear positions over any of the solutions at hand regarding ageing workforce let alone over end-of-career policies or measures. Of course, the QEC (Quebec Employers Council) and the CFIB (Canadian Federation of Independent Business) and the Manufacturers' Association are concerned with the issue; the matter was discussed at different committees and at the CCTM table (Conseil consultatif du travail et de la main-d'œuvre)¹⁵. However, employer organisations do not require any specific government intervention; quite to the contrary, employer representatives emphasize that government should not intervene.

In Quebec, end-of-career issues are raised mostly by unions and interest groups such as Réseau FADOQ (Fédération de l'âge d'or du Québec) and by representatives of sectors in short supply of labour such as textile (Textiles Sector Committee). The CSD (Centrale des syndicats démocratiques) – a smaller union representing manufacturing sectors like the textile and garment industry, and metallurgy (metals and fabrication)– conducted an in-depth action-research in 2005-2006 among a dozen businesses and produced a Union Intervention Guide on ageing workforce and intergenerational perspectives (CSD 2006). Elsewhere, the CNTU (Confederation of National Trade Unions, the second largest union in terms of membership) was very active in the mid 2000s with its own study committee on workers aged 45 and over. Finally the FTQ (Fédération des travailleuses et travailleurs du Québec –the first union in importance, representing much of the workers from the private sector) also conducted research work in the early 2000s, took part in the proceedings of the advisory committee,

¹⁴ European models are nevertheless structured in a decentralised manner, in Sweden for example. In Belgium, the interprofessional and intersectoral levels play a very unique role in societal regulation.

¹⁵ CCTM is an advisory agency composed of unions and employer organisations. The agency releases recommendations that are not binding for its members.

and held a symposium on the issue in 2003. The FTQ advocated the improvement of working conditions in the workplace. Remarkably enough, the symposium was entitled “Wear-out at work has no age: Taking a stand for quality of life” (*L’usure au travail n’a pas d’âge. Agir pour notre qualité de vie*), which referred to a theme larger than ageing, that of quality of life. Among the ongoing debates in Quebec, the issue concerning working schedules is rather prominent. Finally, let us indicate that union representatives are not necessarily opposed to career extension but in their view the matter must take into account the work background of the person and be subject to individual’s decisions¹⁶. This point was not underscored as much by the Belgian union representatives¹⁷ and could be a watershed—already initiated in Quebec—in favour of increased awareness of the influence of public policies (in this case working time reduction policies) on the management of social times through quality of life principles and standards.

In short, a host of measures crop up which point to a same objective both in Belgium and in Quebec: career wind-down or end-of-career working time management. However, the meaning of such measures is different. In Belgium it is aimed at rebalancing the power relationship between employers and unions to the advantage of the latter. In Quebec, the phenomenon follows sustained demands for increased flexibility—not only on the part of businesses—but also from older workers’ who want more quality of life, such request being integral to a quest for autonomy (Tremblay and Genin op. cit.).

Conclusion: managing working times for worker retention over the long run

Working longer seems to be the political injunction directed towards the population both in Belgium and Quebec today. Working time management at career wind-down is seen as a partial call to action which addresses different institutional and societal contexts.

In Belgium the social debate involves the actors assigned to social negotiation (unions and employers) with the State at the highest political decision-making levels, i.e., the federal and interprofessional scenes. Taking into account the social transaction analysis, what seems to be at hand is a makeover of the former rationale¹⁸ governing pre-retirement—an approach designed for economic settings on the brink of industrial restructuring (as in the 1970s)—to a rationale designed for a structurally different context and which would provide more flexible, individual, worker-driven transitions (via time credit starting as soon as 50 years of age).

The ongoing phenomenon does not display the features of a revolution but indicates a regulatory shift in end-of-career management which nonetheless remains path-dependent (Palier and Bonoli 1999) because end-of-career management is indeed historically associated to working time reduction measures. What we are seeing today is a renegotiation of early withdrawal conditions, i.e. pre-retirement, which is not expected to vanish.

In Quebec, the social transaction is being constructed differently. It involves other playing fields and other collective players beyond the State and employer/union representatives, i.e., associative stakeholders such as Réseau FADOQ. Where the collective actors had encouraged early retirement over the past decades, the process ended up being beneficial to a limited segment of the labour market (public sector and large organisations). Since the mid-nineties, incentives directed at older workers mainly involve progressive retirement through financial incentives and a possibility to reduce working time over 3 or 5 years at career wind-down. The incentives could include post-career jobs, but in the latter case no governmental program was designed to establish that practice, which remains individual and voluntary.

¹⁶ Previous studies (Bellemare, Poulin and Tremblay op. cit.) bear out this aspect which was again mentioned in our research interviews.

¹⁷ It is the standpoint of union representatives that is displayed here. It is not their personal point of view on the issue nor is it public opinion for when older workers are surveyed, they say they are in favour of some form of management of their working time (on this topic, see Elchardus, Cohen and Van Tielens 2003).

¹⁸ Based on validation by State and collective actors.

Despite the differences outlined in this article, end-of-career working time management in Belgium and Quebec seems to exhibit increasing accountability of the individual faced with managing her/his working time, and extending or not her/his participation in the labour market. “The strategy of rendering individual subjects ‘responsible’ (and also collectives, such as families, associations, etc.) [that] entails shifting the responsibility for social risks such as illness, unemployment, poverty, and so forth, and for life in society, into the domain for which the individual is responsible and transforming it into a problem of ‘self-care’. One key feature of the neoliberal rationality is the congruence it endeavours to achieve between a responsible and moral individual and an economic-rational individual” (Lemke 2002:59).

In the circumstances, we seem to be witnessing the implementation of an authentic end-of-career arrangement covered under “an effective space of freely chosen behaviours, nonetheless compliant with predetermined purposes [...]. The potency of such space is the ability to accommodate multi-actor effectiveness, that of managers who aim at meeting preset objectives, and that of multiple users. The arrangements are therefore not designed as an instrument or a market; they are based on a hybrid system, both instrument and market cross-balancing each other” (Fusulier and Lannoy 1999:189-190). It remains uncertain, however, if individuals will respond massively to the political turn towards extending one’s career, especially in Belgium where the legitimacy of that measure has yet to replace pre-retirement¹⁹. In Quebec, however, the arrangement is fairly in phase with part-time work at career’s end (Gauthier 2007) although retirement remains the first choice of a majority of the population when the opportunity arises.

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¹⁹ Let us add that the desire for end-of-career working time reduction is also observed in Belgium among older salaried workers (Elchardus, Cohen and Van Thielen, 2003). It remains to be seen how this would offset the desire to withdraw from the labour market before 65 years of age.

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Appendix

Definitions of Belgian institutional measures concerning the Ageing Workforce:

Pre-retirement agreement

Introduced in Belgium in December 1974, the pre-retirement program grants discharged employees sixty years of age and older an allowance paid by the employer. In 1989, access to pre-retirement was made available to persons 58 years of age and a number of regulatory provisions authorised withdrawals at a younger age (to 50 years of age) in the case of massive layoffs. As of January 1st, 2008 eligibility was raised to 60 years of age and the minimum age for eligibility in case of massive layoff tends to settle around 55.

Time credit

Governed by the recovery law of January 22nd 1985, the basis of the time credit system is the career interruption scheme (also called 'career break'), giving every Belgian worker the right to stop work or reduce his working time, with the employer's agreement, for a specific period of time. Its main aim was to reduce unemployment in a context of economic crisis (Fusulier 2009). January 2002 is a landmark in the history of this measure: in the private sector, the 'time credit' replaced the 'career break', through the Interprofessional collective agreement (CCT) nr 77. The career break scheme still exists, but only for workers in the public sector. Time credit is a rather innovative measure. It targets (i) all workers throughout their career and includes specific benefits after 50. As well, a political rationale is attached to the program and is aimed at (ii) improving the balance between professional life and family life and (iii) for older workers at promoting more progressive withdrawal from the labour market. Time credit alters career interruption conditions introduced in 1985 which involved replacing the person while reducing his/her working hours. This procedure disappeared in 2001, and in 2002 specific measures were introduced in favour of workers 50 years of age and older. In 2005, the Solidarity Pact between Generations extends access to time credit after 50 when a number of restrictive provisions are suppressed (namely quotas of workers under time credit conditions) in an attempt to promote end-of-career working time management over early withdrawal from the labour market. Time credit after 50 provides working time reduction either to half-time or a 4/5th schedule, and includes a complementary compensation granted by the State. Unlike time credit during the main run of employment, the program has no time limit so workers may avail themselves of the arrangement until retirement.