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Ageing at Work: Between Changing Social Policy Patterns and Reorganization of Working Times

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Abstract

The employment rate of older workers in Belgium is low, compared to other European countries. For some years now, international organizations have been concerned about the viability of pension systems and their ability to achieve their objectives. In Belgium, as in the European Union, the government introduced (at the beginning of 2000) a series of measures aimed at encouraging older people to remain in or to re-enter the labour market.

The aim of this paper is to show how transformations of public policy as regards retirement are contrary to both individuals' aspirations and changing professional constraints. The low employment rate of older workers is explained by public policy initiatives of the State at a given time and by the situation of individuals. Early retirement from the labour market is analysed using data from a more micro-sociological perspective, that is, either a desire to leave professional life to pursue other aspirations or other projects outside the professional sphere, or because of deteriorating working conditions in their professional life.

This paper clearly shows how reducing working time at the end of a career can be an interesting alternative to the policies that are currently in force.

Keywords

Belgium, older worker, life course, public policy, working conditions

I. Demographic aging and societal issues¹

Since the mid-nineties, the aging of the population has worried many scientists from different disciplines who see the relationship between the number of people in the working population and the number of retirees as reversing on a long-term basis. On the one hand, the increase in life expectancy in combination with the generational effects related to the population pyramid of the elderly is creating a generation of seniors whose retirement must be paid for. On the other hand, the reduction in the number of people active in the work force is leading to an increase in the dependency rate (Griffiths 1997) and associated public costs for retirees and healthcare (Kilbom 1999).

Belgium is characterized by a very low employment rate among older workers. In 2007, the employment rates for those 55 - 64 years of age were significantly higher in the EU-27 than in Belgium, 44.7% and 34.4% respectively (Eurostat, 2008). These low levels of activity are explained by the situation faced by Belgium during the crisis of the 1970s and 80s. During the 70s and 80s the rate of unemployment evolved within a context of major industrial upheaval and large scale restructuring and downsizing. The government policy to deal with the rising unemployment, from about 1975 on, strongly favoured the young unemployed to the detriment of the older unemployed and even older workers (Simoens 1980). The government encouraged anyone over 50 to leave the labour market through early retirement schemes, unemployment payment programs, medical retirement and career breaks. Additionally, reinterpretation of certain regulations regarding poor working conditions allowed others to leave work. These practises were based on a wide consensus of government, business, and workers. The federal government took in hand the direct costs like payments to older unemployed and those taking early retirement, and the indirect costs through subsidies to businesses.

For some years now, international organizations have been concerned about the viability of pension systems and their ability to achieve their objectives. In Belgium, as in the European Union, the government introduced in the beginning of the years 2000 a series of measures aimed at encouraging older people to remain in or to re-enter the labour market.

The aim of this paper is to show how transformations of public policy as regards retirement are contrary to both individuals' aspirations and changing professional constraints. The low employment rate of older workers is explained by public policy initiatives of the State at a given time and by individual situations. Early retirement from the labour market is analysed using data from a more micro-sociological perspective, that is, either a desire to leave professional life to pursue other aspirations or other projects outside the professional sphere, or because of deteriorating working conditions in their professional life.

II. Changing political approaches at the beginning of 2000

Many international bodies have come to recognize the importance of age and have made it a priority. Since 1995, the OECD has sounded the alarm based on demographic changes: the financial possibilities to cover retirement and other social welfare services are put in serious doubt by costs that are growing exponentially. The ageing of the population has worried international bodies that have seen the number of those active in the labour market and those in retirement, permanently reversed. Increased life expectancy, when seen in relation to the shape of the age pyramid, means that there is a generation of retired people for whom money must be found. It is within this context that the OECD is trying to promote "active ageing" policies that

¹ Some results and developments presented in this article have been first published in the journal *Pistes*, under the title "*Voluntary early Retirement: Between desires and necessities*", vol.10, n°2, 2008. <http://www.pistes.uqam.ca/v10n2/articles/v10n2a1.htm>

remove all obstacles to continued economic activity with age, be it because of early retirement or forced retirement at a given age, both of which discourage any activity after a certain age (OECD 1995, 1998).

In 1999 the European Union recognized the question as a major political challenge. In its 1999 report “The European Labour Market in the Light of Demographic Change”, the 50 - 64 age unit was recognized as being the principal reservoir of manpower for the future. The Lisbon Summit (March 2000) proposed that the member states implement employment policies with an overall objective “to bring the employment rate for people 15 – 64 (presently 61% on average) to approach as nearly as possible 70 % in 2010 and to arrange that women’s participation in the labour market (presently 51% on average) increase to 60 % by 2010”. The Stockholm Summit (March 2001) confirmed the decision of the member states to reach full employment as a way to respond to “the challenge of an ageing population”. It established intermediate objectives for 2005, an employment rate of 67% for 15 – 64 year old men and 57% for women. But more importantly, an objective of a 50% employment rate was set for 55 – 64 year old men and women for 2010. Keeping older workers active was finally on the agenda.

In 1999, the Belgium government, like the European Union, introduced a series of measures aimed at encouraging older people to remain in or to re-enter the labour market. It is no longer the policy to reduce the rate of unemployment, but rather to increase the rate of employment. The aim is two-fold: 1) to continue with the existing retirement system while increasing the rate of employment (more contributions for retirement, therefore, increased means to manage the deficit connected with the ageing population) and 2) to enhance the possibilities for business to best use the potential of experienced workers. The final objective of the 1999 reform is clearly part of this policy: to get older workers back in the job market. Conditions to enter the program have been narrowed and ‘back to work’ programs developed. Tax breaks have also been added for businesses who hire unemployed older workers. But during this same period, while there is a willingness to comply with international requirements, there are also actions to manage industrial downsizing and restructuring through removing seniors. The government continues to manage major business closures by the massive use of early retirement schemes.

This change in policy, which was initiated by the Federal Government in 1999, has been continued and expanded since then. The actions taken by the Federal Government about the management of the end of career show the difficulties encountered in trying to reconcile macro-economic and demographic shifts within existing public policy. Moreover, the Belgian legislator is expected to take into account all these local conditions and to still implement the directives imposed by the EU.

While changes in policy are undertaken to keep older workers in the job market, we see a transformation of the substance of the proposed measures themselves. Here too, the Belgian legislator follows the European recommendations, basing policy on the development of strategies to activate older workers and job seekers by promoting the assistance tailored as closely as possible to the needs of individuals. The key elements of the European strategy indicate that the activation procedures must be individualized. The content cannot be based on a general national policy, on the contrary, it must be established on a case-by-case basis, and it must respond to the needs and capacity of each worker. Rather than give relatively high unemployment benefits and invest to create employment, the objective is to upgrade the skills of the individual. Instead of protecting rights and employment, the approach is to provide the individual with the needed capabilities to find their way in the job market (Bonvin and Burnay, 2000).

In 2005 the Federal Government, after long negotiations with union, social and business organizations, and against fierce opposition, brought in the “Agreement for Solidarity between Generations” (*Pacte de solidarités entre les générations*). This text confirms and reinforces the

two-pronged approach previously set in motion. In a chapter which is clearly concerned with “active ageing”, the Belgian government set out the following recommendations:

- Increase training programs, especially for older workers;
- Reform government regulations concerning mass layoffs (more restrictions in the use of early retirement as part of the social measures; proactive engagement with workers through the creation of employment action groups);
- Raise the retirement age;
- Add limitations to early retirement;
- Establish the return of older unemployed to work, in particular by developing outplacement.

This tightening of controls, concerning the end of career and retirement, is not the result of any change in public opinion, which doesn't question the solidarity between generations. The unions, which have an important role in Belgium, put all their power and weight behind stopping these federal government reforms, though in fact there was little public protest when the vote was taken. The working public seems to be slowly accepting the idea that it's necessary to work longer if we wish to maintain the same level of social service provision. These changes are moving forward in a climate of social tension, which public opinion seems resigned to the inevitable (Moulaert, 2006).

This transformation of retirement policy aims to increase the participation rate of older workers by tightening up the conditions for early retirement and returning older workers to the workforce. If this transformation operates on a larger social context, questions arise. What about older workers themselves, at a much more individual and personal level? What are the factors that push workers to leave the professional world and take early retirement? These questions are at the heart of the debate in several European countries today. The answers are not simple, and there are important macro-economic considerations to bear in mind if we expect to perpetuate the retirement system over the next 20 or even 50 years. However, the purpose of this article is to examine to what extent early retirement from the work place responds to the logic of both organisational strategies and personal life choices.

III. The desire to retire early

The intention to leave the job market early arises for several reasons. It is difficult to clearly delineate each element as there is a great deal of interaction among them. This kind of end of career is perceived as a positive change by the majority of workers and corresponds to their personal, family or social objectives. Other related factors include the work situation of the partner, their involvement with their children and/or grandchildren, and free time considerations for leisure activities (Hardy and Hazelrigg 1999; Schultz, Morton and Weckerle 1998; Szinovacz and De Viney 2000).

Exiting the job market is explained by personal factors even though it is part of a larger social process. Financial constraints and health factors seem to be equally good predictors (Feldman 1994; Walker 1985; Gratton and Haug 1983; Friedman and Orbach 1974; Parker 1980; McGoldrick and Coper 1980; Saurel-Cubizolles et al. 1999; Barnay and Jeger 2006). The more a family faces financial constraints, the less likely a person will permanently leave the job market: the loss in salary related to change in status cannot be taken on by the household. Changes in health can also contribute to leaving work, especially if the work history involves a lot of heavy or difficult manual labour (Lund and Borg 1999). Health problems are an important reason why people leave the work place, either using the mechanisms in place for this, notably the invalidity benefits procedure or through other available procedures. Exiting the job market because of health reasons represents 12% of men and 8% of women in the case of rheumatic diseases and 7% and 5% respectively in the case of cardiovascular disease (Molinié 2006). There is however an important link between these types of retirement and the difficulty of the employment situation (Molinié 2006). The family structure, more particularly the professional

circumstance of the partner, is a determining factor in the decision-making process (Szinovacz and De Viney 2000; Van Solinge and Henkens, 2005).

In this article, two hypotheses were considered.

H1: The desire for early retirement is related to the symbolic investment of work. Identity at work is then only one of many forms of personal fulfilment and self-realization.

H2: The desire for early retirement is due to objective and subjective working conditions. Pressure at work and difficulty could lead a worker to retire early from the job market.

IV. Methodology

To verify these hypotheses, two sources and databases were used.

1. CAPA data

These data² were collected from 812 workers, in 12 different sectors of activity: chemical industry, tool or machine manufacturing, car industry, construction, large-scale distribution, restaurants, finance and insurance, research & development, public administration, teaching, healthcare and the social sector. The subjects were selected by occupational health physicians as part of an annual consultation that took place between October 2004 and June 2005. The questionnaire was given in two stages. In the first stage, the questionnaire was self-administered by respondents in a way that would ensure maximum autonomy in the answers collected. In the second stage, occupational health physicians checked the content of the responses with the respondents to check the reliability of data collected. The questionnaire had two parts. The first part was made up of questions to identify the respondent worker: socio-demographic variables (age, sex, education level, professional status, etc.), sociability variable and level of satisfaction, career path variables and subjective health and stress variables. The second part included questions to do with early retirement such as “Ideally, at what age would you like to retire?” and “What is the main reason for which you would take early retirement?”³

2. SHARE Data

The Survey of Health, Ageing and Retirement in Europe (SHARE) is a multidisciplinary and cross-national panel database of micro data on health, socio-economic status and social and family networks of more than 45,000 individuals aged 50 or over. Eleven countries contributed data to the 2004 SHARE baseline study (Denmark, Sweden, Austria, France, Germany, Switzerland, Belgium, the Netherlands, Spain, Italy and Greece). Further data were collected in 2005-06 in Israel. Two 'new' EU member states - the Czech Republic and Poland - as well as Ireland joined SHARE in 2006. Data collected include health variables (e.g. self-reported health, health conditions, physical and cognitive functioning, health behaviour, use of health care facilities), bio-markers (e.g. grip strength, body-mass index, peak flow), psychological variables (e.g. psychological health, well-being, life satisfaction), economic variables (current work activity, job characteristics, opportunities to work past retirement age, sources and composition of current income, wealth and consumption, housing, education), and social support variables (e.g. assistance within families, transfers of income and assets, social networks, volunteer activities). Only the Belgian database was used in this article (n=3169). Intended retirement was assessed by a single question:

² CAPA study, financed jointly by the European Social Fund and the Belgian - Federal Public Service Employment, Labour and Social Dialogue.

³ The models for early retirement from the job market that attempted to identify individual components distinguish three successive steps in the process that leads to the end of working life (Feldman, 1994, cited by Gaillard and Desmette, 2007).

‘Thinking about your present job, would you like to retire as early as possible?’ Answer categories were yes and no.

The two databases are constructed for the labour force at the same time. But CAPA data include all ages of the labour force, while SHARE data contain only the active population over 50 years. This is a relevant limit to our study. However, the variable “age” is not significant compared with the intent to leave.

Table 1. Average age for leaving the labour market by age (CAPA data)

	<35 years	35-45 years	45-54 years	>54 years
Intend to leave	56.5±4.4	57±3.9	58.2±3.4	60.3±3.8

The observed differences are not relevant. Moreover, when analysing the different reasons to leave the labour market earlier, no significant differences by age surface. We can, therefore, compare the two databases in the same analytical framework.

V. Results

In the CAPA data, the average age that a worker wants to leave work is around 58 years of age, with two main peaks: the most answered age is 60 years old for 35% of the people questioned, followed closely by 55 years for 30%. The age of 65, which is the legal age of retirement in Belgium, was only chosen by 8% of the sample. If we dichotomize the variable (whether the desired age is less than or equal to 59 years, or the desired age is greater than or equal to 60), 48% of people want to draw a pension at 60 years or later, and 52% before the age of 60 (n=748, i.e., 92% of 816 workers).

This information is confirmed by data from the SHARE study. Here we see that nearly 57% of those questioned would like to retire as early as possible. In addition, for almost 60% of those already retired, their retirement was a real relief. The desire to retire is felt to be a real need and not simply renouncing work.

These results confirm earlier studies in France and Belgium. There are numerous studies that show the common aspiration to retire before the legal retirement age (Guillemard 2003; Elchardus and Cohen 2003; Blanchet and Debrand 2005).

This aspiration is also unevenly distributed among workers. The table below allows an understanding of the main reasons for early retirement: factors related to health, professional factors related to working conditions in the broadest sense of the word, or private reasons that elude purely professional logic.

Table 2. Types of primary reasons stated for potential early retirement (%) (CAPA Data, 2005, n=816)

Types of Reasons	Men	Women	TOTAL
Working conditions	63.5	58.1	60.8
Health reasons (associated with physical reasons)	36.3	38.4	37.2
Psychosocial load (associated with intensification)	27.2	19.7	23.6
Private reasons	36.5	41.9	39.2
TOTAL	100	100	100

For more than 60% of those surveyed the reasons for leaving the workforce prematurely can be found in the working environment and conditions. Health problems and physically demanding work contributed mainly to their departure. Psychosocial stress affects more men than women. Personal reasons are mentioned in almost 40% of cases and more often by women. These personal reasons may be of quite different types and refer either to a personal or family choice or a constraint, from the family or elsewhere.

These results must be nuanced by data from the SHARE survey showing the actual conditions when leaving the employment market.

Table 3. Reasons for leaving work (SHARE Data, 2008)

What was the main reason for your retirement?	
Pension at retirement age	61.3
Early retirement	10.6
Made redundant	4.4
Health problems	11.8
Family reasons	5.8
To enjoy life	4.7
Other reasons	1.4
TOTAL	100

In addition to departures directly related to legal provisions, nearly 12% of workers had to leave their jobs for reasons related to their health and over 10% for private reasons. These results are probably underestimated. In fact, a percentage of early retirement is also linked to professional or health reasons.

1. Retirement for reasons related to conditions at work

The CAPA data are used to show the importance of working conditions to explain the premature departure from the labour market. First, the profiles of workers are identified using the typical demographic variables. Second, the working conditions themselves are examined in more detail in order to understand the impact of each component on the desire to leave.

The first model refers to workers who want to take early retirement for health reasons. More specifically, we are talking about workers with lower education levels who are blue-collar workers. Their health is not good and may have even deteriorated over these past five years. They have little contact with their family and are rarely involved in social and cultural activities. This profile involves retirement and social isolation with the weight of work and poor health weighing on the individual's fate. These are worn-out, tired, but only somewhat stressed workers.

The second model concerns workers who want to quit the professional world for professional reasons. These are hyperactive men with high primary sociability who are involved in many cultural pastimes. They are highly qualified and often hold managerial positions. Early retirement is deeply linked with working conditions, more specifically referring to psychosocial loads: too much stress is the prime element.

Table 4. Logistic regression on reasons for retirement (working conditions)⁴
(CAPA Data, 2005, n=816)

Model Variables	Model 1: Health reasons	Model 2: Psychosocial load
Socio-demographic variables		
Sex		
Male	n.s.	1
Female		0.52 (***)
Education level		
Higher education or university (ref)	1	n.s.
Secondary school	2.03 (**)	
Primary school	1.58 (***)	
Professional variables		
Professional status		
Blue-collar worker (ref)	1	1
White-collar worker	0.41 (***)	1.67 (*)
Lower management	0.48 (***)	2.65 (***)
Upper management	0.59 (**)	1.85 (**)
Economic sector		
Secondary sector (ref)	1.	n.s.
Tertiary sector	0.64 (**)	
Financial satisfaction (income)		
Very poor to average	n.s.	1
Good to very good		1.4 (**)
Health variables		
Subjective health		
Poor or acceptable (ref)	1	n.s.
Good	0.61 (***)	
Very good or excellent	0.71 (**)	
Subjective stress		
No stress		1
Slight stress	n.s.	3.49 (***)
Average to a lot of stress		5.05 (***)
Sociability variables		
Primarily sociability (family)		
Never or rarely (ref)	1	1
Occasionally	0.34 (***)	3.60 (**)
Often	0.41 (**)	1.84 (*)
Secondary sociability (friends)		
Never or rarely (ref)	n.s.	n.s.
Occasionally		
Often		
Tertiary sociability (social or cultural activities)		
Never (ref)	1	1
Rarely	0.43 (***)	2.82 (***)
- than 2 hours/week	0.54 (**)	2.17 (**)
+ than 2 hours/week	0.61 (*)	1.51 (*)

(*) = 0.10, (**) = 0.05, (***) = 0.001

⁴ Other variables were controlled for: age, career, professional biography, unemployed experience and family composition. These variables were not relevant.

The following analysis based on the SHARE data permits a better understanding of the aspects of work that contribute to wanting to leave the workplace prematurely. Quality of work was assessed by a short battery of items derived from the Job Content Questionnaire and from the effort–reward imbalance model questionnaire. The psychometric properties of both questionnaires were previously tested. Given the constraints of a multi-disciplinary approach in the SHARE project, the inclusion of the full questionnaires was not possible. Thus, items were selected on the basis of factor loadings on respective original scales (Siegrist, Wahrendorf, von dem Knesebeck, Jorges, Borsch-Supan, 2006). The positive coefficients in the linear regression show the relationship between the intention to leave and the presence of the criteria “work conditions” observed. All of the criteria are significant; they all contribute to the desire to leave.

Table 5. Linear regression of the desire to leave work by the aspects of work (SHARE Data, 2008, n = 9,691)

Model Variables	Intent to leave
Work conditions	
Dissatisfaction with work	0.092***
Physical effort	0.057***
Work load	0.070***
Little or no autonomy in job	0.062***
No opportunity to develop new skills	0.104***
No useful support with difficult situations	0.026**
No appreciation of accomplishments	0.099***
Salary too low for work provided	0.047***
Poor chance of promotion	0.054***
Poor job security	0.031***
R ² = 0.102 R=0.319	
Anova= 0.000	

These results must be analysed in terms of transformations of the labour market. Both psychologists and sociologists have for almost twenty years criticized the deterioration of working conditions and work intensification. The daily pressure for workers continues to grow. Many articles have examined the compression of work, business downsizing and increasing job demands (Gollac and Volkoff. 2000; Combalbert-Sénéguo and Riquelme 2006; Rigaudiat, 2007; Théry 2006; Askenazy et al . 2007; De Nanteuil and El Akremi 2005). The accelerated pace affects not only labourers, but also other levels of organization, from the office worker to the top management. Changes in forms of production and management, particularly related to the rise of ‘lean production’, associated with ‘just in time’ systems have probably contributed to the degradation of working conditions. Globalization is then used to legitimize this ‘need’ for change and adaptation. This degradation has a negative impact on all workers but also more specifically on the older workers.

2. Leaving work for personal reasons

The analysis of departure for personal reasons may be done using the CAPA data, but also to a lesser extent, with the SHARE data. The following table makes it possible to accurately analyze the profile of workers wanting to retire early for private reasons using the CAPA data. The SHARE data confirms the impact of socio-demographic elements.

**Table 6. Logistic Regression on Reasons for Retirement (Personal Reasons)
(CAPA Data, 2005; SHARE data, 2008)**

Model Variables	Model : Personal Reasons CAPA Data	Model : Enjoy life SHARE Data	Model : Family reasons SHARE Data
Socio-demographic variables			
Sex			
Male	1	1	1
Female	1.31 (**)	1.45 (***)	1.26 (*)
Education level			
Higher education or university (ref)	1	1	1
Secondary school	0.85	0.72 (**)	0.76 (**)
Primary school	0.52 (*)	0.67 (**)	0.55 (**)
Professional variables			
Professional status			
Blue-collar worker (ref)	1		
White-collar worker	1.51 (**)		
Lower management	0.91 (n.s.)		
Upper management	1.21 (n.s.)		
Economic sector			
Secondary sector (ref)	n.s.		
Tertiary sector			
Financial satisfaction (income)			
Very poor to average	n.s.		
Good to very good			
Health variables			
Subjective health			
Poor or acceptable (ref)	n.s.		
Good			
Very good or excellent			
Subjective stress			
No stress	1		
Slight stress	1.04		
Average to a lot of stress	0.62 (*)		
Sociability variables			
Primarily sociability (family)			
Never or rarely (ref)	1		
Occasionally	1.72		
Often	2.21 (*)		
Secondary sociability (friends)			
Never or rarely (ref)	1		
Occasionally	1.54 (*)		
Often	1.84 (**)		
Tertiary sociability (social or cultural activities)			
Never (ref)	1		
Rarely	1.68 (*)		
- than 2 hours/week	1.80 (**)		
+ than 2 hours/week	1.89 (**)		

This profile fits the relatively educated female more. These workers develop many social contacts both through the family and with a large circle of friends. They tend to invest a lot in

associations and cultural pastimes. Their symbolic investment is not centred on professional activities. This is where the hypothesis of polycentering becomes clear.

These results confirm what many sociologists have described as the outlines of a changing socio-cultural landscape (Zoll 1992, Sue 1988, Lalive d'Epina 1998) based on a transformation of attitudes towards work and that sees the emergence of a culture of self-development and self-realization. Work becomes a place of fulfilment and self-realization.

More recently, the work of L. Davoine and D. Meda (2009) has confirmed the intuitions of these earlier sociologists. Through a thorough analysis of European surveys (European Values Surveys, International Social Survey Programme, European Social Survey), they demonstrate that a large proportion of those questioned (nearly 70%) believe that work is a very important part of their life and even more so in countries affected by wide-scale unemployment. Despite the importance given to work, another trend also emerged: almost half of the British, Belgians and Swedes would like work to take up a less important place in their lives (Davoine & Meda 2009: 50). This apparent paradox can be understood by redefining what work means more broadly, including other equally important areas of life and considering the time constraints that makes it increasingly difficult to reconcile these separate centres of identity.

VI. Social policy and reorganization of working times

The results presented above show how the present-day reforms will probably lead to failure. Indeed, earlier retirement can be explained by the evolution of working conditions and by the symbolic investment in work. In this case, the end of career is either a necessity or a desire to do something else. But in both cases, the changes of public policy will not have the expected effects. Maybe the solution to increase the employment rates of the older workers should be found in a recomposition of social times. Should we not propose more flexible solutions over the length of a career, to better reflect the different stages and aspects of life? Developing policies that respect the different legitimate stages and aspects of life would also promote a wider social debate that would concern not just seniors but the whole society. Some arrangements exist in Belgium to create working time flexibility: part-time contracts, reduced working time and part-time retirement. These devices are experiencing an increasingly broad success. For example, the number of credit-time workers has increased by 23,165 in 2002 to 111,666 in 2007.

The following table, again using data from CAPA, is interesting because it shows how the reduction of working time at the end of career may prove to be an interesting path to keep workers active longer.

Table 8. Models of logistic regressions on reduction of working time (controlled by age, sex, education level, professional status, economic sector, financial satisfaction, subjective health, stress and sociability)

Model Variables	Model 1: Health Reasons	Model 2: Psychosocial load	Model 3: Personal Reasons
Work time			
Part-time work	n.s.	1	n.s.
Full-time work		1.58 (**)	
Wish to reduce working time at the end of career			
No	1	1	n.s.
Yes	0.53 (***)	1.60 (**)	

When people want to leave their profession for reasons of health, reducing working time would keep them in work longer at the end of career. For physically tired workers, a reduction in working time would greatly reduce the daily wear and tear. The reduction of working time would also enable the worker to properly recover physically.

At first sight, for workers wanting to leave the job for professional reasons, often related to psycho-social stress, the reduction of working time would not stop them leaving. However, when they do choose to work part time, they are more likely to want to continue in their work. Here again, the reduction of working time could contribute to keeping older workers in the job market.

Workers wishing to leave the professional world for personal reasons are not interested in this avenue of reducing working time. They prefer to leave their job definitively. But could developing practical alternatives keep them in the workplace part-time? This idea seems to be an interesting possibility and requires further work. It is presented here in passing as an alternative to the direction taken to date by the Belgian government, following recommendations from international bodies. A recent study by Bredgaard and Tros confirms these results and shows that the options for working time flexibility appear as a credible solution to keep older workers on the labour market (Bredgaard and Tros, 2006).

VII. Conclusions

The public policies developed since the eighties in Belgium have deeply contributed to changing the social representation of career ends and associated normative models, thereby creating alongside the established model other equally legitimate forms of retiring. However the Belgian government introduced at the beginning of the years 2000 a series of measures aimed at encouraging older people to remain in or to re-enter the labour market. The risks of precarious existence increase if the government modifies the conditions for early retirement to raise the level of employment. The labour market seems definitively closed for the older workers: businesses do not seem to have any interest in keeping older workers nor have they established policies which deal with aging as part of their HR management. Thus, whether it comes through personal choices or necessity, the question and management of retirement cannot be done solely through a transformation of public policy, even a radical one. Indeed, these transformations are contrary to both individuals' aspirations and changing professional constraints.

Does the future of the end of working life lie more in implementing public policies that recognize the financial constraints of the aging population and respect the aspirations of workers? Should we not be innovative by implementing gradual retirement processes that would perhaps take into account professional (dis)engagement, individual aspirations, forms of transferring knowledge and collective constraints? The challenge would then be to move from public policies based on early retirement to progressive retirement policies, and not to policies based on maintaining activities. This article points to some avenues of thought on this topic, in particular regarding the reduction of work time as working life winds down.

Appendix 1. Data CAPA Characteristics of the Population Studied (n=826)

Variable	N	%
Age Group		
≤ 34 years	187	22.6
35-44 years	221	26.8
45-54 years	239	28.9
≥ 55 years	179	21.7
Sex		
Male	443	53.6
Female	383	46.4
Couple		
Live together	629	77%
Do not live together	185	23%
Number of children		
No children	160	20%
1 child	175	22%
2 children	292	37%
3 or more children	168	21%
Social status		
Blue-collar workers	235	28.5
White-collar workers	240	29.1
Lower management	193	23.4
Upper management	158	19.1
Education level		
Primary	108	13.1
Trade school	228	27.7
Secondary	70	8.5
Post-secondary	418	50.7
Financial situation		
Poor	56	6.8
Neutral	200	24.2
Good	516	62.5
Very good	53	6.4
Subjective health		
Poor	163	19.8
Good	427	51.8
Very good	234	28.4
Subjective stress		
Stressed	379	46.0
Not stressed	445	54.0
Professional satisfaction		
Not satisfied	60	7.3
Satisfied	559	68.3
Very satisfied	200	24.4

Sectors of activity

Education	74	9,0
Public administration	79	9.6
Chemical industry	71	8.6
Financial sector & insurance	65	8.0
Research & development	65	8.0
Health	74	9.0
Social sector	76	9.2
Metallurgical industry (cars)	70	8.5
Machine/tool manufacturing	62	7.5
Restaurants	65	7.9
Construction	61	7.4
Wholesale business	60	7.3

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