

# COUNTRY REPORT: SWEDEN

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Dynamics of Inequality  
Across the Lifecourse:  
structures and process

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**NORFACE**  
NETWORK

# COUNTRY REPORT: SWEDEN

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## Abstract

The DAISIE project explores the gendered impacts of policies and practices aimed at extending working life (EWL) in five contrasting national settings (the Czech Republic, Ireland, Sweden, Switzerland and the UK), using a mixed methods research design inspired by insights from life-course and gender studies. The project addresses two significant and timely issues: labour market participation in later life and the influence of labour market and family trajectories on the experiences of older workers in different national and occupational contexts.

This report explores the issue of extending working life in the Swedish context. It begins by discussing the Swedish gender equality politics, which follows by a presentation of the pension system, pension trends and obstacles against an extended working life. The processes towards an extended working life illustrates the difficulties in implementing gender equality in practice. In the Swedish debate on raised retirement age, older women's and men's equal opportunity to work into old age is not identified as a core issue, although this is an essential goal of the general gender equality policy in Sweden. Nor has the gender segregated labour market been emphasised to any great extent, despite being at the heart of gender inequalities in terms of wages, pensions and sick leave and parental leave. It is further shown that the argument for an extended working life is mainly based on demographic statistics and economic arguments about the sustainability of the Swedish welfare and pension systems, while organisational factors, such as ageism and age norms in work organisations have not highlighted as a real obstacle to older people's participation in working life. Finally, it is argued that the Swedish gender equality project also has to include the older age groups and that the question of extended working life is an example of contemporary gender equality issues.

**Keywords:** Ageism in the labour market, gender mainstreaming, gendered labour market, precarious labour, extended working life

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## Introduction

Sweden is frequently characterised as a country with high gender equality ambitions and a high proportion of people over the age of 65. The first steps towards raised retirement age and other measures to promote an extended working life were taken relatively early, at the beginning of the 1990s. This report discusses the development towards an extended working life against this background. Below, I discuss the Swedish gender equality policies, in general and from an age perspective, and present and problematise the political steps towards the current pension system from a gender perspective. Particular emphasis is placed on the strongly gender segregated labour market and its consequences in the form of gender wage gap, pension gap and women's weaker footing in the labour market.

### A segregated labour market with an age-blind gender mainstreaming strategy

Sweden, along with other Nordic countries, is known for sound employment and social policies, as well as a gender equality and a skilled workforce. The share of women in gainful employment is 83% and the corresponding number among men is 89% (Statistics Sweden, 2014). In 2017 the gender employment gap was 4,0 percent (ages 20-64), which is among the lowest in the EU-countries (Eurostat, 2019).

Although gender equality is an explicit goal, it has proven difficult to realise it in practice and extensive research has illustrated the problems involved in achieving permanent organisational change regarding gender equality (see Verloo, 2005). In the Swedish context this can be seen, for example, in the segregated labour market, in the gender wage gap and in gender differences regarding sick leave.

The labour marked segregation means that 52 percent of the women and 36 percent of the men work in the 30 largest occupations. In only three of them here is an equal sex distribution, that is 40–60 percent of both women and men: cooks and catering managers, secondary school teachers and shopkeepers and shop supervisors. The most female-dominated occupation is preschool teachers (96 percent women in 2016), whereas 99 percent of woodworkers and carpenters were men (Statistics Sweden, 2018a).

Sweden is described as having a dual-earner family policy model, where the state supports female labour force participation by providing public day care services and paid parental leave (Korpi, 2000). However, in 2013, 30% of all Swedish women worked part-time (Statistics Sweden, 2014). Within female-dominated sectors, part-time and temporary employment has almost become a norm (Wall, 2014). While 57% of the women and 53% of the men in the female-dominated occupations of the Swedish Municipal Workers' Union (Kommunal) work part-time, 84% of the men and 67% of the women work full-time within the union's male-dominated occupations. Part-time work results from a lack of suitable full-time jobs, which means that women are affected by involuntary part-time unemployment to a greater extent than men (Wall, 2014). This affects the gender wage gap. Magnusson (2010) reports a net gender

wage gap of approximately 20 per cent for married and cohabiting respondents, and a gap of about 10 per cent for singles. On average, Swedish women earn 86% of men's wages (Adolphson, 2015).

Women also run a higher risk than men of being forced into sick leave (Ryderheim, 2015). It is also in the female-dominated workplaces of education, health and geriatric care that the highest amount of sick leave on mental health grounds can be found (Granlund, 2015). In municipalities and county council organizations, which are also female-dominated sectors, the psychosocial working environment is described as the primary cause of sick leave (Leppänen et al., 2006), and in female sectors such as nursing and social services stress, anxiety and depression among employees are frequently reported, mostly due to excessive time pressure (Eriksson, 2009). It has been argued that female-dominated professions often include heavier demands, less control, more temporary employment, lower wages, and workplace-related violence tends to be higher for women than for men (Ryderheim, 2015). These results are in line with research from other countries, which has shown how leaner work organizations create stress among staff (see e.g., Chatterjee and Hambrick, 2007).

### *The Swedish gender mainstreaming strategy*

Sweden is frequently described as 'one of the world's most gender equal countries' and also as the country with the highest number of feminists (SOU, 2005:66). Sweden is often seen as an exception to the generally negative assessment of the implementation of a gender mainstreaming strategy (GMS) (Bendl & Schmidt, 2013).

Gender mainstreaming is one of the strategies used to achieve gender equality in the workplace. It was globally adopted at the United Nation's women's conference in Beijing in 1995 when governments from 189 countries formally committed to implement this new strategy for gender equality (UN, 1995). Thereafter, many countries have also introduced versions of it in national policy documents. On an overall political level, the concept has often been described as a strategy which aims to incorporate a gender equality perspective in all policies on all levels and at all stages of policy making (Council of Europe, 1998). Many researchers have, however, questioned the conditions for this aim to be realised (Verloo, 2005).

The GMS was introduced in Sweden in 1994, a year before it was adopted in Beijing. It was also on Sweden's initiative that the action plan and the declaration were passed during the Beijing conference. This came about with a parliamentary bill in 1993 (Government Bill 1993/94:147) in which it was claimed that a gender equality perspective must be applied to all policy areas and that proposals and decisions must be analysed from a gender equality perspective, in order to clarify their potential consequences for women and men respectively. All in all, the bill provides a basis for institutionalizing gender equality issues as central elements in all Swedish policy areas. GMS has since continued to provide a basis for Swedish national gender equality plans, and it is the key strategy for achieving equality in public sector organisations. According to national assessments, GMS has been a success, in that the issue of gender equality has been integrated, to varying degrees, within different political arenas (SOU, 2005:66). It has, however, been suggested, that it was easy to commend the strategy and include

it in all policy documents and action plans because those who are authoring such texts did not perhaps understand the full extent of the concept (Ds 2001:64).

*An 'age-blind' mainstreaming strategy*

The institutionalization of gender equality issues in all policy areas means that contemporary ageing in Sweden takes place in a political context where gender equality objectives play a central role. It also indicates that one might expect the mainstreaming strategy to be a central starting point for policies supporting extended working life as well. Even if it has been noted that discrimination on the basis of gender and age, i.e. sexism and ageism, are similar in that both forms of discrimination are '[...] philosophies that we find offensive and which we would expect ordinary, liberal, tolerant, intelligent people to be against' (Bytheway 1995: 9), questions of how gender equality and age relate to one another are still rarely studied (Krekula, 2012).

The Swedish equality policy is designed as a response to the social demands for justice and democracy that were expressed during the 1960s, as well as in response to the demand for labour (Fürst, 1999). As a result, the issue of work-life balance has a central position in the Swedish vision of equality. This has remained the in current national legislation (Krekula, 2012). Descriptions of work life balances consisting of family and work tend to become 'age blind' in that they render older women's experiences invisible, for example by assuming that the female political subject is necessarily the working mother of young children, contributing to an image of a fertile and economically active woman, and thereby excluding older women, amongst others (Krekula 2003, 2007, 2012). This age blindness also appears in the overarching goals for Swedish equality policy, resulting in the oldest age groups only being present in equality goals with respect to being older, and not as citizens in a wider sense. Taken together, this indicates that the Swedish gender equality goals lack gender equality ambitions among older people (Krekula, 2012).

This age blindness in the Swedish gender equality policy also effects policies supporting extended working life. Based on a study of the directives for two different governmental reports, focusing on gender equality in work and on gender perspectives on extended working life respectively, I have previously argued that gender equality is defined differently depending on the age groups concerned. While equal participation in working life is described as an important gender equality issue for younger people, this is not the case in the reasoning about older women and men working in later life. In the missions for gender equality in the labour market, women and men's participation in working life on equal terms is presented as a main focus for the promotion of gender equality. In the mission for the Retirement Age Commission there were no equivalent aims of achieving an equal share of older women and older men in the labour market, which suggests that the issue of a prolonged working life is not considered an issue of gender equality. Based on these results, the study argues that a prolonged working life is not seen as a gender equality issue. This also means that policy goals of equal participation in working life do not apply to older age groups. Accordingly, the directives for the Retirement Age Commission contribute towards an exclusion of older women and men in the Swedish gender equality project for working life (Krekula, 2014).

## Older people's labour force participation and pension gap

In Sweden, one of the countries with the highest proportions of older people in its population, 19.8% of the Swedish population was over the age of 65 in 2015 (Statistics Sweden, 2016). Within the 55–64 age group, 71.5% of women and 76.3% of men, were working in 2014 (Eurostat, 2016), a figure that clearly exceeds the 50% activity rate recommended by the EU (European Commission, 2009).

The labour force participation rate in the older age groups is increasing over time. Between 2006 and 2015 it has risen from 17% to 27% among men aged 65–69, and from 10% to 18% among women in the same age group. This has been explained by emphasizing that a range of public policies have now made it financially beneficial to postpone retirement and that the birth cohorts who are currently reaching retirement age have higher educational levels and better health than previous ones (SOU, 2010:85). Still, though, working hours decrease with age. Among the gainfully employed aged between 65 and 69, women work an average of 24.8 hours/week and men work an average of 29.8 hours/week (Swedish Pensions Agency, 2016).

The same wage gap which has been noted between women and men in general can be seen in the pension gap. Women have 68% of the men's pension and the difference increases with age (2018 a). These differences between older women and men have been described as a result of women generally having lower wages, working part-time more than men and continuing to carry a heavier load in terms of childcare and housework, for example, by taking longer parental leave (Wall, 2014). Parental leave is, however, considered when calculating pension entitlements. In a report of what causes the pension gap, it is stated that the income gap occurs early in working life and then stabilises at a level of around 20 percent for the 20–64 age group. The gender gap in disposable income for people over the age of 65 is, however, reported to be higher, 26 percent. The reasons for this are wage differences across the adult life course, differences in income from capital between women and men. However, the design of the occupational pension system increases the gender gap by giving a higher pension (as expressed as a percentage of previous earnings) to those with a higher income. The gap in disposable income is reported to have been relatively constant over time, despite the fact that today's women pensioners have had, on average, a higher labour force participation rate than women pensioners before them (Ds 2016:19).

Table 1 illustrates the average age of men and women in the 25 occupations with the highest share of older workers. There is a relatively large correspondence between occupations with a high average age for women and men. The differences are largely consistent with the gender segregated labour market. These occupations usually require higher education and are less likely to involve manual labour. With one exception (paediatric nurses), they are not among the 30 largest occupational groups either.

**Table 1. Average age of men and women in the occupations with the oldest populations in Sweden**

<b>Overall rank</b>	<b>Occupation</b> * means that it is among the 30 largest occupations in Sweden, ages 16-64 years.	<b>Average age</b>	<b>Women: rank and average age</b>	<b>Men: rank and average age</b>
1	Director general and municipal chief executive	53	1-53	1-53
2	Psychotherapist	53	2-53	2-53
3	Religious community manager	53	4-52	3-53
4	Professors	52	8-51	4-53
5	Deacons	52	3-52	7-51
6	Ambulance paramedics	51	—	5-52
7	Head of schools, level 1	51	7-51	6-51
8	Head of elderly care, level 1	51	6-51	22-49
9	Health care manager, level 1	51	5-52	9-51
10	Public services manager, level 1	50	11-50	10-51
11	Preschool head, level 1	50	12-50	11-50
12	Teachers, special needs	50	9-50	—
13	District nurses	50	10-50	12-50
14	Paediatric nurses*	49	19-49	—
15	Head of health care, level 2	49	20-49	—
16	School nurses	49	21-49	—
17	Specialist doctors	49	25-48	13-50
18	Industrial catering managers	49	22-49	—
19	Occupational health nurses	49	13-49	—
20	Head teachers, level 2	49	14-49	17-49
21	Managing directors	49	—	18-49
22	Preschool heads, level 2	49	16-49	19-49
23	Funeral staff	49	17-49	21-49
24	Social work head of department, level 1	49	18-49	—
25	Priests	48	—	24-49
—	Other specialist nurses	—	15-49	—
—	Chief finance officer, level 2	—	23-48	—
—	Chief finance officer, level 1	—	24-48	—
—	Alternative medicine therapists	—	—	8-51
—	Teachers in vocational subjects	—	—	14-49
—	Engineers	—	—	15-49
—	Head of property management administration, level 1	—	—	16-49

—	Head of property management administration, level 2	—	—	20-49
—	Head of social work, level 1	—	—	23-49
—	Bank manager, level 1	—	—	25-48

Source: Statistics Sweden, 2017 a, b, c

## The Swedish pension system

In 1913, Sweden was the first country in world to introduce a general pension insurance that included more or less the entire population. The idea was that those who were no longer able to work or who were older than 67, would receive it. This retirement age has remained mostly unchanged despite two large pension reforms. The general basic pension was low, but retirees could also apply for a means-tested supplementary pension. The Swedish Confederation of Professional Employees had in addition reached an agreement with employers regarding a supplementary pension which was funded through deductions from the employees' wages. Other occupations, mainly those who were members of the Swedish Trade Union Confederation, were not covered by this supplementary pension and therefore experienced a large income reduction when they retired.

The next central change came in 1960. After a decade-long political battle, and following a referendum, the General Supplementary Pension system (Allmän Tilläggspension - ATP) came into effect on January 1st 1960. This ATP-system meant an obligatory pension insurance that was funded by employers and employees alike. With this, the previous flat-rate old-age pension was now complemented by income-related benefits. To receive a full pension, however, one had to have been working for 30 years, which resulted in an average worker receiving approximately 65% of their former gross income. The pension system was based on pay-as-you-go principles and to a large extent financed by payroll taxes (Sundin, 2006; Krekula et al., 2017). For the first time there was a system for everyone where the pension was regarded as a postponed salary for work performed and not as a contribution. The pension system consisted of a basic pension, the retirement pension, which was the same for everyone, and an income-based supplementary pension, the general supplementary pension. White-collar workers at an intermediate-level with an income unevenly distributed over their adult life course benefitted most from this pension system, while lower-level white- and blue-collar workers with more stable incomes over their lifetime were less favoured by this model (Ståhlberg et al., 2006).

During the following decades changes to the Swedish pension system mainly aimed at reducing inequalities between different groups, for example, between those who were included in retirement schemes, and those who only received pensions in accordance with the national pension insurance (SOU, 1974, 1975). Even if most employees with a collective agreement could retire before the age of 67, thanks to their complementary pension scheme, housewives and farmers, for example, could not retire until age 67. It was therefore seen as a matter of fairness to also lower the retirement age within the national pension system (SOU, 1974). This resulted in a lower retirement age of 65 years and a concurrent expansion of the flexible retirement age to a period between 60 and 70 years, with individual assessment of early

retirement, which was a greater flexibility than what the current system offer. This was changed by the new pension system during the early 1990s.

### *The current pension system*

At the beginning of the 1990s, a new debate on the pension system started, this time with the aim of raising the retirement age. The country was experiencing a deep financial crisis and concerns were raised about the financial sustainability with the Swedish pension system. The problem was defined as an increasing life expectancy and of a pension system that was dependent on economic growth. The goal was therefore to make the pension system self-funded, by prolonging the duration of working life as much as possible and making individuals take responsibility for their future pension, through personal savings, for example.

In 1991 and 1994, the Swedish Parliament agreed on a broad pension reform that came into effect in 1999. This meant that the defined-benefit pension based on the 15 best income years was replaced by a defined-contribution pension based on the total income over a person's working life. This reform also resulted in the implementation of a flexible retirement age between 61 and 67. Before the decision, it was forecasted that, with the new pension system, women would be able to receive higher replacement rates than men (Ståhlberg et al., 2006). The result, however, was that, in relation to their final income, women receive a relatively lower pension than men, notably due to the time they spent working part-time (Öjemark, 2016).

Women are dependent on the guaranteed minimum pension to a higher extent than men. In 2014, 56% of retired women received a guaranteed pension, this was the case for 16 % of their male counterparts (Swedish Pensions Agency, 2016).

In 2013, the Government Commission for Longer Working Life and Retirement Age presented a final report suggesting changes in several age limits. In 2020, the age for early retirement age will be raised from 61 to 62, and then to 63 in 2023. The highest age in the Employment Protection Act will be raised in a similar way from 67 to 68 and 69 in 2020 and 2023.

### *Pensioners at risk of poverty*

With the implementation of the new pension system, an increasing share of pensioners living in risk of poverty has been noted. At present, 14.9 percent of pensioners in Sweden are described as economically exposed and at risk of poverty (Statistics Sweden, 2016). The group of financially vulnerable older people in Sweden is growing over time. With current pension rules, it is estimated that 50 per cent of the female pensioners and 35 per cent of their male counterparts are expected to live on a low income by 2060 (Swedish Pensions Agency, 2018).

At the same time, it is noted that the standard of living for people aged 65 and above has improved every year during the 21st century. After the adjustment for inflation, the total increase in the standard of living between 1999 and 2016 totalled 51 percent. This increase is explained, at least partly, by the fact that those who have joined the group of people aged 65 and above since 1999 have higher pensions than those who have passed away since 1999, which, among other things, is due to the fact that women who are now retiring have a more

continuous employment history than those women who were pensioners at the end of the last century (Statistics Sweden, 2018b).

## Retirement trends

Sweden has a high average retirement age compared to the rest of the EU. For the generation aged 50-69 in 2012, the average retirement age was 64 years (Statistics Sweden, 2014b).

In the age group 50-64 years, Sweden had the third lowest percentage of retirees of all European countries. The proportion was 13.8 percent in Sweden, while the EU average was 27.9 percent (Statistics Sweden 2014b). The average retirement age has continued to increase over the years (SOU, 2010:85). In 1998, the average retirement age was 61.8 for women and 62.7 for men. In 2008 it had risen to 62.7 and 63.7 respectively, and in 2015 it was 64.6 years for women and 64.4 for men. Despite these high numbers, it has been argued that there are not sufficient incentives for individuals to extend their working lives (SOU, 2013:25). However, there are groups of older workers who already have difficulties reaching today's normal retirement age. These include certain groups of women in the care sector and more generally in occupations with hard physical and psychosocial working conditions (see Krekula et al., 2017).

The elderly care sector occupies a special position in the debate on extended working life, since access to care solutions for their ageing relatives is a prerequisite for older people to continue working in later life. The average retirement age for large occupational groups within the sector is 63.9 years for women and 64.2 years for men, which is lower than the age of 65, still regarded as the 'normal retirement age', and almost three years below the current maximum retirement age of 67, which is seen as necessary in order to qualify for a reasonable pension (Andersson, 2015). Assistant nurses in elderly care retire, on average, at the age of 60, i.e. before the minimum retirement age (SOU 2017:21). The elderly care sector is also undergoing a comprehensive digitalisation process that is likely to result in robots and artificial intelligence replacing something like 7–8 per cent of the workforce (SOU, 2017:21).

Some of the central factors that determine whether or not a person continues to work after the age of 65 are income, gender, level of education and marital status (SOU, 2010:85). The importance of education can be seen in the fact that, of the people who were gainfully employed at the age of 60, roughly 25% of those with a PhD were still working at age 70, as compared to roughly 10% of university graduates without a research degree (Klevmarken, 2010).

Early exits can be found among married or cohabiting people, those in poor health, those employed in demanding jobs, and also those working in places with economic incentives for extending working life, such as the existence of collective agreement pensions. Individuals with an average income level above the ceiling of the public old-age pension system also tend to leave early (The Swedish National Audit Office, 2001). It is also argued that for some groups of older workers, the wish to spend time on family and leisure time contribute to early retirement, while people continue to work longer if they find their jobs enjoyable and stimulating (Arnek, 2012). Further, perceived health and work satisfaction are described as being more important than income for a lot of people (Nilsson, 2013).

Research also indicate that the factors that contribute to the will to retire change over time. For example, spending more time with family and friends, having more leisure time and facing difficult working conditions and little appreciation for the competence held by older workers appear to be less important today than in previous times. Meanwhile, the feeling of being forced to retire is described as an increasingly important factor (SOU, 2012:28).

## Employer's attitudes to longer working life

A study with 1,792 older respondents showed that the attitude of managers is an important factor that determines whether older workers want to work until age 65 or beyond (Nilsson et al., 2011). Managers' attitudes to older workers retirement time is found to be connected to their own retirement planning, so that those managers who plan to work beyond the age of 66 are described as being more positive to working in older life than managers who themselves are planning to retire at 66. Both positive and negative attitudes towards older workers have been found among Swedish managers. While older people are viewed as more careful, experienced and skilled and able to guide younger employees, they are also described as being slower and also resistant to change (Nilsson, 2018).

## Obstacles to an extended working life

This section will look at four central factors that have been described as an obstacle to extended working life in Sweden: ageism, access to education, working environment and care giving to family members.

### *Ageism and extended working life*

Ageism – i.e. discrimination, attitudes and stereotypes (Butler, 1969) and marginalisation and exclusion based on age (Krekula et al., 2018) – is described as an obstacle for older people's participation in the labour market both on an international level (European Commission, 2009) and in the Swedish political debate (SOU, 2013:25). There is, however, a lack of systematic knowledge about the expressions of ageism, how they relate to the organisation of workplaces and the consequences thereof for older employees' job satisfaction and working conditions in later life.

Ageism can be aimed at different age groups, albeit to varying degrees (Krekula et al., 2018), but has mainly been studied in relation to older people. Ageism takes place in different areas of the workplace. Older workers are not being considered for job interviews (Furunes & Mykletun, 2010; Krekula, 2011), they are neglected in promotions (Furunes et al., 2006), they experience less wage increase (Brooke, 2003), they are less often offered training (Furunes & Mykletun, 2010, Krekula, 2011), and they are disregarded when it comes to training for new technology (Furunes et al., 2006).

Studies that have looked at the consequences of ageism show that it is related to intentions to resign or retire (von Hippel et al., 2013), and that it constitutes a risk of long-term sickness and contributes to work disengagement (Volpone & Avery, 2013). Ageism also contributes to older employees and job-seekers manipulating signs of ageing (Hurd Clarke & Griffin, 2008) and removing age-related information from their job application documents (Berger, 2009).

Although there is a lack of knowledge about these processes in the Swedish context, international research on the relation between ageism and older people's job satisfaction and retirement plans shows contradictory results. Several international studies show that ageism influences individuals' work engagement and labour force participation in later life (Smeaton & White 2016, Bennington, 2001, Schermuly et al., 2014, Hofstetter & Cohen, 2014, von Hippel et al., 2013), at the same time as other studies argue against these types of direct connections (Bayl-Smith & Griffin, 2014).

The results are particularly contradictory from a gender perspective. While some studies have found that discriminating attitudes affect retirement plans for women but not for men aged 51–62 years (Messe, 2012), others show a significant association between retirement plans and ageism among men but not among women (Thorsen et al., 2012), and that perceived ageism is a significant factor for retirement before the average retirement age among Swedish men, but not among Swedish women (Soidre, 2005). Ageism has also been said to affect men's job satisfaction to a greater extent than that of women (Taylor et al., 2013).

One explanation behind the varying results is that the time of retirement is multidimensional and that different studies observe different factors (Schalk et al., 2010), and that previous studies have focused to a large extent on individual factors (Stypinska & Nikander, 2018; Krekula & Heikkinen, forthcoming), while the implications of organisational, workplaces processes have been less noted.

The importance of organisational factors also transpires in studies that show that workplaces have different age climates, i.e. different perceptions of the fairness or unfairness of organisational processes and behaviour towards different age groups (Cadiz, 2010; Kunze et al., 2013), and that older workers are more prone to staying in workplaces that are less ageist (Cadiz, 2010). This shows that there is an age normality where delimited age groups are used as a basis for organisation and their actions assume a taken-for-granted position as a generic norm (Krekula et al., 2018).

Further, the organisation of work and its implications are undergoing rapid change, which means that privilege relations, like ageism, are being reshaped. Changed age composition and digitalisation are examples of changes which are assumed to affect the structure of status hierarchies. According to Kohli (2007), the changing age composition of the workforce creates new social relations, by opening up for negotiations and new subtle demarcations where before there were commonly shared notions of groups' obligations and rights. This results in new forms of class and generational conflicts. The connections between the age composition of the workplace and the presence of ageism also appear in studies which show that large age differences within the workforce contribute to a more negative age climate (Kunze et al., 2013). Likewise, notions of technology and its implementation in workplaces are interconnected with constructions of privilege relations based on, for example, gender and age. Technology is recurrently coded as masculine and is also age coded (Krekula, 2009) in the form of technology,

innovations and change being coded to younger groups of employees (Turek & Perek-Biala, 2013). These narrow notions of technology and its users are examples of gendered ageism, a doing of gendered age as marginalisation and exclusion (Krekula et al., 2018).

A law against age discrimination was introduced in Sweden in 2009. This was not based on a previous debate, but rather on the adoption of age as a ground for discrimination as part of the EU labour market directives (2000/78/EG), where it is stated that it should be possible to implement the principle of equal treatment in the member states (Article 1).

Swedish studies indicate that discrimination against older people in working life might be widespread (Stålhammar, 2009; Krekula, 2011; Arnek, 2012). One example of this can be seen in a survey of 1,053 Swedes between the ages of 18 and 65, which shows that a third of those who are applying for jobs have experienced that their age is an issue – this applies primarily to the younger and oldest age categories as well as those who are unemployed (Mild Nygren & Sjöberg, 2012). Recruitment processes and lack of access to training have been identified as particularly critical in the Swedish context (Krekula, 2010; 2011).

#### *Adult education and extended working life*

Adult education is emphasized as a central measure for extended working life, for example in the European Commission's (2010) Agenda for New Skills and Jobs. Sweden has a well-developed system of adult education compared to other European countries (EAEA, 2011), where nearly 72% of persons aged 20-64 years participated in some form of either formal or informal education or training during the previous 12-month period (Statistics Sweden, 2014a). When it comes to the age group 55-64 however, Sweden ranks low in terms of the number of people who raise their formal education level. This can partly be explained by older people being denied further training (see above), and also by the fact that adult education contributes only to a limited extent towards increased income, but rather may threaten wage development and employment security (SOU, 2013:25). Men and highly educated people participate to a somewhat greater extent in formal as well as informal training than their less well-qualified counterparts (Krekula & Engström, 2015).

#### *Working environment*

The working environment is a central factor which affects possibilities for an extended working life (SOU, 2013:25). For example, women who work in health care, with precarious working conditions, on fixed-term contracts with less control and less stability, have a shorter working life than those in other sectors (Anxo, Månsson & Ivarsson, 2014). Inequality in health has increased in Sweden in relation to education and gender. The gap in average life expectancy at age 30 between groups with secondary and tertiary education levels has increased from 4.1 years to 5.4 years for women and from 4.6 years to 5.8 years for men (Arbetsmiljöstatistik Rapport 2016:2). Women have more health problems and a higher amount of sick leave than men. One explanation is the gendered segregation of the labour market, where jobs in female-dominated employment sectors often involve performing tasks that lead to sustaining repetitive strain injuries. In addition, tools, protective equipment and workstations are usually designed

for men, not women. Psychosocial stress is more common among women as they work more often than men in occupations that include encounters with other people.

### *Care giving and extended working life*

Feminist scholars have pointed out that older people's possibility to work is related to whether an individual is caring for close family members or not (Lewis, 2006; OECD, 2011; Dewilde, 2012).

Between 1994 and 2000, the amount of care provided by a family member rose from 60% to 70% out of the total care given to elderly people living at home in Sweden (Sundström et al., 2002). This is related to cuts in the provision of public elderly care services. This family care in Sweden has consequences for the caregivers' well-being, gainful employment and financial circumstances (Szebehely et al., 2014). A survey of the age group 45–66 showed that 42 percent of both women and men provide care for a close family member at least once a month. It is, however, more common among the women to provide care for a close family member every day; 6 percent of women and 4 percent of the men does so on a daily basis. On average, female caregivers provided 5.4 hours assistance per week, whereas male caregivers provided 3.8 hours of assistance per week (Szebehely et al., 2014).

Women are to a greater extent than men affected negatively by their role as caregivers. More than half of female caregivers regard their caregiver role as psychologically stressful, compared to a third of the men. Further, almost twice as many women as men find it physically demanding as well (27 and 15 percent respectively). The more care an individual provides for a family member, the greater the likelihood that their well-being, gainful employment and financial circumstances be affected negatively (Szebehely et al., 2014). Krekula and Vickerstaff (2017) argue that this illustrates that the question of an extended working life cannot be limited to work organisations but needs to be seen from a wider perspective.

## Extended working life and flexible work

The relation between flexible employment and extended working life has been discussed in two national Commissions formed by the Swedish government: flexible measures to improve the ability for people with disabilities to get and maintain a job (Committee directive, 2017a) and safety and development in employment with regard to working hours and time off from work (Committee directive, 2017b). In these works it has been argued that measures that can contribute to facilitate further education and career changes in later life are important.

## The current debates on extended working life

In 2011, when the Government Commission for Longer Working Life and Retirement Age was formed with the explicit objective of analysing age limits in the pension system and

opportunities of extending the work life (Dir 2011:34), the media debate on extending working life was limited. However, the opinions of various stakeholders can be seen in their comments on the final report.

Even if many of them agreed upon a general need to work into older ages, there were many highly critical standpoints. The trade unions and pensioner organisations pointed out that the report was leaving out the earlier part of the life course. They argued that an extended work life should also include the period of entrance to work life, work environment as well as opportunities of full-time work. For example, the Swedish Municipal Workers Union stated that several of their members only have part-time jobs and/or temporary contracts and that efforts to achieve more full-time employment would be “twice as efficient as a raised retirement age of two years” (Ministry of Health and Social Affairs, 2013-11-29). The five main pensioner organisations critically argued that: “Before the proposals of raising the retirement age is implemented we find that measures in the work environment must be taken in order to enable for all to work until the present normal retirement age” (PRO et al 2013-08-30). Both trade unions and pensioner organisations raised issues of inequality. The Union for Professionals (Akademikerförbundet SSR) stated that: “A raised retirement age is desirable, but not increased pension gaps” (Ministry of Health and Social Affairs, 2013-11-29). They further argued that white colour workers with good incomes may be able to continue to work a few more years and thereby secure a good pension, while blue colour workers and care workers with lower incomes already have difficulties working up to the present retirement age of 65 and thus the inequality will increase among pensioners.

The comments from employer organisations differed from those of the trade unions and pensioner organisations. The Confederation of Swedish Enterprise claimed that considerations relating to the work environment should be excluded from any proposals of an extended working life, since - they claim - the relationship between work environment and early exit is “vague”. They were also critical of raising the age limit in the Employment Protection Act, something that both trade unions and pensioner organisations supported. Other organisations, including some women’s organisations, also noted a lack of gender perspective and of gender analysis of the consequences of the proposals in the final report.

The proposals from the final report were handled in the multi-party Pension group. In May 2015 an inquiry on gender inequality was initiated, resulting in an action plan (Regeringen 2017-01-23) and a proposal to the Pension group of an increase of the guaranteed pension (Regeringen 2018-03-06). The process resulted in a political agreement on raising some age limits in the pension system. The Confederation of Swedish Enterprise (Svenskt Näringsliv), chose not to be part of the agreement as they were against raising the pension age limit in the Employment Protection Act. In December 2017, the politically diverse Pension group agreed to raise the lower age limit for pensions from 61 to 62 in 2020, to 63 in 2023 and 64 in 2026, and to raise the age for protection of employment from 67 to 68 in a first step and to 69 in later steps. Once more, critical voices were raised from some trade unions and pensioner organisations, about the risks of increased inequality between groups of workers. Taken together; the political proposals of raising the retirement age have been challenged by several stakeholders and this has resulted in some modifications to the proposals and new inquiries. The process towards increasing retirement age is however continuing.

## Concluding remarks

Sweden is often characterised as having ambitious gender equality objectives. From an international perspective, it is also a country with a high proportion of people over the age of 65 and where the first steps towards raising the retirement age and other policy initiatives in the direction of an extended working life were taken relatively early, at the beginning of the 1990s. As shown in this report, however, the processes towards an extended working life can be seen as an illustration of the difficulties in implementing gender equality in practice. In the debate on raised retirement age, older women's and men's equal opportunity to work into old age is not identified as a core issue, although this is an essential goal of the general gender equality policy in Sweden. Nor has the strongly gender segregated labour market been emphasised to any great extent, despite being at the heart of gender inequalities in terms of wages, pensions and other issues such as sick leave and parental leave. Put together, this means that the fact that many groups of women risk ending up in a vulnerable position with regard to extended working life has not been central to public debate over time.

The discussion above also makes it clear that the argument for an extended working life is mainly based on demographic statistics and economic arguments about the sustainability of the Swedish welfare and pension systems. Organisational factors, such as ageism and age norms in work organisations may have been mentioned in the debate, but they have not highlighted as a real obstacle to older people's participation in working life and there is no empirical knowledge from a Swedish context on how ageism in working life affects older people's willingness to continue working.

The political debate on extended working life has also been narrowly presented as a matter of changing older people's outdated retirement trends (Krekula et al., 2017; Krekula, 2018). This means that it has only taken limited consideration of factors beyond working life, such as how older people's care of close relatives affects their opportunities to extend their labour force participation. This differs clearly from the Swedish debate on gender equality in working life, where the central and recurring point of departure is that issues of gender equality in working life depend on factors in the rest of society, such as access to childcare and public transport (Committee directive 2011:80).

In all, questions of an extended working life in the Swedish context are chiselled out as something fundamentally separate from broader gender equality ambitions. This finding highlights a central strategy to counteract the vulnerable situation in which women, in particular, risk ending up in an extended working life in Sweden. In other words, the Swedish gender equality project also has to include the older age groups and to recognise that the question of an extended working life as a fundamental gender equality issue.

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