

# European Union Extended Working Life Policies: On Pension Systems, Public Finances and Biopolitical Disciplining

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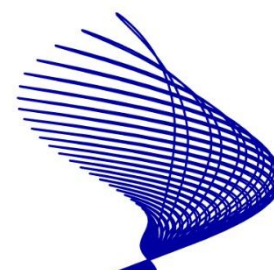
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Dynamics of Inequality  
Across the Lifecourse:  
structures and process

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# European Union Extended Working Life Policies: On Pension Systems, Public Finances and Biopolitical Disciplining

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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 rhetoric surrounding extended working life (EWL) in three central documents from the European Commission. It sheds light on the underlying problems that raising the retirement age is assumed to solve, the rhetoric and arguments used in favour of EWL policies, as well as the assumptions about the capacity of women and men to continue working in older age. The analysis is based on an understanding of policies as active constructors of problems. Accordingly, the problems that the policy addresses are not seen as objective entities; rather, they are understood as discursively formed by the policies.

The results show both similarities and differences between the documents analysed. Behind explicit reference to the need to increase retirement age in order to secure the pension systems, there are assumptions implying that it would also strengthen public finances and that this could take place by ‘disciplining’ older women and men into working longer and increasing their private savings. In arguments on economic vulnerability among older people, extended working life is also portrayed as necessary for older people to receive adequate pensions. Further, the analysis identifies contradictory perspectives on pension gender gaps. On the one hand, this gap is described as a result of the difference in retirement age between women and men, and on the other,

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as a consequence of events that took place during their prior working life. Finally, the analysis identifies dichotomous divisions between working life as productive time and retirement as unproductive time. This rhetoric, the report argues, serves to veil women and men's different opportunities to combine family and work.

**Keywords:** biopolitical disciplining of older workers, extended working life, gender gaps in pensions, policy analyses, time as productive/unproductive

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## Introduction

Demographic ageing is recognised by both international policy bodies and by governments as posing key challenges and opportunities (European Commission 2012). Against the dual backdrop of an increased healthy life expectancy and concerns about the financial sustainability of pension systems, there has been a rapid increase of policies supporting extended working life since the end of the 1990s (Phillipson 2018; European Commission 2012).

The policy focus has mainly been on individuals, and the debate has to a great extent pictured older people as the problem. Their current retirement trends are described as problematic, self-serving, uninformed and out-dated (Krekula and Vickerstaff 2017; Krekula 2019). Many governments have used this rhetoric as a basis to persuade older employees to delay their retirement, for example, by reducing opportunities for early exit (Smeaton and White 2016), by making work pay through tax incentives (Vickerstaff and Loretto 2017), and by creating favourable conditions for older people who are able and willing to continue working (Krekula, Engström and Alvinus 2017).

Descriptions of current retirement trends as a simple consequence of older workers' 'choice' are in stark contrast to the rich body of research that has shown that workplace factors limit older people's opportunities to continue working in older age. Examples of this type of organisational factors are: ageism (for a detailed discussion of this concept, see Butler 1969), i.e. stereotypical notions of older workers, along with discrimination and/or negative attitudes towards them (Wilkinson and Ferraro 2002), which has been shown to force people out of working life (Bennington 2001; Ilmarinen 1997, 2006); temporal regimes and lean organisations that prevent older workers in physically demanding jobs from shifting to alternative tasks (Krekula 2019); work ability, i.e. the balance between the demands of work and the resources of the individual (Takala and Seitsamo 2015) and work content factors that influence labour market participation in later life (Pohrt and Hasselhorn 2015; Smeaton and White 2016).

When looking at policy development and the debate on extended working life in European countries, Krekula and Vickerstaff (2020) state that policy rhetoric and debates show great similarities across countries, despite differences in demographics and in the labour market participation patterns of older men and women. They also state that the political initiatives to raise the retirement age have usually depended on a top-down process aimed at connecting retirement ages to life expectancies and at synchronising retirement ages between women and men in countries where these differ or have differed. The great similarity between national policies and the European Commission's White paper *An Agenda for Adequate, Safe and Sustainable Pensions* (2012) could, they argue, be understood as an expression of basic assumptions of extended working life having circulated from European policy into national policy and practice (cf. Ahmed 2007, 2012). This points to the central role that EU documents and their underlying assumptions play in the development of national-level pensions policies and, thus, for older people's real labour market experiences.

Against this background, this report looks at the rhetoric surrounding extended working life in three central documents from the European Commission. More specifically, it sheds light on

the underlying problems that raising the retirement age is assumed to solve, the rhetoric and arguments used in favour of EWL policies, as well as the assumptions about the capacity of women and men to continue working in older age. With the aim of illustrating the arguments and rhetoric mobilized, direct quotations from the reference documents will be used extensively.

This report begins by presenting the theoretical assumptions that underpin this analysis, as well as the nature of the EU policy documents that have been analysed. This is followed by a review of how extended working life is discussed in each document. Finally, in the concluding discussion, the overall similarities and differences between the documents are presented.

## Analytical assumptions and empirical material

My analysis has been inspired by policy analysis models that analyse the problematisations that are assumed by the solutions a policy suggests. The starting point is that, since they aim to change something, policies entail, implicitly or explicitly, a notion of how the problems to which they are seen as the solution are framed (Bacchi, 2009). This means that the problems which the policy addresses are not objective entities; rather, the texts and the documents form the problems discursively (Bacchi 1999, 2009, 2012).

The model's theoretical premise is that solutions do not sprout naturally and rationally out of an objective problem. Rather, policy suggestions are said to construct some social relations as problematic, while selected articulations of the problem simultaneously exclude other descriptions and perspectives (Bacchi 1999). The focus of this policy analysis is thus transferred from the 'problem' to the 'problematisation process'. This approach assumes that policies and agencies do not react to problems, but rather that they are actors who proactively focus on some aspects of the issues at hand and tone down others (Bacchi 2009).

This starting point enables us to focus this report on the problem/s that a raised retirement age is/are assumed to solve and the rhetoric used to shape such a definition of the problem/s.

Constructions of key concepts, for example categories, are a central means in these processes (Ahmed 2007; 2012). Like policies, they carry basic assumptions. This means that the use of categories such as 'older workers' and 'women/men' are not neutral when used in policies; they construct something and therefore have real consequences. Against the background of this understanding, the constructions of older workers and of normative assumptions about this large collective that transpire in the problem definitions are also revealed. In this light, I understand political proposals as based on limited articulations of the problem to be solved and on a simultaneous exclusion of other possible perspectives.

### **The empirical material analysed**

The documents chosen for analysis are central to the European Commission and aim to promote debate on extended working life, and in some cases to also achieve consensus on the questions at hand. They have also been selected since they express the Commission's formal position and/or to reflect the state of debate within the EU. The three documents are:

- The European Commission's white paper *An Agenda for Adequate, Safe and Sustainable Pensions* (European Commission 2012). As a White Paper this is a formal document with proposals for all European Union (EU) member states. The paper is based on a debate with stakeholders, such as the general public, the European Parliament and the European Council, to arrive at a political consensus on issues regarding retirement age and the design of the pension system (Eur-lex 2018).
- *Pension Adequacy Report* (European Commission 2018a). The report is the result of a collaboration between the European Commission and the Social Protection Committee of the European Parliament. The report, published every three years, presents an overview of the member states' pension policies and focuses on questions such as how well protected older Europeans are against poverty, the gender pension gap and questions of balance between working life and retirement age.
- *The 2018 Ageing Report* (European Commission 2018b). This report is part of the European Economy Institutional Papers, which present analyses of economic developments and are prepared by the European Commission's Directorate-General for Economic and Financial Affairs. The report aims to contribute to the economic decisions made by the European Commission, the Council of the European Union and the European Parliament. The report presents long-term projections of the budgetary impact of the ageing population in the EU Member States and Norway, for the period 2016–2070. The projections are said to shed light on where, when, and to what extent 'ageing pressures' (p. 1) will accelerate and thereby contribute to highlighting policy challenges for governments posed by projected demographic trends.

## The EU White paper An Agenda for Adequate, Safe and Sustainable Pensions: Focus on public finances and privileged older people

An explicit projection of the problems that raising the retirement age is assumed to solve is presented in the first sentences of this EU policy document:

An ageing population presents a major challenge to pension systems in all Member States. Unless women and men, as they live longer, *also stay longer in employment and save more for their retirement*, the adequacy of pensions cannot be guaranteed as the required increase in expenditure would be unsustainable. (European Commission 2012, p. 2, italics added).

In this quotation, the central problem is stated to be that population ageing, i.e. an increasing number and proportion of older people, challenges the pension systems, leading to potentially 'unsustainable' costs. However, this is not the only problem that is raised. It is also emphasised that two measures are needed to secure the pension systems: that women and men extend their working life, and that they increase their pension savings. By doing so, the quotation indicates

that the fundamental problem is assumed to be insufficient financing of the pension systems and that the individual contributions to this are considered too small. Herein, two forms of disciplining older women and men transpire; by raising the retirement age, there is a wish to induce them to extend their working life as well as increasing their pension savings (cf. Foucault 1991).

At the same time, other parts of the document indicate that there is another more general goal concerning the public finances of the member states, as illustrated in the following quotations:

Together, longevity growth and the transition into retirement of the baby-boomers will have far-reaching economic and budgetary consequences in the EU, reducing the economic growth potential and exercising pressure on public finances. These prospects *are further aggravated by the current financial and economic crisis. Sluggish economic growth, budget deficits and debt burdens, financial instability and low employment have made it harder for all pension systems to deliver on pension promises.* [...] Reforms of pension systems and retirement practices are essential for improving Europe's growth prospects, and they are urgently required in some countries as part of current actions to restore confidence in government finances. (European Commission 2012, p. 3, italics added)

This acknowledges that pensions, which play a vital role supporting many EU citizens, are also one of the largest public expenditure items and hence an issue of common concern amongst Member States. (European Commission 2012, p. 9).

In the two quotes above, economic aspects such as weak economic growth and economic crisis are identified as factors that challenge the existing pensions systems. In other words, while these public financial aspects are pointed out as threats to the pension systems, the solution suggested seems to be that older people should, for example, increase their savings. This may be seen as an instance of the form of disciplining that Foucault (1991) refers to as biopolitics.

In sum, the quotations above illustrate that there is an underlying ambition to shift responsibility for the economic viability of pension systems to the recipients so that older women and men must counteract the consequences of a generally weak economic context through extended working life and increased savings.

If we move on and look at the rhetoric used to create the problem formulation described above, two simultaneous strategies transpire: turning certain questions into non-issues and constructing a homogeneous group of older people.

An example of the use of these two parallel strategies can be found in the discussions on life expectancy (for a more in-depth discussion of this issue, see Krekula and Vickerstaff 2020). Against the background of demographic threats to the pension systems and national economy, the member states are recommended to link the retirement age to gains in life expectancy and it is argued that this 'could result in budgetary savings representing more than half of the projected increase in pension expenditure over the next 50 years' (p. 10).

The discussion on life expectancy is based on a homogenisation of older people. An example of this can be seen in arguments about the necessity to balance time spent in working life and time spent in retirement: ‘Currently, about one third of adult life is spent in retirement and, with unchanged policies, this share would increase in line with future gains in life expectancy’ (European Commission 2012:7). Another example of this can be found in projections to the future: ‘By 2060, the life expectancy at birth for males is projected to increase by 7.9 years and by 6.5 years for females, when compared to 2010’ (p. 7). In the quoted section, older women and men in Europe are described as two homogeneous categories. According to Krekula and Vickerstaff (2017, see also Cockerham 2012; Majer et al. 2011; Tarkiainen, Martikainen and Laaksonen 2013; Statistics Sweden 2018a; b; Marmot 2010; Office for National Statistics 2018), this disregards the differences in life expectancy that exist between countries and within countries depending on, for example, education and social class.

Alongside this use of statistics conveying homogeneous assumptions about the category of older women and men, there are also statements that emphasise heterogeneity. An example can be found in the following quotations:

[...] taking into account the fact that the ability to work – and to find employment – differs widely between individuals, and that life expectancy and health status at age 60 or age 65 tends to be lower for manual workers who started working at a young age (European Commission 2012, p. 7).

Even though the report here shows awareness of the variations that exist in terms of life expectancy and conditions in the labour market, these arguments are neither followed up in the document, nor problematised in relation to the overall argument of the Commission that life expectancy ought to affect the retirement age. These arguments on variation are thus made into a non-issue when it comes to proposed measures (for a more in-depth discussion see Krekula and Vickerstaff 2020).

Thus, by simultaneously turning questions into non-issues and homogenising older people, the EU White paper enforces arguments in favour of raised retirement age and at the same time plays down any potential problems. Another example of this can be found in the following quotation, relating to the need to make improvements to the employment opportunities and working conditions of older employees:

The success of reforms aimed at increasing pension eligibility ages (including by phasing out early retirement schemes) depends, however, on better opportunities for older women and men to stay in the labour market. This includes the adaptation of work places and work organisation, the promotion of lifelong learning, cost-effective policies aiming at reconciling work, private and family life, measures to support healthy ageing and combating gender inequalities and age discrimination. Moreover, the political acceptance of such reforms will depend on whether they are perceived as fair. This requires taking into account the fact that the ability to work – and to find employment – *differs widely between individuals, and that life expectancy and health status at age*



*60 or age 65 tends to be lower for manual workers who started working at a young age.* (European Commission 2012, p. 7, italics added).

The concluding parts of the quotation show an awareness that health and life expectancy vary and that manual workers, for example, who have been working since a young age are a vulnerable group in this respect. However, this recognition is not followed by any proposed measures or practical considerations.

The discussion above on the homogenisation of the collective of older people combined with the simultaneous transformation of the varying conditions existing within the large collective of older people into a non-issue, shows that the implicit target group envisaged for the proposed policy reforms are privileged older people, i.e. those in good health and with physically less demanding work tasks.

The parts of the White paper that discuss aligning the retirement age for women with that of men (in those countries where these differ), the target group is specified. Overall, the report describes women as a group whose participation in the labour market is considered too low. This shows in formulations such as:

Many countries have considerable scope for improving the future adequacy and sustainability of their pension systems by raising employment rates, and this not just in the higher age groups, but also for groups with lower employment rates *such as women, migrants and youths.* (European Commission 2012, p. 6, italics added).

The White paper further points to measures that could move in this direction:

Given the significant differences in employment rates for women and men aged 55-64, all initiatives will have to pay particular attention to gender aspects of longer working lives and active ageing, *including measures that facilitate the reconciliation of work and care responsibilities* and reduce gender gaps in employment and pay. The European Social Fund (ESF) can play an important role in bolstering the capacity of policy makers, employers and workers to *remove barriers for women* and to longer working lives and bring about the progress needed to boost the employability of older workers of both genders. [...] *Equalising pensionable ages for women and men can make a significant contribution to raising the labour force participation of older workers and contribute to improving income for women.* (European Commission 2012, p. 12, italics added).

This quotation highlights two aspects of women's participation in the labour market. Firstly, it points out that obstacles such as informal care of close relatives need to be removed, and secondly, it states that removing gender differences in retirement age could contribute to higher pension income for women. These statements are of two different kinds. The first suggests an awareness of the specific obstacles to labour market participation that women face. However, it is not explained how these obstacles could be removed, nor how this might be accomplished alongside the move towards an extended working life. The second statement is based on a

clearly defined measure, namely that women's retirement age should be synchronised with men's retirement age, and it is pointed out that this would have a positive effect on women's income.

On a closer examination of this proposal to align the retirement ages for women and men, we can assume that it refers solely to countries where women currently have a lower retirement age than men. In other words, it predicates that men constitute a norm that women should imitate. It is seen as reasonable that policies designed to encourage extended working life set the higher retirement age as the baseline. At the same time, this means that the underlying assumptions of this proposal contribute to the lifestyles and life courses that relate to the higher retirement age as the norm.

In sum, it can be concluded that the report argues that raised retirement age is the solution to the central problem of the financially unsustainable nature of existing pension systems due to demographic changes. As indicated above, the report simultaneously claims that the pension systems are threatened by weak national finances. The report also argues that there is a particular need to increase women's participation in the labour market and points out that this could be solved by aligning women's retirement age with that of men. Above, I have argued that this rhetoric of the policy is based on privileged older people and men as the norm.

## The Pension Adequacy Report: Secure public finances and ensure adequate pensions

Overall, the *EU Pension Adequacy Report* (PAR) sheds light on gender differences in old age poverty and pension entitlements and provides a first illustration of the conditions under which people in different types of employment and self-employment currently acquire pension rights (European Commission 2018a). It also highlights the following key conclusions:

- On average, EU levels of old-age poverty and social exclusion have remained fairly unchanged since 2013: 18.2 percent of people aged 65 and over are at risk of poverty or social exclusion. Behind these statistics, the PAR recognises that women face a higher risk of old age poverty than men and, at the EU level, older people are less often at risk of income poverty than people of working age.
- Older people in the EU (65+) have an average income which is 93 percent of the younger population's income. However, there are great differences between women and men and between the member states.
- But, as the duration of working life is increasing, the duration of retirement is expected to grow even faster because of increases in life expectancy. The current time spent in retirement, which on average constitutes half the time spent in employment in the EU, is expected to increase to 53 percent by 2060.
- The extent of the old age income poverty reveals the inequality that exists among older people. In sum, this is described in terms of how older people at risk of poverty now are being poorer. Pensions and taxation are the means to achieve a retirement income that is more equally distributed than income during working life.

- More than half of all older people at risk of poverty or social exclusion in the EU are aged 75 or over (8.8 million in 2016), which is primarily explained by different conditions in their earlier working life. Accordingly, the risk of poverty in old age increases with age. The report emphasises this by establishing that the value of pensions is eroded during retirement, whereas needs increase with age.
- Approximately 20 percent of older women and 15 percent of older men in the EU are at risk of poverty or social exclusion. The higher proportion of women is a result of their being more likely to have lower pensions and to live longer and alone. The EU gender pension gap is 37.2%.
- Non-standard jobs or self-employment often imply less favourable pension conditions. In general, self-employment is associated with lower pensions and a greater risk of poverty.
- Career breaks for reasons such as unemployment, childcare, care of dependent family members, or disability, result in lower pensions.
- Measures to safeguard adequacy of pensions for those with low income pensions are becoming more prominent in the EU, which can be seen as a result of the shift in pension reforms among the member states during the period 2014–2017.
- Even though the funding of minimum income provisions for older people has declined slightly in the past 3 years, they remain a vital safety net, especially for older women.
- Employment in the age group 55–64 grew by 5.1 percentage points in 2013–2016, which primarily is a result of later retirement, an effect of pension reforms and a result of higher education levels in the younger cohorts of older workers. At the same time as the proportion of pensioners declined in this age group, the proportion of unemployed and those unable to work due to illness or disability increased.
- At equivalent employment income levels, people retiring in 2056 will have lower pensions than those with a similar career who retired in 2016. Longer working lives could be obtained by increasing the statutory retirement age to reflect life expectancy gains, rewarding later retirement, pension benefits and discouraging early exit. There are also more flexible retirement options and opportunities to combine pension with income from work and tax incentives promoting later retirement.
- The pension gap between women and men is likely to persist. Multiple career gaps in career duration, childcare breaks, part time work, care for dependent adults are expected to continue affecting women's pensions. Reduced inequalities require, among other things, greater work-life balance and equal distribution of caring responsibilities.
- Extending pension coverage to more people in non-standard work or self-employment and adapting accrual conditions to diverse work patterns will enable more people to build up adequate pension rights.
- In general, the wealth of older people is described as substantially higher than that of the working-age population, although unevenly distributed. The living standards of older people are also influenced by access to health services and long-term care. (European Commission 2018a, pp. 15-19).

## **Life course perspective on extended working life**

Beyond the focus on pensions and poverty among older people, the PAR explicitly mentions extending working life issues. However, demographic shifts towards an ageing population are taken as the obvious starting point for these reflections. This can be seen in statements such as ‘As life expectancy improves, longer working lives will be vital to enable men and women to acquire adequate pensions’ (European Commission 2018a, p. 17) and ‘Although the duration of working life is increasing, the duration of retirement is expected to grow even faster, as life expectancy continues to increase’ (European Commission 2018a, p. 15) and ‘Sustaining adequate pensions in ageing societies is key to the economic coordination efforts and ensuring inclusive growth in the EU, as pensions are both the main source of income for older Europeans and an important component of public expenditure’ (European Commission 2018a, p. 15). In sum, extended working life is, thus, emphasised as necessary both to create secure public finance and to enable adequate pensions for older persons.

However, large intra- and cross-national variations in the relative importance of pensions for retirees’ overall income are recognised:

Pensions make up most of the family income of older people in all Member States, the ratio varying from the pension being 1.5 times the amount of other income in Estonia, to over 12 times in Romania. In spite of pensions being such a large share of family income, variation across families (within the same country) is relatively low. Pensions contribute to more variation than other income sources only in Romania (though there (sic!) non-pension income is too low for a robust comparison). In 23 out of the 28 Member States, pension income variation is lower – often much lower – than income from other sources. (European Commission 2018a, p. 52)

Further, the PAR points out that extended working life is not only about increasing older people’s participation in the labour market, but also depends on when individuals enter the labour market, as the following quotation illustrates:

The rationale behind reforms raising the pensionable age, extending contributory periods and cutting back on early-retirement opportunities is to improve the sustainability of pension systems, by attempting to prolong working lives in line with the evolving longevity, while also maintaining pension income for those able to work long and full careers. *At the same time, labour market duality and persistent youth unemployment in several Member States could make it more challenging for generations of future retirees to achieve full careers* (European Commission, 2017b). As eligibility conditions for full pensions become more demanding, policy measures aimed at minimum income protection will play a central role in preventing and mitigating old-age poverty. (European Commission 2018a, p. 107, italics added).

The quotation below follows the same line of reasoning:

The relationship between retirement and working-life duration depends on the ages at two major life events, besides life expectancy. *The first is the age at which people enter the labour market*, which varies from just above 19 in Denmark to almost 28 in Romania; *the second is the age at which people leave the labour market*, which varies between 61 in France to almost 65 in Ireland. As a result, the ratio between average years spent in retirement and at work varies from about 40 percent (meaning 10 years working for every 4 years in retirement) in Estonia to 60 percent and over in Belgium, Greece, France, Luxembourg and Slovenia (meaning 10 years of work for 6+ years in retirement) (Figure 53). The average EU ratio, according to the Ageing Report projections, is set to rise from 51 to 53 percent, reflecting how longer life expectancies are expected to be mitigated by rising retirement ages. (European Commission 2018a, p. 90, italics added).

The basic argument that the total duration of working life is the determining factor also appears in the discussion on gender pension gaps, where the following is stated:

*The total duration of working life* is a crucial variable affecting the gender gaps in pensions, especially due to a tendency to strengthen the links between contributions and pensions. Yet, in 2016, the gender gap in the duration of working lives was still significant, with women (33.1 years) working for on average 4.9 years less than men (38 years) [...]. This average figure hides substantial variations across Member States. Malta outweighs other countries, with a gap of 12.8 years in 2016. In Italy and Ireland, the career-length gap is over 7 years; in Romania, Greece and the Czech Republic it is over 6 years. In contrast, the duration of working life in Lithuania and Latvia is higher for women than for men (higher mortality rates for men result in women working longer). In general, shorter careers are associated with larger pension gaps. In some cases, where state pensions do not depend on the years of service, the gender gap in pensions is also lower (for example, Denmark). (European Commission 2018a, p. 75)

By pointing out that unemployment among young people threatens pensions, that life expectancy is not the only factor affecting the ratio between work and retirement, and that the total duration of working life is crucial to the gender pension gap, it could be argued that the PAR is based on a life course perspective. From this perspective, pensions are not only seen as a result of the retirement age, but rather as being dependent on employment patterns over the entire life course (see e.g. Elder 1977; Elder, Kirkpatrick Johnson and Crosnoe 2003).

### **Shedding light on heterogeneity among older people**

In the PAR, the discussion of older people repeatedly emphasises variations within the broad category of “older people”. Highlighting differences between women and men is one example of this. In a discussion on groups deserving particular attention, the document states: ‘Women on average live longer than men and make up the majority of pensioners. At the same time, women still face many challenges during their working life – such as a disproportionate share

of caring responsibilities' (European Commission 2018a, p. 25). The differences between women and men are also discussed in relation to the gender pension gaps:

While women are the majority of pensioners and are more likely to live alone, they have significantly lower pensions than men. As the EU population ages, the number and population share of older women will increase further. *Ensuring equal opportunities for women and men to earn pension rights will be crucial for the long-term adequacy of pensions. Older women have a higher risk of poverty than men, as average pension income for women is much lower than for men.* Women tend to take up pensions at a slightly earlier age and to live 3-5 years longer than men. While women on average receive lower pension benefits, they receive them over a longer time. *The gender gap in pensions ranges between 1.8 percent and 48.7 percent across Member States, and is around 37.2 percent for the pensioners aged 65-79 in the EU-28 [...]* Cyprus, the Netherlands and Malta have the largest gaps (above 44%), while the gender pension gap is currently insignificant in Estonia. The smallest gender gaps in pensions (below 10%) are in Estonia, Denmark and Slovakia. The gender pension gap for pensioners aged 65-79 has decreased slightly in recent years across the EU-28 countries on average (from around 41% in 2009 to 37.2% in 2016) [...] The gender gap in pensions for pensioners aged 65-79 is higher than the gap for all pensioners aged 65 and over (36.6% in 2016). The age structure of pensioners affects the average pension gap. Women on average are older than men, since they live longer (European Commission 2018a, p. 68-69, italics added).

The quotation illustrates that (1) the current difference between men and women in pension is considered central to the debate on adequate pensions, (2) the gender pension gap varies considerably between the member states, and that (3) a central factor behind the gender pension gap is that women live longer than men. Thus, it is not the difference in women and men's actual retirement ages that are flagged up here. This point becomes even clearer when the underlying causes of the gender pension gap are discussed:

The gender pension gap mostly reflects *gender pay inequalities* (which lead to lifetime earnings inequality and result from *differences in past employment, including work intensity and career breaks*) and the extent to which pension design features mitigate these differences. Additionally, in some countries, *the features of the pension system and coverage gaps can be a driver of the gender pension gap. Pension systems manage to reduce these inequalities only to a limited extent in the EU.* (European Commission 2018a, p. 73, italics added).

As in the previous example, it is not women and men's different retirement ages that are identified as the primary reason behind the gender pension gaps, but rather the gender pay gap, differences in past employment patterns, career breaks and other aspects of the pension system. Recognition that existing pension systems rarely manage to counteract the consequences of women's and men's differing life courses, could be taken to suggest that the current pension

systems are based on an inadequate understanding of gender. This interpretation is supported by the following quotation:

The EU gender pension gap EU (36%) is almost twice the gender pay gap (16.3%). In general, gaps in lifetime earnings are found to be among the main drivers behind the gender pension gaps. According to the OECD (2017b, p. 136), about two-thirds of lifetime earnings pass on to pension inequality. Across EU countries the gender pay gap varies by around 20 percentage points, ranging from below 6 percent in Italy, Luxembourg and Romania to 27 percent in Estonia (Figure 41). The gender pay gap is generally much lower for new labour market entrants and tends to widen with age. Some of the worst performers in the gender pay gap (for example, Estonia, where the gender pay gap is the highest in the EU; here women work until late age) are the best performers in the gender pension gap (Estonia is the lowest in the EU). (European Commission 2018a, p. 74)

The report shows several other examples of the great variations in pensions that exist between older people in Europe. Another important source of variation emphasised in the report relates to employment status:

[...] around 40 percent of jobs in the EU today are either self-employed (14%) or in an employment relationship other than permanent full-time work. The protection of non-standard workers and the self-employed was often organised by the extension of a system that was primarily geared towards standard employment; in a number of cases, this resulted in more marginal coverage, which in turn led to adequacy challenges in terms of both income replacement and maintaining living standards. (European Commission 2018a, p. 61)

Non-standard workers are exposed to low average incomes and high [...] risk of poverty during their working life that risks being transmitted into old age. For instance, the at-risk-of-poverty rate for temporary and part-time workers is three times higher than for permanent employees in the EU-28 (Spasova et al., 2017). As pension entitlements tend to become more earnings-based overall, career performance is more directly reflected in old-age income (SPC, 2015a). However, the precise impact on old-age income of having worked in non-standard employment is hard to estimate, as the categories in question are diverse and workers can change their status multiple times. (European Commission 2018a, p. 66)

Overall, these two quotes show that so-called “standard employment” formed the basis of current pension systems. Consequently, those in different types of employment face an increased risk of poverty, both during their working life and in old age.

The focus of the report on a heterogeneous collective of older people is partly explained by its purpose of illustrating financial vulnerability among the elderly in EU member states, a topic on which we found great variations. It could also be seen as an expression of the

difference discerned in reforms over time, where it is stated that ‘Almost all Member States are in the process of further increasing the pensionable age. Yet, Member States are doing this from different starting points, with different ambitions and different gender emphasis’ (European Commission 2018a, p. 126). This is developed further in the following quotation:

After a period of reforms during the crisis, which in some cases directly affected the level of current pensions such as direct cuts in benefit paid, several Member States in 2014-2017 have sought to improve the protection of low-income pensioners. (European Commission 2018a, p. 103)

In sum, the PAR emphasises that a predictable increase in the proportion of older people in the population is the main justification for extending the duration of working life. EWL is presented as the means to reducing the risks of financial vulnerability and poverty among older people and to securing public finances.

## The Ageing Report: A demographic trend that threatens public finances

The EU Ageing Report (European Commission 2018b) begins by stating that the population of the European Union will be increasing overall and ‘turning increasingly grey’ in the coming decades, due to fertility trends, increased life expectancy and dynamic migration flows. Overall, it is estimated that the median age will rise by 4 years for both men and women by 2070. Population ageing is further projected to be a significant challenge in almost all member states. These demographic shifts are mainly discussed as a challenge to public finances. As a result of the focus on the economic aspects, the AR discusses questions such as old-age dependency ratio, life expectancy and labour market participation.

The “old-age dependency ratio”, i.e. people aged 65 and above relative to those aged 15 to 64, is central in the framing of population ageing as an economic challenge. This ratio is projected to increase in the EU from 29.6% in 2016 to 51.2% in 2070. This implies the EU moving from having 3.3 working-age people for every person aged over 65 years to only two working-age persons. The greatest increase is expected to be made up of the very old-age dependency ratio, which stands for the relation between people aged 80 and above and those aged 15-64. During the period in question, this is expected to rise from 8.3% to 22.3%. It is also stated that the total age-dependency ratio, i.e. people aged below 15 and aged 65 and above over the population aged 15-64, is expected to rise from 53.5% in 2016 to 78% in 2070. Further, the report notes the large differences between the member states, with the projected increase of the old-age dependency ratio being particularly acute in Cyprus, Poland, Portugal and Slovakia, while the smallest increases are expected in Belgium, Spain, France, Finland, Sweden, and the UK. It is, thus, with the help of concepts and statistics emphasising future prognoses that the image of the ageing population as a problem is created. Factors that could challenge the expected change in these ratios, i.e. increased productivity and digitalisation within many sectors, are not discussed.



The AR recognises that life expectancy has been increasing in most developed countries worldwide since 1960. For males, average life expectancy rose from 66.9 years in 1960 to 76.8 years in 2015 in the EU, and for females, it rose from 72.3 years to 82.6 years. Here, it is also emphasised that there are great variations in life expectancy between the member states, where the life expectancy for women in 2015, ranged from 78.2 in Bulgaria to 85.8 years in Spain, and for males from 69.2 in Lithuania to 80.4 in Sweden. Further, it is noted that the EU gender life expectancy gap has diminished since 1990, largely due to improvements in the life expectancy for males relative to females. This trend is expected to continue during the period 2013–2070, where life expectancy is expected to increase by 7.8 years for males and by 6.6 years for females (European Commission 2018b, p. 15).

The AR further mentions that pension and retirement reforms implemented to date have had a positive effect on labour market participation rates in the 55–64 age group. As a result of pension reforms, an average increase of 2.3 years in the effective retirement age for men and of 2.9 years for women is expected, the later also influenced by cohort effects (European Commission 2018b, p. 29).

However, the trend differs for men and women. Mostly due to pension reforms raising the statutory retirement age or the state pension age, the pattern observed for men represents a break from the steady decline of male retirement age over the past twenty-five years. However, the labour market participation rates of women have steadily increased over the past twenty-five years, largely reflecting societal trends and pension reforms.

It is expected that the aggregate total participation rate for those aged 20–64 will rise from 77.5% in 2016 to 80.7% in 2070 in the EU as a whole, an increase driven by higher female labour market participation rates. The greatest increase in labour market participation is expected to take place among older workers, which means that the gender gap in terms of participation rates is projected to narrow substantially in the period up to 2070. Here, it is once again noted that there are great differences between the member states.

### *Reforms that reduce pension costs*

The relation between pension systems and older people's labour market participation forms the basis of the AR framing of raising the retirement age:

A reduction of public pension spending as a share of GDP over the long term is projected in 12 Member States (EL, HR, FR, LV, PT, DK, EE, IT, LT, ES, SE and PL), *as a result of implemented pension reforms* (see Table 1). These reform measures, including changes to the retirement age and the pension benefit, *have primarily been adopted to address fiscal sustainability concerns of pension systems*. As a consequence, the public pension benefit ratio (average pensions in relation to average wages) *is projected to decline in almost all Member States* and on average in the EU by 10.6 % over the period 2016–70 [...] *Pension reforms leading to low public pension benefit ratios could be politically challenging over the long run, and could give rise to upward risks to the pension expenditure projections*. (European Commission 2018b, pp. 7–8, italics added).

The quotation explains (see italics) that implemented pension reforms have contributed to long-term reductions in pension costs, which is also stated to be the aim of the reforms. The formulations also imply what could be understood as a warning that any pension reforms that contribute to an increase in the ratio between pension costs and wages could be ‘politically challenging over the long run’. The rhetoric about the need to keep pensions costs down also shows in the following quotation, which mentions continued policies that may prevent early retirement and promote older people’s participation in the labour market:

Early retirement schemes and/or other government measures providing pension income before the official retirement age create an opportunity to exit the labour market sooner. Hence, one way to increase the effective exit age from the labour market (and also the effective retirement age) in line with an increase in the statutory retirement would be to extend the required years of contributions or to restrict early retirement, consistently increasing employment opportunities for older workers. Another way is to introduce financial incentives to stay longer in the labour market applying penalties and bonuses in the pension calculation for those who exit the market earlier/later (e.g. France, Portugal), the latter entitling pensioners to higher benefits after retirement. (European Commission 2018b, p. 54)

The measures that are seen to constitute incentives to work longer, for example preventing early retirement and using penalties as well as bonuses in pension systems, correspond to the measures that research has identified as means of changing older people’s retirement patterns (see e.g. Smeaton and White 2016; Vickerstaff and Loretto 2017; Krekula, Engström and Alvinus 2017). This suggests a belief that the broad measures that have already been applied to discipline the older workforce have been successful.

In analyses of the long-term development of pensions costs in the EU, it is stated that costs are projected to increase by 0.8% of GDP between 2016 and 2040, followed by a decline in spending in the period 2040-2070, with pension expenditure in 2070 returning to around the 2016 level. Beyond this average figure, however, big differences between member states are forecast.

According to the report, changes in public pension expenditure are driven by old-age pension and early retirement schemes. Further, at the EU level, public pension expenditure is projected to start to increase from the beginning of the 2020s. They are then expected to rise steadily and peak in 2040, at 12% of GDP for the EU. This is expected to be followed by a decrease in pension expenditures, which would decrease all the way through the remainder of the projection horizon.

In conclusion, it is argued that the lower proportion of pensioners younger than 75 will be absorbed by the rising proportion of pensioners over the age of 75. (p.72). The explanations for these changes in costs are stated to be demographic factors, pension reforms such as raised statutory and early retirement ages, longer contribution period for full pension benefits, hindering of early retirement and disability schemes. Against this background, the following is concluded:

Policy measures aimed at increasing statutory and effective retirement ages, lifting employment rates of older worker and controlling future adjustments of pension benefits could *help offset the impact such demographic shift has on public finances* (European Commission 2018b, p. 79, italics added).

As in the previous case, this quotation shows that pension reforms that promote extended working life are seen as a means to counteract the potential impact of demographic transitions and population ageing on public finances. In other words, pension reforms are mainly seen as an economic strategy. Pension reforms appear to meet the interests of public spending, while the interests, needs and conditions of older people are largely ignored or subordinated to budgetary considerations.

## Concluding discussion

The three policy documents analysed in this report show both similarities and differences. This can be partly understood by the timing of their preparation and publication. While the EU White paper was published in 2012, the other two documents were published in 2018. The relevance of this time difference is illustrated by the changing nature of the pension reforms mentioned in the *Pension Adequacy Report 2018*, where reforms made prior to or during the 2008-2009 economic crisis are said to have focused on direct cuts to pension benefits, while the reforms carried out during the 2014–2017 period are said to have been aimed at protecting low-income pensioners (European Commission 2018a).

The varying rhetoric can also be understood as a result of the different purposes of the three documents. The white paper on *Adequate, Safe and Sustainable Pensions* (European Commission 2012) includes proposals for the European Union and aims to achieve a political consensus on retirement age and the design of the pension system (Eur-lex 2018). The line of reasoning therefore attempts to frame the proposals on logical arguments. *The Pension Adequacy Report* (European Commission 2018a) aims to illustrate both the member states' pension policies and analyses of how well older people are protected against poverty, and it is consequently characterised by a more illustrative line of reasoning. A similar purpose applies to the *Ageing Report* (European Commission 2018b), which, through long-term projections of the financial implications of population ageing, aims to create a basis for the economic decisions made by the European Commission, the Council of the European Union and the European Parliament. The three reports also differ in their focus; changes in retirement age and pension systems, risk of poverty among older people, and long-term economic development.

If we start by looking at why extended working life is seen as necessary, the three reports each use somewhat different arguments. The white paper on *Adequate, Safe and Sustainable Pensions* (European Commission 2012) presents two main arguments in favour of increasing the pension age: to ensure sufficient financing for pension systems, especially where individual contributions are considered too small, and to strengthen weak public finances. *The 2018 Ageing Report* (European Commission 2018b) follows a similar line of reasoning and describes

raised retirement ages as a way to overcome the impact that population ageing is assumed to have on public finances.

Based on the notion that pensions are both a main source of income for older people and a central part of public expenditure, *The Pension Adequacy Report* (European Commission 2018a) describes extended working life as necessary, *both* to secure public finance *and* to ensure adequate pensions for older individuals. Here, some attention is paid to the economic interests of pension beneficiaries as a whole. However, the discussion does not go so far as to identify the groups that would benefit and the groups that would lose from the proposed policy measures.

Secondly, we can compare how the documents consider the gender pension gap. In the EU *White paper* (2012), it is argued that equalising pensionable ages for women and men could contribute to improving women's pension income. The implicit suggestion here is that women's lower retirement age is the main reason behind their lower pension income. When this question is addressed more systematically, as is the case in the *Pension Adequacy Report* (2018a), a more complex picture emerges, because it makes clear that women's pensions are affected by gender differences in life expectancy, and by events in their earlier working life, such as childcare breaks, part time work, and care for dependent adults.

Finally, all three documents argue that there should be a "balance" between the time spent in paid employment and the time spent in retirement. However, this balance is not clearly defined. A common starting point, however, seems to be that the time spent in employment is considered to be productive, while time spent in retirement is considered to be unproductive. This division into productive and unproductive time is based on the conception that pensioners are not committed to or engaged in any activity of importance to society. As Krekula and colleagues (2017) point out, this presupposition comes in stark contrast to the comprehensive research that shows that a large part of the time outside of the labour market for many people, especially women, is spent caring for family members (see also Lewis 2006; Dewilde 2012). The division into productive and unproductive time also serves to underrate the value of unpaid work such as informal care provided by retired elderly people.

Overall, this report demonstrates that the arguments and rhetoric surrounding the EWL issue have changed over time. Nonetheless, there is no systematic analysis of such temporal changes and their effects on various groups of elderly available at present. Similarly, the analysis of the various views of the gender pay gap in the documents highlights the need to make clear how the different perspectives impact on policy practice and what is prioritised in national and international bodies. Finally, as shown above, a recurrent argument in EU policies is that EWL is a direct result of demographic transitions, with increasing proportions of older people in the population. However, this report shows that this is a simplified line of reasoning to take, since it tones down the economic aspects of the processes. Using raised retirement age as a means to strengthen weak national finances, as advocated in the EU policy documents studied here, shows that there is no direct correlation between demographic change and retirement age, but rather that political priorities take precedence. In other words, these processes need to be examined further, in order to deepen our knowledge of political initiatives to raise the retirement age.

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