

Gender, age and working conditions

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In an increasingly challenging economic environment European and national policies on active ageing are being progressively narrowed down to calls to prolong working lives. Remaining in employment, however, is strongly influenced by exposure to harmful factors during a substantial portion of one's career, by working conditions at the end of one's career and by the development of one's state of health. In this respect, women and men do not follow similar paths. Gender disparities with regard to an ageing workforce are related not only to sexual segregation in employment, but also to the unequal distribution of care roles.

This chapter looks at gender disparities in an ageing workforce. It is based mainly on the results of Eurofound's fifth European Working Conditions Survey 2010 (EWCS). Parts 1 and 2 examine the effects of arduous work and the possibility of finding fulfilment at work as one grows older. The following two parts are concerned with the burden of unpaid work and with the insecurity of employment and income at the end of the working life.

The differentiated effects of difficult working conditions

Eurofound's EWCS in 2010 provides data on the links between the working conditions and health of employees 50 years of age and above.¹

The survey asks respondents to evaluate their general state of health. The findings show that the proportion of employees who report a poor state of general health increases with age, for both women and men, peaking between the ages of 55 and 59 (38 per cent). Between 50 and 59 years of age the main factors underlying this perception of poor health status include, among women, harmful or tiring posture at least half of the time and working hours ill adapted to life outside work. These factors are also important for men, but to a significantly lower extent.

1. These data are analysed in ETUI Working Paper 2014.03 (Vendramin and Valenduc 2014). The sixth survey (2015) does not provide the same data, which would be needed to enable a comparison of the variables used in this chapter through the prism of gender and age. With regard to the variables presented and those in the report on gender equality at work published by Eurofound (2020), however, the results and trends are similar to those of this study (editor's note).

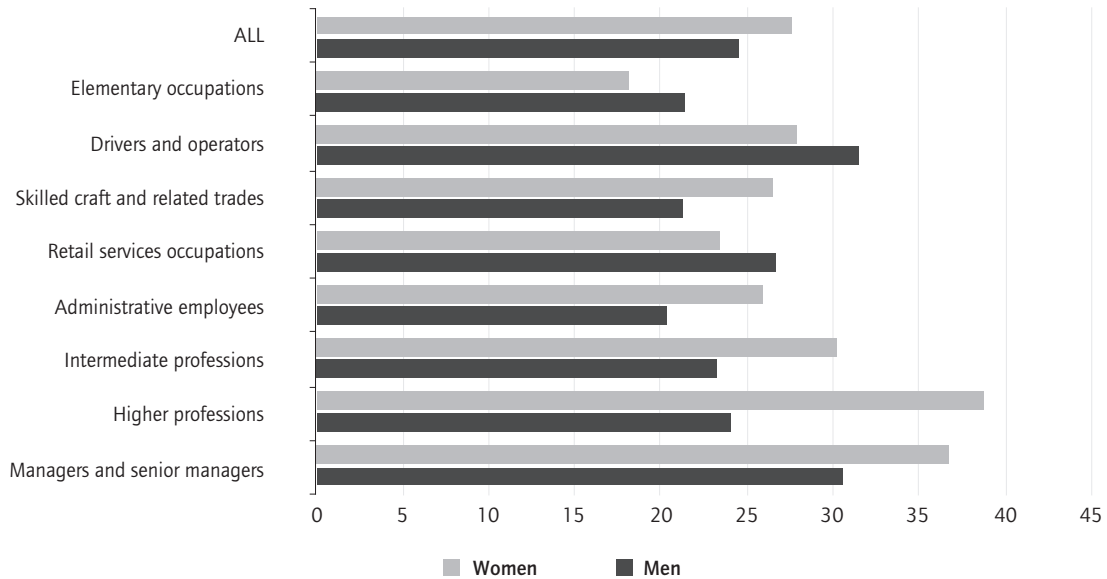
Concerning whether work has negative effects on health, 25 per cent of female workers and 30 per cent of male workers between 50 and 59 years of age believe that it does. The main differences between men and women are linked to their occupations (Eurofound 2013; 2020). Among 50–59 year-olds, substantially more women than men report that their work has a negative impact on their health in higher occupations, in other words, management, white-collar workers and teachers (31 per cent as against 22 per cent) and in retail services (30 per cent as against 21 per cent). Among men, medium-skilled manual workers and those in technical occupations have the highest perception of occupational hazard. The most unfavourable work situations, among both women and men, include arduous or tiring postures, as well as working hours that are poorly adapted to life outside work. These findings have to be related to other research outcomes that underline that women and men are not exposed to occupational hazards in the same way (Teiger and Vouillot 2013). Certain risks that are more easily measurable and better recognised (through bonuses or early retirement options, for example) concern men to a greater extent: noise and vibrations, excessive temperatures, exposure to toxic products, heavy loads and night work. Women, by contrast, are more exposed to repetitive movements, inability to interrupt their work and restricted autonomy (Caroly *et al.* 2013).

Certain health problems become more frequent with age. Back complaints and musculoskeletal disorders of the upper limbs affect more than half of workers, both women and men, from 50 years of age onwards. With age, general fatigue affects an ever growing proportion of women, peaking between 45 and 49 years of age (45 per cent), while among men the peak comes between 50 and 54 years of age (42 per cent). As regards sleep disorders, women are slightly more affected than men, increasing with age. The gap between women and men widens from the age of forty up to the early sixties. In their fifties, more than one woman in four reports having trouble sleeping. Women’s ‘double day’ is an important factor underlying fatigue and sleeping problems.

While the ability to withstand stress generally declines with age, 25 per cent of male workers and 28 per cent of female workers aged 50 or over are exposed to stress in their work. Depending on their occupation, the differences between women and men can be substantial. Thus more women than men are exposed to stress in higher occupations and in management positions, as well as, to a lesser degree, in intermediate positions (Figure 1).

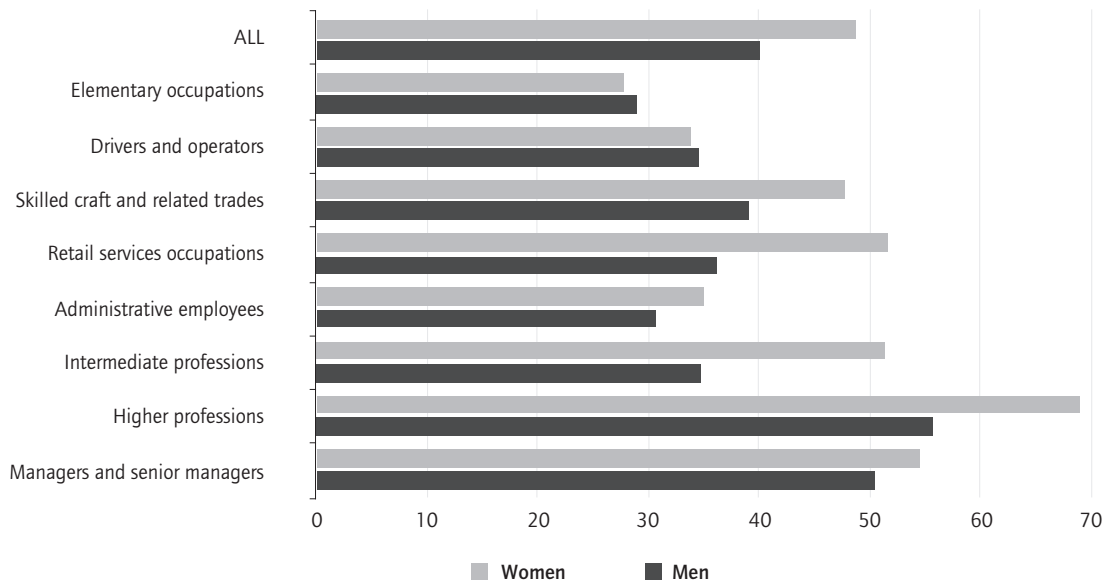
Together with stress, work with a substantial emotional component can also be onerous (Figure 2). ‘Emotional work’ includes activities directly involving people, such as patients, passengers, customers or students, or certain situations that arouse emotions, such as having to face angry customers, having to hide one’s emotions, being confronted with suffering or distress and so on. Emotional work is more frequent not only in certain occupations that are mainly female because of gender segregation in ‘care’ jobs, but also among women in occupations in which they do not make up the majority, such as higher or intermediate occupations. This can be explained by the higher concentration of women in interpersonal tasks – something that, here too, attests to the existence of ‘gender roles’ in these occupations.

Figure 1 Exposure to stress by occupational group and sex (percentage of workers aged 50 and over), EU27



Source: EWCS, 2010

Figure 2 Exposure to emotional work by occupational group and sex (percentage of workers aged 50 and over), EU27



Source: EWCS, 2010

In an analysis of the findings of the survey ‘Health and Professional Life after 50 Years of Age’, conducted in France in 2003, arduous work at the end of a career is approached in three dimensions (Molinié 2012). The first is prolonged

exposure to the physical demands of work, which is more frequent in manual trades. The physical demands of women's work, however, are not always characterised in the same terms as those of men's work. In women's work, the similarity of certain forms of drudgery in the workplace to domestic work makes it more difficult to describe what older women workers do as 'physically demanding work'. If fewer women than men are exposed to physical demands such demands tend to be more prolonged because early exit from the labour market is more frequent among men. The second dimension is perceived arduousness, which refers to work constraints or strains experienced as difficult to bear. This calls into question organisational capacity to accommodate older workers with decent working conditions, favourable to both their health and their efficiency. The third dimension is the interaction between work and the health problems that can appear with age and pose an obstacle to professional activities. To the extent that women, given their fragmented careers, are compelled to give up work later, they will be more affected.

Possibilities of finding fulfilment in one's work

If continuing in employment among older employees is strongly influenced by their working conditions, a lack of meaning at work (career prospects, learning opportunities, signs of recognition) adds to the difficulty of getting older in that context (Bertrand *et al.* 2010; Eurofound 2012b). The 2010 EWCS survey provides a number of indicators in this area. One such indicator is the capacity to anticipate a professional future or, by contrast, the feeling that the only prospect is one of unrelenting routine. The survey shows that career prospects decline constantly with age, with substantial gaps between women and men, depending on profession. The most striking differences concern higher professions (55 per cent of women have no career prospects, compared with 40 per cent of men), retail services (67 per cent of women have no career prospects as against 57 per cent of men) and elementary occupations (characterised by a lack of prospects for 81 per cent of women and 71 per cent of men). A lack of career prospects is one of the main factors in dissatisfaction with regard to working conditions among those aged 50–59. Other indicators enable us to examine the sense of work satisfaction in more detail. Certain indicators score well among 50–59 year-olds, for women as much as for men: the feeling of doing useful work, a sense of work well done and the fact of knowing what is expected of you. For other indicators the outlook is more clouded: the ability to influence decisions about one's work, involvement in change and the opportunity to apply one's own ideas in one's work. Another indicator points to substantial differences between women and men, namely fair pay, especially among highly qualified employees. In the higher professions, 59 per cent of men have the feeling that they are paid fairly in relation to the work they do, compared with 45 per cent of women, while in the intermediate professions the figures are 56 per cent and 41 per cent, respectively.

Moreover, many studies show that exposure to age discrimination or stereotyping has an impact on decisions on early departure (Desmette and Gaillard 2011). According to the 2010 EWCS survey, 6 per cent of female employees and 4 per cent of male employees of 50 years of age or above report having been the victim of age discrimination in the course of the past year. Analysis of the findings of the European Social Survey 2006 further shows that social norms as regards retirement age are gender-related. People interiorise these institutionally constructed norms, comparing themselves to others and setting targets for transitions in the course of their lives (Radl 2012).

Employment at career end: gendered profiles

Professional segregation has already been mentioned as a key differentiating factor in the working conditions of women and men (Eurofound 2012; 2020). It is even more pronounced in relation to older workers than among the young (Vendramin and Valenduc 2012).

In the European Union, employees between 50 and 64 years of age made up 26 per cent of the total in 2013. Among 50–64-year-olds the representation of women is higher in public administration, teaching, health care and social work (overall, 49 per cent of women's jobs), while industry and construction concentrate 37 per cent of male employment. Still among employees aged 50–64, women are more concentrated in certain occupations: 15 per cent of them work in administrative jobs, 12 per cent in cleaning and domestic help, 11 per cent in teaching and 11 per cent in intermediate professions other than health care. These four occupational groups represent half of all older employees. Distribution of workers between 50 and 64 years of age differs among men: 21 per cent are employed in manual occupations in industry, handicrafts and construction, 10 per cent are drivers or machine operators, and 9 per cent are executives or managers (compared with 4 per cent among women). These figures illustrate the professional segregation between women and men fairly well.

Three other factors further reinforce the disparities between women and men at the end of their careers (Vendramin and Valenduc 2014):

1. *Part-time working at the end of a person's career.* Part-time working is, on average, more significant among employees of 50 years of age or above. In 2013, it accounted for 9 per cent of men, but 34 per cent of women among older employees in the European Union, although in certain countries the proportion of women above 50 years of age working part-time may surpass 50 per cent (in descending order of importance, the Netherlands, Germany, Belgium, Austria, Luxembourg, the United Kingdom and Ireland). In these countries, part-time constitutes a common way of organising working time at the end of a career.

2. *Prolongation of the average working life.* This is measured by an indicator established by Eurostat.² In 2012, the average working life for men (estimated at 37.6 years) was significantly longer than that of women (32.2 years) in all the 28 countries of the European Union, with the exception of the Baltic states, albeit with substantial differences from one country to another. From 2001 to 2012 the average length of working life increased overall, but even more among women than among men: the European average was 2.9 years for women and 1.3 years for men, again with substantial differences between countries. Whether the legal retirement age is the same for women and men does not explain the gaps between countries. These can be explained by other factors, related to the differentiation of careers and life courses of women and men.
3. *The nature of activity or inactivity among 50–59-year-olds.* For older workers, there can be many different reasons for inactivity: unemployment, incapacity or illness, retirement or early retirement, family responsibilities or care, among other things. In 2012, in the population aged between 50 and 59 years of age in the EU, the average proportion of employees was 59 per cent among men and 55 per cent among women, while the proportion of self-employment was 18 per cent among men and only 9 per cent among women. In other words, the main reason for the gap between women’s and men’s employment rates was self-employment. The unemployed, the incapacitated and the retired represented 6 per cent, 7 per cent and 6 per cent, respectively, with no substantial difference between women and men. By contrast, the proportion of those inactive because of family responsibilities or care was much higher among women than among men (8 per cent as against only 1 per cent), with similar figures for ‘miscellaneous other reasons’ (9 per cent as against 3 per cent).

The unequal burden of unpaid work

Epidemiological studies have shown that the cumulative workload of paid and unpaid work has different impacts on the life courses and health of women and of men (Artazcoz *et al.* 2001). The prospect of working longer cannot be properly interpreted without taking into account the short- and long-term effects of this accumulation.

At whatever age, domestic and care tasks fall mainly on women. From 50 years of age onwards the burden starts to diminish, but still affects 22 per cent of women and 17 per cent of men. Parental responsibilities or care for old or handicapped family members looms larger in this age group, affecting 9 per cent of female employees and 3 per cent of male employees. Furthermore, according to the European Quality of Life Survey (Eurofound 2011), 26 per cent of women and 20 per cent of men aged 50 or above report that work-related

2. This indicator uses a probabilistic model to calculate, for persons currently in employment, the estimated number of years of work they are likely to put in during their active life, given the characteristics of the labour market in a given year.

tiredness often prevents them from taking on domestic tasks after the working day is over.

Work–life balance is one factor among others that is likely to influence the decision to remain in employment or not. According to the 2010 EWCS the proportion of employees aged 50 or above who no longer feel capable of continuing to work up to the age of 60 is strongly correlated with the quality of the reconciliation of their working hours and private life. In the case of those whose work–life balance is particularly poor, 58 per cent of women and 48 per cent of men report no longer feeling capable of continuing in their current employment up to 60 years of age.

The association and reciprocal effects of their particular activity and working conditions and the strains of trying to reconcile working life and private life translate over the long term into declining health and a lower expectation of life in good health for women, even though they tend to live longer (Teiger and Vouillot 2013).

Economic insecurity and end-of-career trajectories

Insecurity of employment and financial constraints play an important role in end-of-career trajectories. According to the 2010 EWCS, 16 per cent of men and 15 per cent of women aged 50 or above fear losing their jobs in the near future. Almost two-thirds of women and men (64 per cent) believe that it would be difficult to find an equivalent job if they lost their current one.

On top of job insecurity comes insecurity of income. The respective situations of women and men differ in this regard as they get older. The older women get, the more likely they are to be the main contributor to household income: 57 per cent of women still working beyond 60 years of age are the main earners in their household, as against only 31 per cent at 40 years of age. The household profiles of women and men differ from 50 years of age onwards. Thus, the majority of men over 50 years of age have spouses or partners who are in work, ranging from 72 per cent for 50–54 year-olds to 60 per cent for 60–64 year olds. The proportion of single-person households among men remains stable at around 9 per cent between the ages of 50 and 64. The situation is different among women. The proportion of women aged 50 or above with a working spouse falls more sharply than in the case of men: from 83 per cent for 50–54 year-olds to 45 per cent for 60–64 year olds. Above 60 years of age, 47 per cent of them have a retired partner, as against only 16 per cent of men in the same situation. Furthermore, just over one in four female employees aged 60–64 (28 per cent) is in a single-person household. The financial situation of women aged 50 or over in single-person households seems to be worse than that of men in the same circumstances: 41 per cent of them report having difficulties getting through the month, as against 31 per cent of men. This cursory look at the profiles of end-of-career households reveals different situations for women and for men that may affect whether they prolong their careers: above 50 years of age the proportion of women who are the principal earners in their

household increases, as does the proportion of women in single-person households.

The standard career model, with prolonged stability in the same job, seems to apply to fewer and fewer employees and slightly less for women than for men. Again, according to the EWCS, in the 55–64 age group only 21 per cent of men and 14 per cent of women report more than 30 years' seniority in their current employment, while 34 per cent of men and 41 per cent of women report seniority of less than 10 years. People in their fifties thus face the prospect of changing job, whether forced or voluntary, in a context that scarcely favours older workers.

Other surveys confirm the assumption of a financial constraint affecting the growth in employment among older women. Rosende and Schoeni (2012) show, based on the Swiss case, that the variability in the second part of careers and of paths towards retirement originate in the gendered division of labour that shapes people's life courses. The measures being contemplated to increase the employment rates of older people often discriminate against women. Although they seem to be egalitarian, in fact they do not take account of prior inequalities between women and men during the first part of people's careers. Furthermore, pension schemes based on the second pillar discriminate against people (mainly women) with discontinuous and/or part-time professional careers. As for the third pillar, based on people's capacity to save, it turns out to be less accessible to women because of the persistent pay gaps between women and men. There is therefore a substantial difference between people (often women) who have to work to an advanced age to make up for a fragmented career or who started working later in life and those (often men) who benefit from various kinds of early retirement under fairly good conditions (Molini  2012). In this context, women's choices are constrained in many instances (Duberley *et al.* 2014).

Conclusion

Thus the work situation, working conditions and state of health of women and of men evolve differently with age. The state of health of all wage earners in Europe deteriorates with age, but women state more often than men that they have to put up with painful or tiring postures and unsuitable work schedules. Women and men take different views of this deterioration depending on their gender and their job. From 40 years of age onwards women state that they feel generally tired more often and have more trouble sleeping than men, which can be explained by their dual working day and the jobs they do. The fact is that because they tend to work predominantly in work involving personal contact (in care, teaching or services) they are more exposed to stress and emotional work than men, especially in more highly skilled jobs, which can give rise to tiredness or insomnia. The reduction of career prospects with age, as well as the feeling that they are not being fairly paid, which are particularly characteristic of women, also lead to dissatisfactions that are a risk factor after 50 years of age. These dissatisfactions can be partly compensated by their sense

of the usefulness and quality of their work. On the other hand, their dissatisfaction can be exacerbated by a lack of scope for decision-making or action experienced by both female and male workers as they get older. Occupational segregation because of gender is also exacerbated with age, as is the gap with regard to part-time employment. Paradoxically, women also feel that the prolongation of working life impacts them more than men, especially because their working lives are more often fragmented. Furthermore, they are more often obliged to 'give up' employment after the age of 50 to take care of elderly relatives or relatives experiencing problems. Overall, they experience more difficulty reconciling working life and domestic responsibilities, which still tend to fall mainly on women above 50 years of age, which affects their prospects of remaining in employment. Furthermore, even though they are subject to insecurity of employment and income as much as men of the same age, women over 50 are often discriminated against by measures aimed at increasing older workers' employment rate, as well as by retirement systems, which do not take account of career or income inequality. They are nevertheless the main contributors to household income, whether they are in a couple or single.

To sum up, two important findings emerge. First, the question of gender has to be taken into account systematically when analysing working conditions and in the development of policies designed to improve them. Second, the problems concerning working conditions cannot be dissociated from the institutional environment governing the organisation of the end of people's careers, which are often country-specific, although in turn strongly influenced by European guidelines. The different trajectories of women and men both in employment and outside it have to be taken into account and the inequalities and injustices in this domain have to be put right.

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