

# Comparing the Employment of Older Workers in UK and Germany

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## Abstract

Extending working life is an objective for many nations. Ebbinghaus' influential cross-national analysis of early retirement, published in 2006, identified pathways out of work which needed to be curtailed. He predicted that liberal welfare states regimes like the UK would react faster than conservative ones like Germany. However, in the 2014 report 'Fuller Working Lives' the UK government could only report modest improvement "compared to many nations". A comparison of European Labour Force Surveys shows the employment of older people (aged 55 to 64) has increased much faster in Germany since 2003. This paper compares the employment transitions of older workers using data from the longitudinal surveys British Household Panel Survey, its successor Understanding Society and the German Socio-Economic Panel.

Intergenerational fairness frequently appears in the UK media with headlines such as "Have the baby boomers really had all the luck?" However, the baby boomer generation includes workers whose employment and pensions have been adversely affected by a series of policy changes and financial shocks. This paper investigates employment transitions for ten-year birth cohorts. Many of the most significant changes in the employment patterns concern successive generations of women whose employment rates and working lives are increasing right up to and sometimes beyond pension age. "Luck" does not seem the right word.

Although only one aspect of labour market policy, the experiences of each successive generation of older workers demonstrate that fundamental changes are underway in response to changing economic conditions. The evidence that many of these changes are common to both Germany and the UK seems to call into question the appropriateness of static 'Three Worlds' or 'Varieties of Capitalism' typologies of welfare states in favour of more dynamic models that can describe incremental change.

Keywords: Older workers, Intergenerational, Extending Working Life, United Kingdom, Germany

## Why Extending Working Lives is important in the UK

Extending working life is an explicit objective in the UK. The previous policy of encouraging older workers to take early retirement was introduced in response to the series of recessions starting with the 1973 oil crisis. This was seen as a way of managing the loss of jobs in heavy industries and reducing youth unemployment. Older workers were only too happy to leave work with generous settlements and employers were happy to reduce their labour costs and employment without too much industrial unrest. Youth unemployment did not improve (Banks et al., 2008) so the Job Release schemes ended but the expectation of working till retirement age had been lost (Hirsch, 2003). As early as 2000, the unsustainability of pensions and other welfare benefits being borne by the declining proportion of the population in work was recognized (Cabinet Office, 2000) yet many people in the UK continued to retire before reaching pension age (DWP, 2014a).

## UK Policy Changes to Extend Working Lives

Since 2000, the UK Government has made a number of changes to extend working lives and boost the employment rate of older people including legislation such as increasing the State Pension Age for women from 60 to that for men, then raising both to 67 and more (Pensions Commission, 2006, UKGov, 2014b, DWP, 2016), removal the Default Retirement Age (UK Gov, 2011), enabling flexible working (UKGov,

2014a). These changes were introduced based on social research into individuals' decisions to retire. This identified the main 'push' and 'pull' factors as redundancy, age discrimination, type of occupation, gender differences, self-employment, job satisfaction, need for income, care responsibilities, employers attitude, social aspects of work, health, relationships, aligning of retirement by couples, flexible working, part-time working, mandatory retirement ages in contracts of employment (Phillipson and Smith, 2005, Vickerstaff et al., 2008). While quantitative research showed husbands and wives often synchronise their retirement, qualitative research indicated men and women may view retirement differently. For example people with a long physically demanding or poor quality working life may be only too happy to stop whereas those with a less demanding or part-time job that provides their social life may wish to continue (Loretto and Vickerstaff, 2013, Barnes et al., 2004). In addition to the legislation the UK Government has also sought to encourage or nudge (Thaler and Sunstein, 2008) employers with the mantra "Retain, Retrain and Recruit" (Altman, 2015). However, despite the policies being in accord with much of the research into older workers, the UK Government's report 'Fuller Working Lives - A Framework for Action' (DWP, 2014a) observed '*over the past 10 years several other countries have overtaken the UK and our improvements have been behind the OECD average*' (DWP, 2014b, p4). It suggested that some nations may have higher employment rates due to institutional factors such as "economic performance, structure of the welfare and pension systems, age of pension receipt, different workplace practices, employment regulation and culture towards older workers" (DWP, 2014b, p25).

## Why Compare the UK with Germany?

The UK had not been the only nation seeking to extend working lives. In 2000, when the European nations including the UK, met in Lisbon to find ways of improving national competitiveness, they decided to reverse early retirement and set a target for the employment rate of older workers at 50% (European Commission, 2010). Fig. 1 shows a map of Europe comparing the employment rate of people aged 55 to 64 in 2003 and 2014. Darker greens indicate higher employment rates. When rates for 2003 and 2014 are compared, Germany appears to have made the greatest improvement. Fig. 2 shows a graph of annual employment rates of people aged 55 to 64 from 2005 to 2015 for the UK, Iceland, Sweden, Norway and Germany. The Scandinavian nations have a consistently higher employment rate than the UK which had a downturn during the 2008/11 recession. However, it is Germany which shows the fastest and most consistent improvement - overtaking the UK in 2011.

Germany, is a good choice in understanding institutional effects at the national level because it is the preeminent example of a conservative or coordinated market economy – the polar opposite of the UK's liberal market economies (Esping-Andersen, 1990, Hall and Soskice, 2001). Theories which categorise welfare states in this way suggest Germany, with its coordinated market economy should face greater barriers than the UK in reversing early retirement due to opposition to change from employers, trade unions and individuals (Ebbinghaus, 2006). However, against expectations, Germany has moved from early to late retirement faster than the UK (Ebbinghaus and Hofäcker, 2013, Hofäcker et al., 2015, DWP, 2014a). Fig. 3 compares the total employment rate of older workers aged 55 to 64 for Germany and the UK from 1992/95 to 2012/14. This indicates that the employment rate started to rise steadily in Germany beginning from around 2004/7 whereas the UK actually suffered a decline in the employment of older workers during the recession 2008/11, although it has since recovered. So while Germany does not have the highest employment rate of older workers, it is worth studying because of the changes in its labour market. Furthermore, the 2016 UK Budget, also set an aspiration to close the gap between the UK and Germany (HM Treasury, 2016, p40) in terms of total employment rate. Increasing the employment of older workers could make an important contribution to this aspiration.

## Generational Changes in Employment

The reversal of early retirement in Germany has been interpreted as an example of liberalisation (Trampusch, 2005) and the development of more flexibility in the labour market as the new German model (Eichhorst, 2015, Seeleib-Kaiser, 2015). However, one of the problems with liberalisation is that it increasingly transfers risks of ill health, unemployment or old age that use to be covered by society to the individual and this seems to have accelerated since the financial crash of 2008 (Crouch, 2015). Increasing flexibility in the workplace can result in dualization of the labour market into good 'insider' jobs and poor 'precarious' marginal jobs (Emmenegger et al., 2012, Goos and Manning, 2007, Standing, 2012, Giesecke et al., 2015). Evidence of dualization for older workers in both the UK and Germany has been found - those continuing to work tends to be either highly skilled individuals in a good quality job that they enjoy or low skilled individuals who need to work to make ends meet (Scherger, 2013, Hokema and Lux, 2015). The concern is that society is becoming increasingly unfair and unequal (Dorling, 2010).

Intergenerational fairness is important in the UK. Early retirement was introduced in part to spread work fairly across older to younger generations. So although Job Release schemes proved ineffective, when age discrimination was outlawed in 2006, there was such resentment at the employment of older workers that the UK introduced the Default Retirement Age so workers could be dismissed solely on the grounds of age. Following a campaign by charities promoting the wellbeing of older people the Default Retirement Age was abolished for most occupations in the UK by 2011 (AgeUK, 2014). However, the notion that older workers were keeping jobs from the young was still prevalent (Parry and Harris, 2011). The negative view of older people particularly from the "Baby Boomer" generation is a regular topic in the UK media (Felicity Hannah, 2015, Godwin, 2016). This was highlighted by the House of Lords Report 'Ready for Ageing' which called on the Government to "publicly reject the 'lump of labour fallacy' that wrongly argues that more older people in work will disadvantage the young" (Lord Filkin, 2013, p35). Despite evidence that older workers do not crowd out younger people (European Parliament, 2013, George et al., 2015), the UK discourse on Intergenerational Fairness continues to see the employment of older people as an issue (Willets, 2010, House of Commons - Work and Pensions Committee, 2016). This is in contrast to discussions in several other European countries, including Germany, which often view older workers as one of the answers to future labour shortages and rising welfare costs (Ulbricht and Chervyakov, 2015, Hüttel et al., 2015, BMAS, 2015, Eichhorst, 2011).

So far this paper has only referred to total employment rates. However, there is evidence from many countries including the UK and Germany that women's choice of career, marriage and motherhood affects their working lives often resulting in a wage penalty with many taking part-time or low paid work (Gangl and Ziefle, 2009) and this affects their incomes in later life (Sefton et al., 2011). There is evidence that UK and German policies derived from the 'male breadwinner model' adversely affected women's participation in the labour market depending on their marital status (Hokema and Scherger, 2015, McGinnity, 2002, Ostner, 2010). The recent shift away from the 'male breadwinner' model and the growth of jobs in the service sector would be expected to result in increasing employment rates of older women. In Germany, both men and women were affected by the Hartz reforms but perhaps the introduction of Mini Jobs and the expansion in early child care in 2005/6 helped enable more women find employment. However, women are not simply adopting male employment trajectories as there are complex national and cohort variations in the length and impact on wages of women's career interruptions (Gangl and Ziefle, 2009).

## Research Question

This paper seeks to learn from the success of Germany in increasing the employment rate of older people faster than the UK through analysing generational changes in employment.

## Methodology

Recent analysis of the UK Labour Force Surveys (George et al., 2015) has shown that older and younger age groups are at a disadvantage compared to those of prime working age and that low skilled individuals are at greatest disadvantage in the labour market. One limitation of such cross-sectional analysis is that because it does not track individuals throughout their lives it can miss important phenomena such as the following two studies. Firstly Jenkins (2009) analysed the British Household Panel Survey data to show that although those born after 1955 had a higher average income their employment trajectories resulted in greater income inequality than those born earlier, Secondly, when using UK and German panel data to investigate comparing the disadvantage of young and old in the labour market Bartels and Bönke (2013) found inequality for younger workers was related to employment volatility whereas amongst the older workers it was the outcome of their working life. One explanation for the increase in heterogeneity with age is that this is the result of cumulative advantages or disadvantages. One of the best ways to investigate this is by comparing life histories both between and within cohorts (Dannefer, 2003, Dannefer, 1987).

This paper adopts this approach with panel data from the British Household Panel Survey (BHPS) (University of Essex. Institute for Social and Economic Research, 2010) and its successor Understanding Society (UKHLS) (University of Essex - Institute for Social and Economic Research and NatCen Social Research, 2015) with their German equivalent the Socio Economic Panel (SOEP) (Wagner et al., 2007, DIW-Berlin, 2014). BHPS fieldwork began in 1990 and although SOEP data is available, given the huge change resulting from German unification in 1990, this paper analyses data from 1992 to 2014. This conference paper presents simple descriptive comparisons but these surveys are rich in data making them ideal for further more sophisticated analysis (Longhi and Nandi, 2015).

As indicated above, the UK media regularly criticise older generations particularly “baby boomers” i.e. those born from 1946 to 1964 (Fry, 2016). However, just being born in the same year is no guarantee of common experiences, men and women in different countries or in different social groups may have very different experiences (Mannheim, 1952). This paper therefore analyses the data using ten-year birth cohorts i.e. 1931 to 40, 1941 to 50, 1951 to 60 etc. To improve legibility in the presentation, percentages have been calculated over four-year periods rather than years. Although the trends are similar, the absolute values for the employment rates calculated from the panel data appear slightly higher than from Labour Force Surveys. Possible reasons are that participants disclose more information in a panel interview or differences in the treatment of missing values and this requires further investigation.

## Findings

The following sections presents a preliminary descriptive analysis of the UK and German panel data from 1992 to 2014.

### Employment Rates for Older Men and Women

Figure 3 separates out the employment rates for older males and females. It shows that men tend to have higher employment rates than women. The employment rates (55 to 64) for both German men and women are rising, with that for women rising faster. The employment rates for UK men dropped but then picked up again after the recession. The employment rates for older UK women remained high perhaps because they tended to be in lower paid or service or public sector jobs that were less affected by the recession than male dominated construction and manufacturing industries which suffered more.

The employment rates (65 to 69) in the UK remained higher than in Germany. One explanation is that German workers generally enjoy better employment protection and more generous pensions but, unless they negotiate continuation of employment, they are still expected to leave employment at retirement age.

### Age Profiles of the Workforce

Figure 4 show employment rates for men in different age groups with separate plots for 1992/05 and 2012/14. These show relatively similar pictures for both countries. The general pattern is that as young people join the workforce, their employment rate increases to a plateau before falling as older people leave work. Comparing the two periods from the point of view of a young job seeker it may appear that they are taking longer to find work in 2012/14 than in 1992/95. However, taking a longer term view, the difference is relatively small compared to the increase in working lives for older workers over the same period.

Figure 5 plots employment rates for women in different age groups for 1992/95 and 2012/14. These show that rise in employment rates as young women leave education for work tend to be similar to those of young men. However, the rise slows earlier than for men. These lower employment rates for women may be associated with events such as marriage and children. The rates for the UK in 2012/14 are slightly higher than in 1992/95 which may be evidence of slightly later marriage and childbirth. This may also be true for German women but here the rise seems to continue later and increase again around 40/44. In summary, there are small differences in the UK but major increases in the proportions of women aged 40+ working in Germany.

### Employment Trajectories comparing Cohorts

Figure 6 plots the employment rates for men in four cohorts (1931 to 40, 1941 to 50, 1951 to 60 and 1961 to 70) covering five-year age ranges from 40 to 44 through to 65 to 69. These suggest that in Germany the earlier (1931 to 40) and to a lesser extent (1941 to 50) birth cohorts were the main beneficiary of early retirement although the phenomenon was less marked in the UK. Figure 7 plots the equivalent employment rates for women. This suggests each successive cohort of women is tending to work longer and the rate of increase is greater in Germany.

### Employment Paths of Females indicating differences between Cohorts 1941/50 to 1951/60 and differences within these Cohorts based on Education

The changes in employment trajectories for men show the reversal of early retirement and the impact of the 2008 recession on the UKs. However, the changes in the working lives of women from different cohorts seem more complex with a particularly important change between the 1941 to 50 and the 1951 to 60 cohorts.

This was initially investigated using the Stata sequence analysis program sq (Brzinsky-Fay et al., 2006, Fasang, 2010). Analysis using sequence index plots suggested women are returning to work in increasing numbers particularly after 40. However, they tended to stick with either full-time or part-time work. Unfortunately, the number of factors and levels produced plots that were far too complex to present. Employment states were simplified to three states (working-full-time, working-other and not working). Individual skill was simplified to three levels using the International Standard Classification of Education (UNESCO, 2016) with Low (ISCED97 0,1 and 2), Medium (ISCED97 3 and 4) and High (ISCED97 5 and 6). Individual cases were selected from the surveys where employment status was available for the age groups 44 to 49 and 60 to 64 in the cohorts 1941 to 50 and 1951 to 60 see Table 1. Transitions were calculated from Education Level -> Employment State 45 to 49, Employment State 60 to 64.

The largest contrast appeared to be between Low and High skilled women. Fig. 8 and Fig. 9 present simplified trajectories of women with Low and High Skills. Percentages for each transition are shown for the 1951 to 60 cohort with the equivalent for the 1941 to 50 cohort in brackets. The pictures are still rather complex but features common to both cohorts are:

- In both countries, a higher percentage of women with high skills are in full-time work aged 44 to 49 than women with low skills.
- Most women either stay in the same employment state from age 44 to 49 to age 60 to 64 or stop working. There is a little transfer between working-full-time and working-other in the UK but virtually none in Germany.

Many transitions have improved and these are coloured green. Those which have worsened are coloured in red. Two appear worth further investigation:

- The percentages of Low-skilled German women working-full-time aged 45 to 49 seems to have reduced while the percentage working-other seems to have increased
- The percentages of Low-skilled UK women not working aged 45 to 49 seems to have increased

In addition to the transitions the gross income from employment expressed as a quartile of the national gross wage aged 60 to 64 was calculated for these cases. The numbers remaining in work are relatively small but the indication is that those high-skilled women who were working-full-time were mostly well paid, highly skilled women working-other were mostly low paid while low-skilled women were mostly working-other and all lowly paid.

## Discussion and Conclusion

This paper set out to investigate the more rapid increase in the employment rate of older people in Germany from the point of view of generational changes. The findings confirm two important generational changes. Firstly, the reversal of the policy of early retirement which had been adopted more widely in Germany than the UK. Secondly the increase in the labour participation rates and the extension of working lives for women. However, the findings suggest that the employment of women in the age group 44 to 49 deserves greater recognition in policies to extend working lives. The employment rates for German women in this age group seem to have increased noticeably, perhaps in response to improvements in child care policies. This implies that, whereas the UK government campaigns often focus on older workers 55+, perhaps policy formulation should encompass younger age groups and to include for example child care support policies.

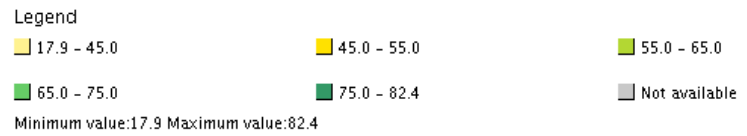
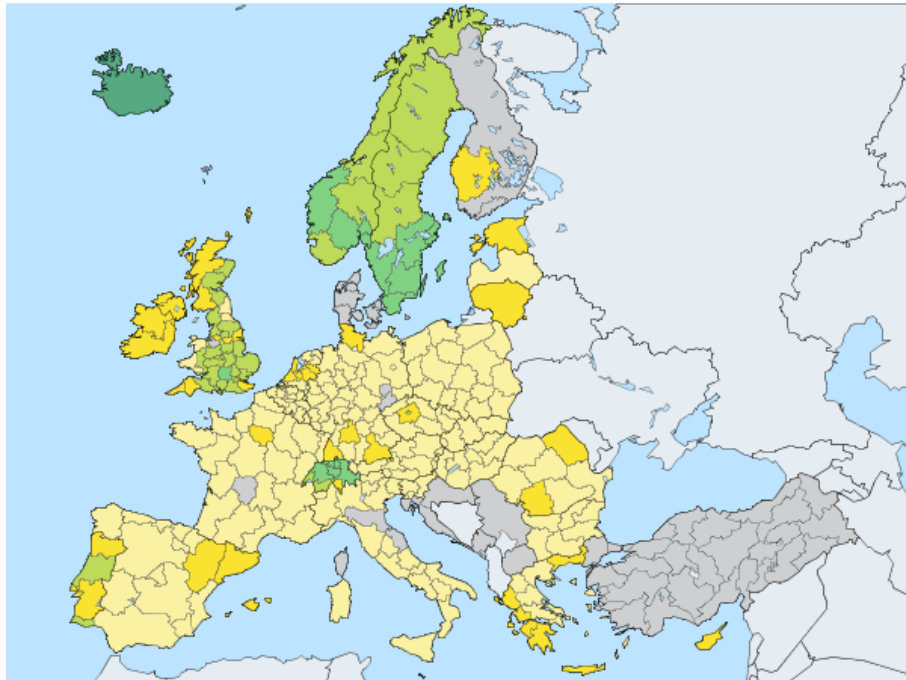
This paper confirms that level of education makes an important difference in both countries with the highest-skilled women more likely to work full-time and have a good income than those with low-skills. However, although the German women in the survey tended to stick in the type of employment they have at 44 to 49 or retire, a proportion in the UK move into full time work from other types of employment. This implies that whereas UK government campaigns encourage unemployed older workers to seek part-time and self-employment rather than full-time work perhaps appropriate adult education could improve opportunities for moving to full-time work which tends to be better paid and more secure.

The findings are in line with research showing important generational changes with people working longer and increasing inequality. However, whereas in the UK the 'baby boomer' generation are blamed, similar changes in Germany seem to be related to the emergence of a new more liberal more competitive model. One of the societal risks faced by liberal market economies, such as the UK, is rising inequality. This paper has found some evidence that employment of older workers is related to cumulative advantage or disadvantage over their life course and this will be the subject of further more detailed investigation.

Fig1 Maps of Europe showing employment rate of people aged 55 to 64

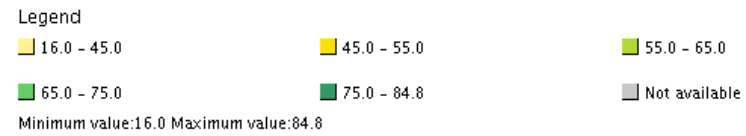
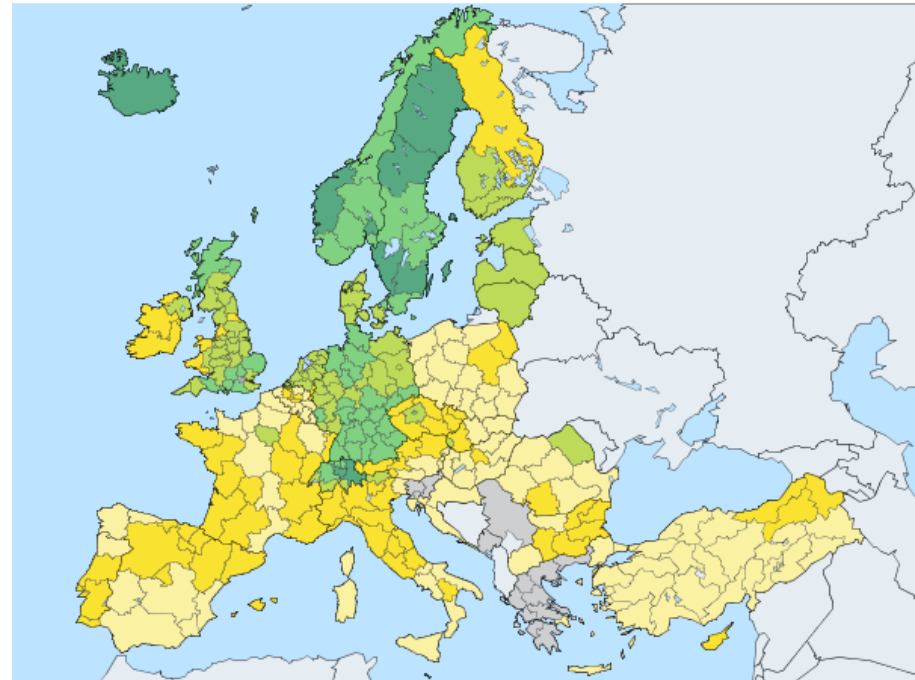
**Employment rate of the age group 55-64 by NUTS 2 regions**

% - 2003  
*Total Total*



**Employment rate of the age group 55-64 by NUTS 2 regions**

% - 2014  
*Total Total*



Source: Eurostat product code tgs00054 last update 21.04.2016

Fig 2 Employment Rate of total persons aged 55 to 64 from 2005 to 2015 comparing the UK, Iceland, Germany, Sweden and Norway

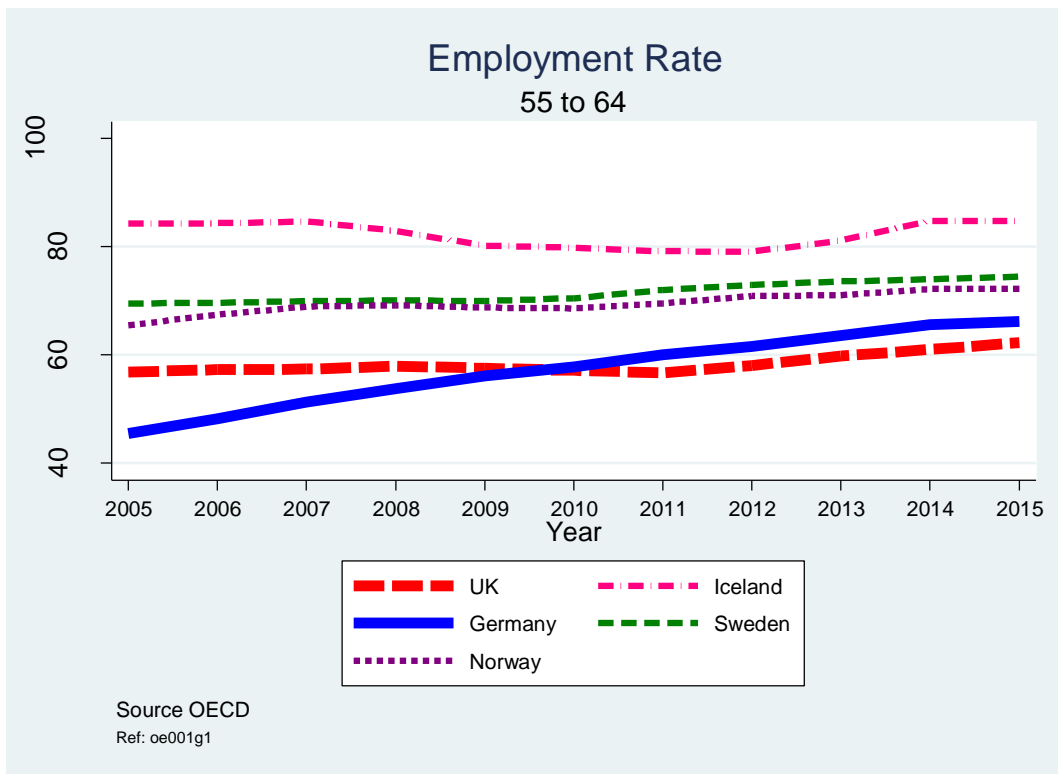


Fig 3 Employment Rates of males and females aged 55 to 64 and 65 to 69 from 1992 to 2014 comparing the UK and Germany

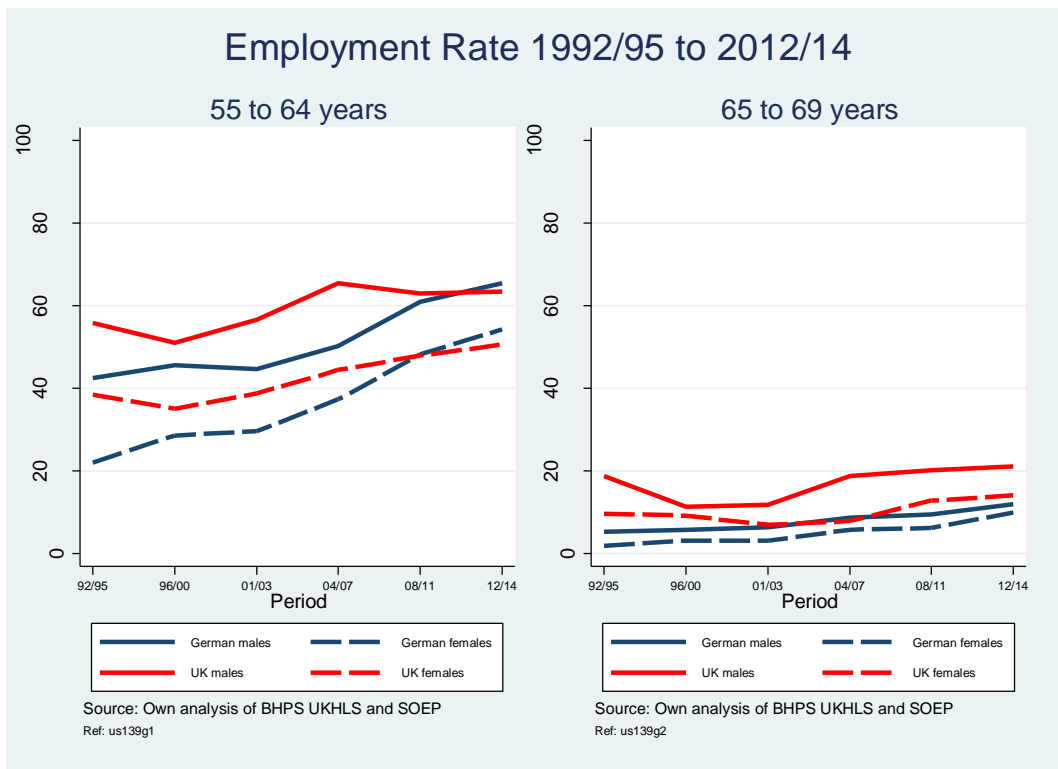


Fig 4 Age Profiles of the Workforce comparing 1992/95 with 2012/14 for Males in UK and Germany

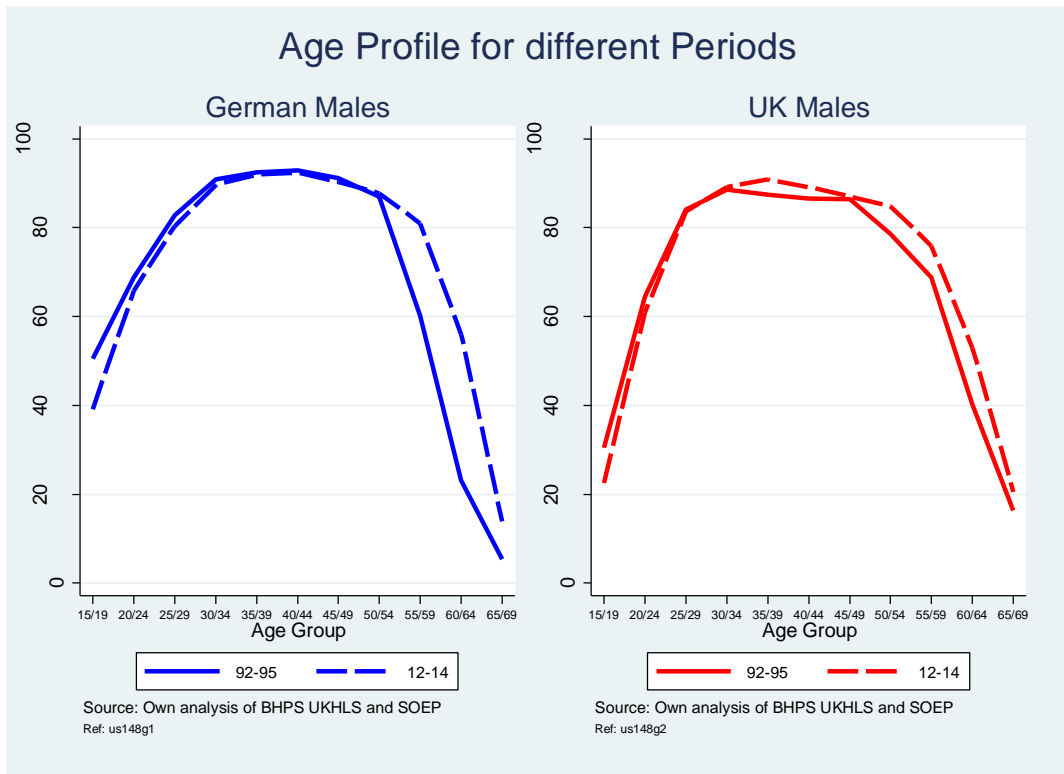


Fig 5 Age Profiles of the Workforce comparing 1992/95 with 2012/14 for Females UK and Germany

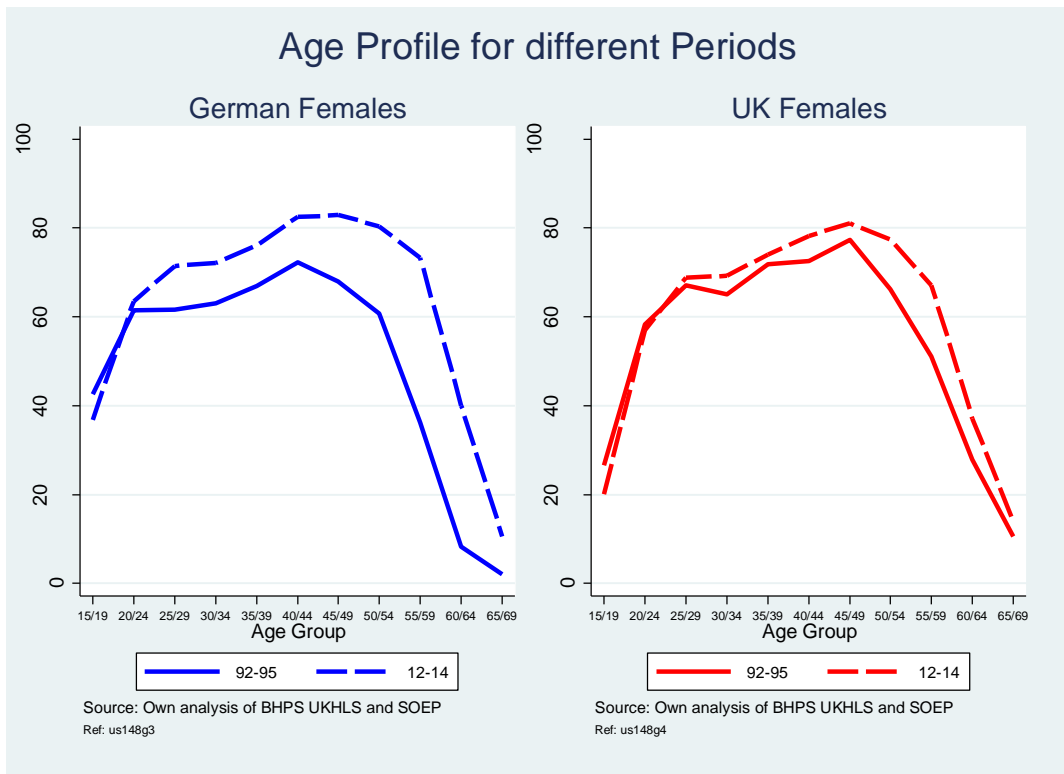


Fig 6 Employment Trajectories for different Cohorts comparing Males in UK and Germany

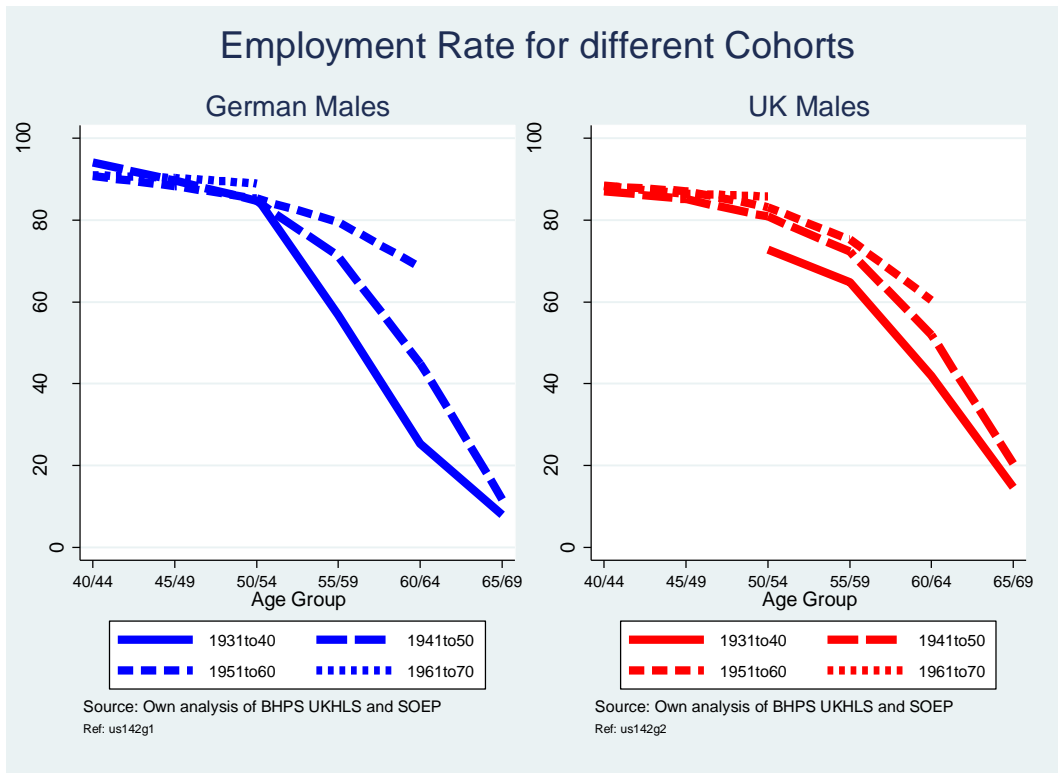


Fig 7 Employment Trajectories for different Cohorts comparing Females in UK and Germany

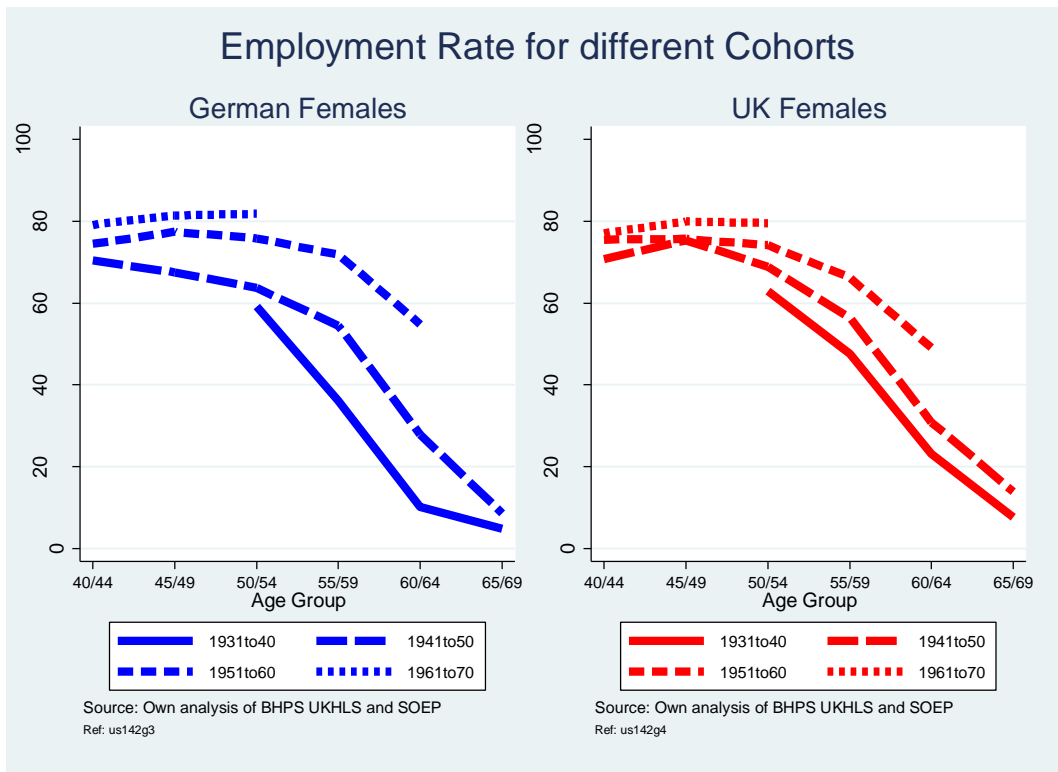
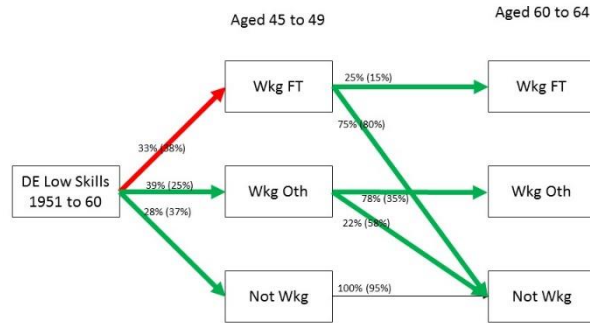


Fig 8 Employment Paths of German Females in the surveys indicating changes between Cohort 1941/50 to 1951/60

Employment Path of German Females with Low Skills comparing Cohorts 1951 to 60 (1941 to 50)

Green indicates improved Red worse



Employment Path of German Females with High Skills comparing cohorts 1951 to 60 (1941 to 1950)

Green indicates improved Red worse

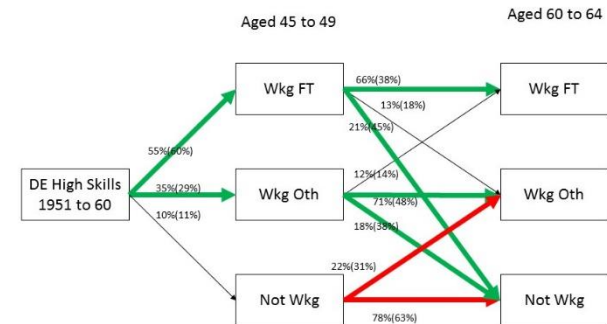
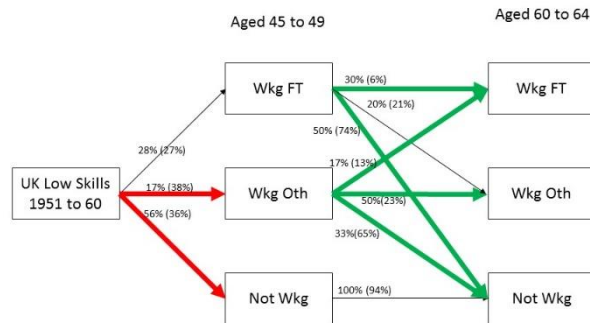


Fig 9 Employment Paths of UK Females in the surveys indicating changes between Cohorts 1941/50 and 1951/60

Employment Path of UK Females with Low Skills comparing cohorts 1951 to 60 (1941 to 50)

Green indicates improved Red worse



Employment Path of UK Females with High Skills comparing cohorts 1951 to 60 (1941 to 50)

Green indicates improved Red worse

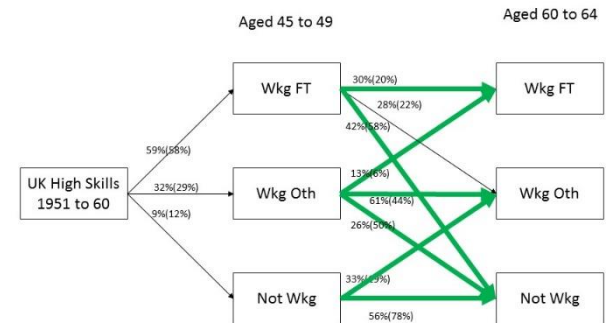


Table 1. Cases analysed in Fig. 8 and 9

	Germany	Germany	UK	UK
	1941 to 50	1951 to 60	1941 to 50	1951 to 60
Low skilled	136 (20%)	39 (11%)	128 (24%)	37 (18%)
Medium skilled	368 (55%)	202 (55%)	172 (33%)	68 (34%)
High skilled	162 (24%)	120 (33%)	223 (43%)	98 (48%)
Total	666 (100%)	361 (100%)	523 (100%)	203 (100%)

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