The Ageing and the Labour Market in the Nordic Countries: A Literature Review

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Nordic Labour Market Cooperation
is regulated via separate agreements and conventions. The Nordic Council of Ministers (the Ministers of Labour) draws up the political guidelines for cooperation in this area, which also covers general working conditions, legal aspects of industrial relations and the migration of workers in the Nordic region. The Nordic Council of Ministers is assisted by the Nordic Committee of Senior Officials for Labour Market and Working Environment Policy. The secretariat of the Council of Ministers is located in Copenhagen.

The Nordic Council of Ministers
was established in 1971. It submits proposals on co-operation between the governments of the five Nordic countries to the Nordic Council, implements the Council's recommendations and reports on results, while directing the work carried out in the targeted areas. The Prime Ministers of the five Nordic countries assume overall responsibility for the co-operation measures, which are co-ordinated by the ministers for co-operation and the Nordic Co-operation committee. The composition of the Council of Ministers varies, depending on the nature of the issue to be treated.

The Nordic Council
was formed in 1952 to promote co-operation between the parliaments and governments of Denmark, Iceland, Norway and Sweden. Finland joined in 1955. At the sessions held by the Council, representatives from the Faroe Islands and Greenland form part of the Danish delegation, while Åland is represented on the Finnish delegation. The Council consists of 87 elected members - all of whom are members of parliament. The Nordic Council takes initiatives, acts in a consultative capacity and monitors co-operation measures. The Council operates via its institutions: the Plenary Assembly, the Presidium and standing committees.

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Acknowledgements

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The group includes researchers from Denmark (Institute of Local Government Studies, "AKF", Copenhagen), Finland (University of Tampere), Norway (Norwegian Social Research, "NOVA", Oslo), and Sweden (University of Gothenburg). It is co-ordinated by Professor Bengt Furåker from the University of Gothenburg and senior researcher Simo Aho from the University of Tampere.

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Tampere, 30th April 2004

Ilkka Virjo

Summary

Virjo Ilkka: The Ageing and the Labour Market in the Nordic Countries:
A Literature Review

In recent years, the labour market situation of the ageing has become an issue of critical importance in the Nordic countries. When looking at the demographic developments and estimates presented in this article, it is easy to see why. All of the countries face similar challenges in the future, namely a growing proportion of people on pension and ageing of the workforce. This article is an overview of the situation and aims at providing a synthesis of what we know and do not know on the Nordic level on the basis of statistics and previous research. Because Iceland is an exception in most of the respects of this article, and there is little research available, it is not included it in the study.

It is often stated that the low employment rates of the ageing are a central problem. However, the rates are high both when compared to the situation 15 years ago and when compared internationally. Nor are the rates declining. The problem has arisen from demographic trends: when an ever-growing share of the workforce is ageing, their employment rates become critical. Another factor is that later exit from work constitutes one of the few major labour reserves available in the Nordic countries. The chronically unemployed are another such reserve.

Early exit is institutionalised in all countries in the sense that only a small minority of people work until the statutory pension age. However, the extent of early exit and the pathways used vary considerably. In comparison, Norway and Sweden are late-exit countries, where only a few generous pathways out of the labour force are offered. This has resulted in a record-high utilisation of sickness benefits and disability pensions. Denmark and Finland are at the other end of the scale. In Denmark, there is a widely used early retirement benefit. There is also an unemployment-related pathway, as the early retirement benefit can be preceded by long unemployment spells on full insurance benefit. In Finland, the unemployment pathway became the major way of exit in the 1990s.

There are considerable differences in the use of part-time pensions between the countries, but it seems clear that there is demand for more free time in exchange for more years on the labour market.

There is a wide spectrum of research related to the reasons of, attitudes towards and factors affecting the time of exit from the labour market. In this article, the theoretical discussion is briefly reviewed, and the clearest results that are common to many studies are presented.

The exit pathways have recently been reformed or are in the process of being reformed in all countries. This is why it is hard to give a comprehensive review on the different pathways available. A detailed comparison of these institutions is an important task for future research.

Unemployment rates of the ageing vary considerably between the countries, partly because of the institutional differences. However, one thing is common: when an ageing

person becomes unemployed, the unemployment period tends to last considerably longer than in other age groups. It also often leads to permanent exclusion / exit from the labour market. Active labour market policy measures have often not included the ageing in practise, even though changes have taken place recently.

Age discrimination is rather common in all of the countries, and it is found in both workplaces and in recruitment behaviour. Overall, the discrimination of job seekers seems to be a larger problem than the weak career development and on-the-job training opportunities of the ageing workers. Institutions, age discrimination and the low job-search activity of the ageing contribute to the fact that the re-employment rate of the ageing unemployed is very low.

In all of the countries, some national initiatives and programmes have been founded to combat the problems. The success of these programmes is hard to measure, as they have existed for a relatively short time. However, it seems clear that they are needed. The programmes have mostly the same objectives, but the means used vary considerably. This is why it would be important to compare the success of the programmes, identify "best practises" and study whether they would work if applied elsewhere.

In the concluding part of this article, some knowledge gaps and future research areas are identified. These include the dynamics of "exclusion careers", the structure of age discrimination and possibilities to combat it, institutional comparisons, and various questions relating to the possibility to increase the employment rate of the ageing. When an employment-rate-related approach is taken, one possible way to study the issue is to turn the question around: what do the non-employed people of working age do for a living?

The Nordic economies will have some breathing room in the next 5-10 years. During this time, the problems caused by an ageing population will not strike with their full force. The decisions made e.g. concerning the future of the pension systems and other social policy issues are highly crucial. At the time being, there are still great gaps in knowledge as far as the basis of these decisions is concerned, so there is not much time to waste. If the essential reforms are delayed, it might be the case that we will not be able to afford them anymore in the future.

Keywords: Labour market, ageing, employment, unemployment, early exit, pension systems, the Nordic countries

Sammandrag

Virjo Ilkka: De äldre och arbetsmarknaden i Norden - en litteraturöversikt

Under senare år har de äldres arbetsmarknadssituation varit ett problem av väsentlig betydelse inom de nordiska länderna. Orsaken till uppmärksamheten framgår klart då man studerar den demografiska utvecklingen som presenteras i denna artikel. I alla länder finns likartade problem att vänta, nämligen en växande andel av population inom pensionssystemet och åldrande arbetskraft. Denna artikel ger en översikt av situationen. Artikeln syftar även till att på basis av statistik och tidigare forskning ge en uppfattning om vad vi vet och inte vet inom det nordiska området. Island utgör ett undantag på många sätt och det finns ganska lite forskning därifrån. Förhållanden som berör Island ingår därför inte i denna artikel.

Ett centralt problem är den låga sysselsättningsgraden bland de äldre. Ändå är den hög i alla nordiska länder både internationellt sett och i jämförelse med den situation som rådde för femton år sedan. De äldres sysselsättningsgrad har dessutom ökat under de senaste åren. Ett stort problem är den demografiska situationen: när en allt större del av arbetskraften tillhör de äldre åldersgrupperna blir deras sysselsättningsnivå avgörande. Vidare är det så att ett senare utträde ur arbetslivet utgör en av de få arbetskraftsreserver av verklig betydelse som finns i de nordiska länderna. En annan betydande reserv står att finna bland de kroniskt arbetslösa.

Förtida pensionering är institutionaliserad i hela Norden i den meningen att bara en liten minoritet arbetar fram till den officiella pensionsåldern. Det finns dock betydande skillnader beträffande såväl omfattningen av detta som de institutionella arrangemang som används och som står till buds. I Norge och Sverige stannar man kvar i arbetslivet jämförelsevis länge, och det finns få generösa förtidspensioneringsoptioner. Detta har lett till att sjukpenning och arbetsoförmögenhetspension eller sjukpension används i mycket hög omfattning i dessa två länder.

Danmark och Finland finns i andra änden av skalan. I Danmark finns det en allmänt tillgänglig generös förtidspensioneringsmöjlighet (”efterlön”), som dessutom kan föregås av en lång arbetslöshetsperiod med full inkomstrelaterad ersättning. I Finland blev arbetslöshetsrelaterade arrangemang den vanligaste vägen ut ur arbetslivet under nittiotalet.

Angående deltidspensioner finns det betydande skillnader mellan länderna. Det verkar dock klart att det är efterfrågan på mer fritid i utbyte mot fler år på arbetsmarknaden i alla de nordiska länderna.

Det finns en mångfald av studier om pensionsavgångar. Attityder, orsaker och andra bakomliggande faktorer har studerats i alla länder på många olika sätt. Den teoretiska diskussionen refereras och de resultat som är tydligaste gemensamma för alla länder och många studier presenteras i artikeln.

Vägar ut ur arbetslivet har reformerats eller håller på att reformeras på alla håll. Därför är det mycket svårt att ge en komplett bild av de olika alternativ som står till buds liksom att jämföra dem inom Norden. En sådan detaljerad jämförelse är dock en viktig uppgift för framtida forskning.

Delvis beroende på institutionella skillnader varierar arbetslöshetsgraden bland de äldre mycket inom Norden. En sak är dock gemensam för alla länder: när en åldrande person mister sitt jobb, tenderar arbetslösheten att vara mycket längre än i de yngre åldersgrupperna. Det finns även en hög risk för att arbetslösheten leder till ett definitivt utträde från arbetslivet. Arbetsmarknadspolitiska åtgärder och den s.k. ”arbetslinjen” har i många avseenden inte gällt de äldre i praktiken, även om detta förändrats inom de senaste åren.

Åldersdiskriminering är omfattande i hela Norden, och det kan finnas såväl på arbetsplatsen som vid rekryteringen. Allmänt kan man säga att diskrimineringen är ett större problem när det gäller de arbetslösas chanser att hitta ett nytt jobb än i form av försämrade karriärutsikter för de äldre anställda. Diskrimineringen, den låga aktiviteten bland de äldre arbetslösa och institutionella faktorer leder sammantaget till en mycket låg sysselsättningssannolikhet för de äldre arbetslösa.

Olika slags initiativ och program för att främja situationen för de äldre på arbetsmarknaden har inletts i alla länder. För närvarande är det svårt att evaluera hur framgångsrika dessa program är då de har funnits en relativt kort tid. Det står dock ganska klart att sådana program behövs. I det stora hela kan man säga att alla program har gemensamma mål, medan de medel som används varierar mycket. Det skulle därför vara viktigt att göra en komparativ evaluering av dem, identifiera de bästa insatserna och studera, om de skulle fungera vid tillämpning på annat håll.

I det konkluderande avsnittet identifieras en del kunskapsluckor liksom behov för vidare forskning. Bland dessa finns dynamiken i ”utstötningskarriärer”, strukturen i åldersdiskrimineringen och möjligheter att motarbeta den, institutionella jämförelser samt en del frågor angående möjligheten att öka sysselsättningen. En möjlighet att studera förutsättningar för en högre sysselsättning är en omvänd frågeställning: vad gör de människor som inte har ett arbete?

Det är troligt att det kommer att finnas ett visst andrum för de nordiska länderna inom de närmaste 5-10 åren. Under denna tid kommer de demografiska problemen inte att slå med full kraft. De beslut som fattas angående t.ex. framtida pensioner och andra socialpolitiska frågor blir av avgörande betydelse. För närvarande finns det ännu stora luckor i den kunskap som besluten borde baseras på. Därför gäller det att inte slösa bort tiden. Om man dröjer med de grundläggande besluten, kan det bli så att de blir så dyrbara att man inte har råd med dem längre.

Nyckelord: Arbetsmarknad, de äldre, sysselsättning, arbetslöshet, förtidspension, pensionssystem, Norden

1 Introduction

The demographic structure of the population is often regarded as a problem. This is due to a predicted change in the next few decades. While younger age groups become smaller and the supply of young recruits tighter, there is a growing need to hold on to the older workers longer. If all else remains constant, the ageing of population leads to a pressure towards a relative increase in the employment rate of the older age groups.

In each of the Nordic countries, there is literature that grasps the issue of the ageing on the labour market. In some of the countries, one or more good reviews of the research have been published in recent years. Thus, the main aim of this article is not to cover the whole scope of research on the field or to be a comprehensive bibliography on the subject.1 Rather, the aim is to give some kind of synthesis of what we know on a Nordic level at least in some respects. What are the problems that the Nordic countries are facing? To what respect are the problems common to the countries – in what ways do they differ from each other? What explanations and institutions may lay behind the problems, and what kinds of solutions have the individual countries applied? Obviously, "all else" does not need to remain constant. This is why many other factors than the explicit situation of the ageing need to be accounted for. Some of these factors are discussed in this article.

The question arises who are defined as "ageing" or "aged". These concepts are always arbitrary, especially if we just use the chronological age to define them. During the 1980s and 1990s, there was clearly a trend that while people led longer and healthier lives, they were considered "old" at work at an ever-earlier stage. Simultaneously, the respect for seniority declined. (See e.g. Grip 2002, Virjo and Aho 2002).

As this article is a literature review, we cannot use a single definition. The literature covered here concerns the "ageing", which can be defined in several ways. In many books and articles, the aim has been to empirically define the age that makes a person "old" on the labour market. In others, the definition has been laid beforehand. In most cases, a person is considered "ageing" from the point of view of the labour market from the age of about 45-50, and "aged" from the age of about 55-60.

[1] Those interested in such work can turn towards the respective reviews (Solem 2002, Virjo and Aho 2002, Ageing and unemployment policies 2003, Ilmarinen 1999) or the reports made by committees or programme evaluators (see Chapter "National programmes and initiatives").

2 Developments

The Nordic countries are facing a similar demographic change as most of the western world. As both mortality and fertility have decreased, and there are large "baby-boom" cohorts born sooner or later after World War II, we face a situation with a diminishing labour force and a large population on pension. In some cases, the situation has been referred to as a "demographical time bomb". The situation is often made worse by the fact that older age groups have a very low labour force participation rate and/or high unemployment.

Even though problems are similar, there are differences between the Nordic countries. In this chapter, we will first outline the demographic changes in the different countries. Then, we move on to describe recent developments on the labour market: first, we take into focus employment rates and early exit. When describing early exit, we must briefly describe the different pathways out of the labour force that are available in the Nordic countries.

In some countries, it has become very common to leave the labour force via a period of unemployment. This means that there can be gaps between participation and employment rates. Trends of e.g. "effective retirement age" and "age of exit from active employment" can be different. In Finland, pension and actual exit from the labour market occurred mostly at the same time only until about 1990. Thereafter, there may have been years between these two events – mainly because of extensive elderly unemployment. In this article, we take employment and unemployment rates into focus instead of participation rates.

2.1 Demographic changes

In Figure 1, we can see one of the factors that lie behind the demographic change that the Nordic countries are facing. The estimates for the future are the UN's "medium variant" estimates. As always with estimates, one has to keep in mind that there can be huge differences between scenarios with different assumptions (see e.g. Ageing and employment policies 2003, 28).

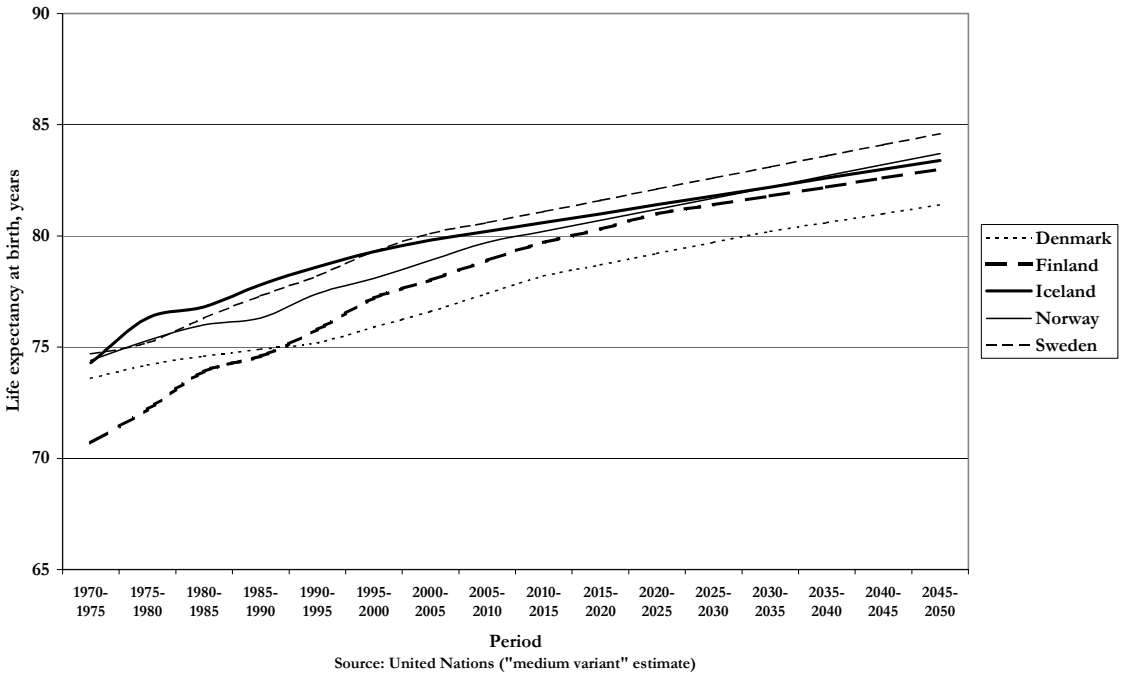

Figure 1. Life expectancy at birth in the Nordic Countries, both sexes combined. Actual figures and an estimate until 2050. Source: UN, http://esa.un.org/unpp, 12 December 2003.

Life expectancy at birth has risen and is expected to rise steadily in the future in all of the Nordic countries. Until 2050, the Nordic citizen will be able to expect a life span of about 82 years on average. There are of course remarkable differences between the two sexes, but we will not discuss them in depth here. It is, however, worth noting that females have about five years longer life expectancy than males in all countries.

The developments and estimates for the different countries are remarkably similar, with two exceptions. First, Finland had a clearly lower life expectancy than the other countries until the late seventies, but has now caught up with the others. Secondly, as all other countries are expected to have roughly the same development, life expectancy for the Danes is predicted to be about two years lower than for the other Nordic citizens.

As the expected life span has extended, fertility rates have decreased. The result of these two is seen in Figure 2, which shows the median age of the population.

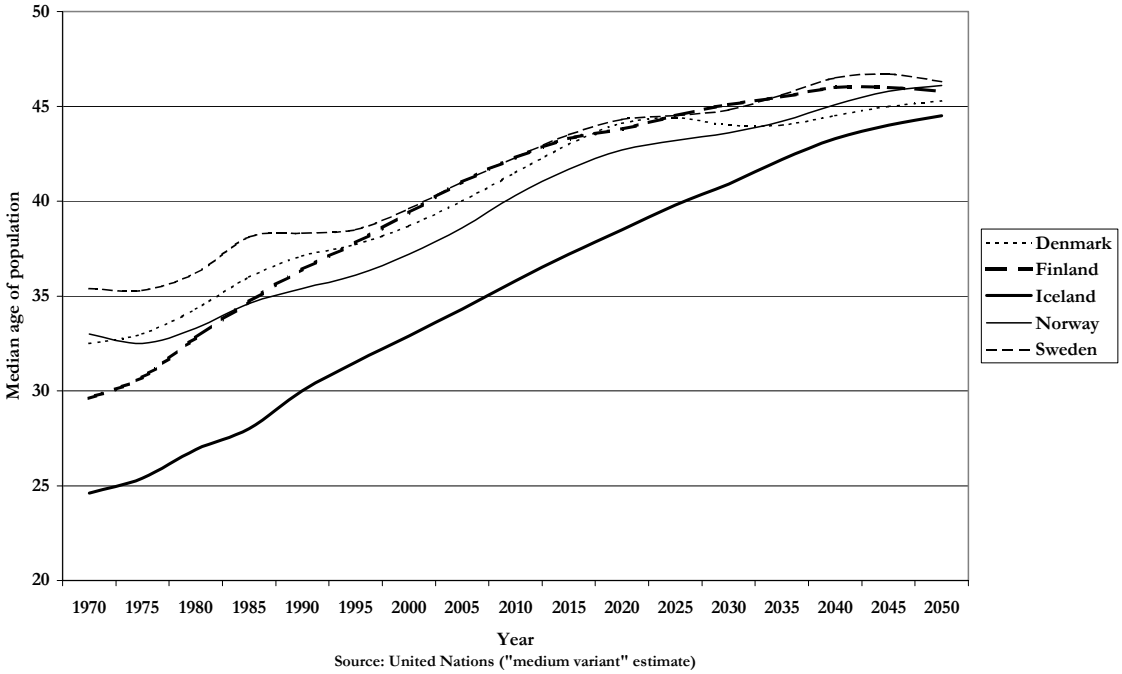

Figure 2. Median age of the population in the Nordic countries. Actual figures and estimates until 2050. Source: UN, http://esa.un.org/unpp, 12 December 2003.

In Figure 2, we see that the population of the Nordic countries is bound to age rapidly in the near future. The development will not level up until in about 2045. The exception here is Iceland, whose population is somewhat younger than in the other Nordic countries. However, even the Icelanders are ageing.

The development described above leads to many problems, but the main one is the decreasing share of working-aged population. The conventional way to describe this problem is via dependency ratios. In Figure 3, we see the total dependency ratio for the Nordic countries.

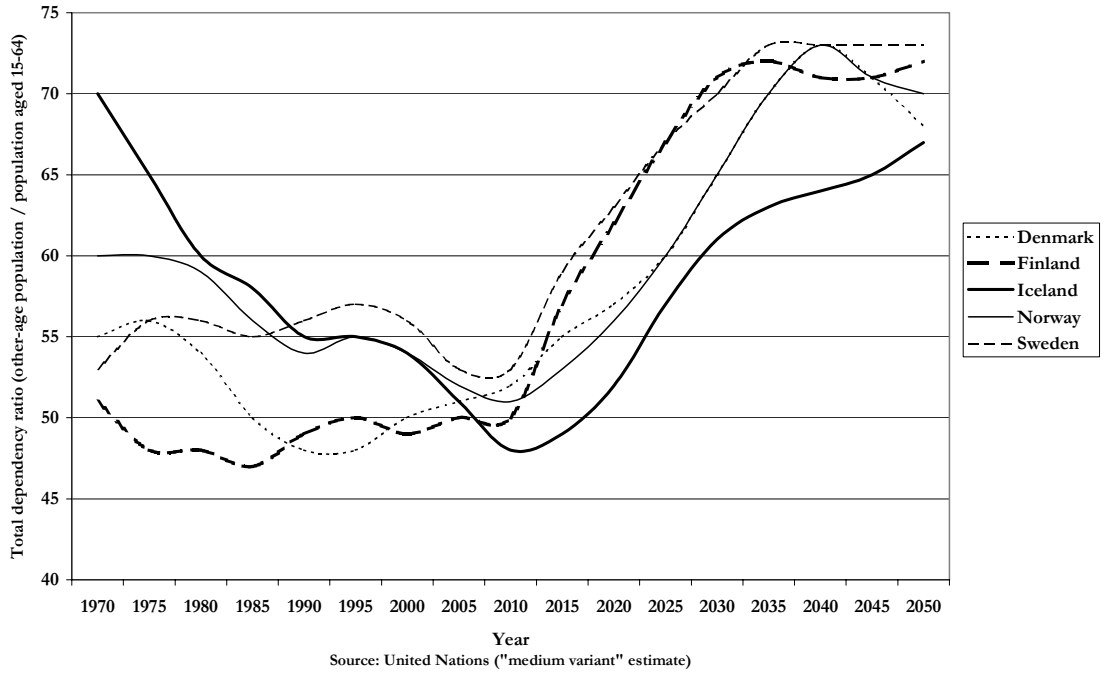

Figure 3. Total dependency ratios in the Nordic countries. Actual figures and estimates until 2050. Dependency ratio = share of population aged under 15 and over 64 / population aged 15-64.

Source: UN, http://esa.un.org/unpp, 12 December 2003.

As we see in Figure 3, the total dependency ratio has actually sunk in some countries during the last few years, and will generally be quite low even in 2010. After that it will increase very rapidly in most of the countries, and the growth will level off around 2030 in Finland and Sweden and around 2040 in Norway and Denmark. Again, Iceland is an exception.

The reason why we do not see a rise in the dependency ratios in the immediate future is that there are large age groups that enter the prime age population, and simultaneously, fertility is low. This means that the rise in old-age dependency ratio is largely compensated for in the decrease of child dependency ratio. As we see in Figure 4, the old age dependency ratio will rise rapidly in all of the countries from about year 2005.

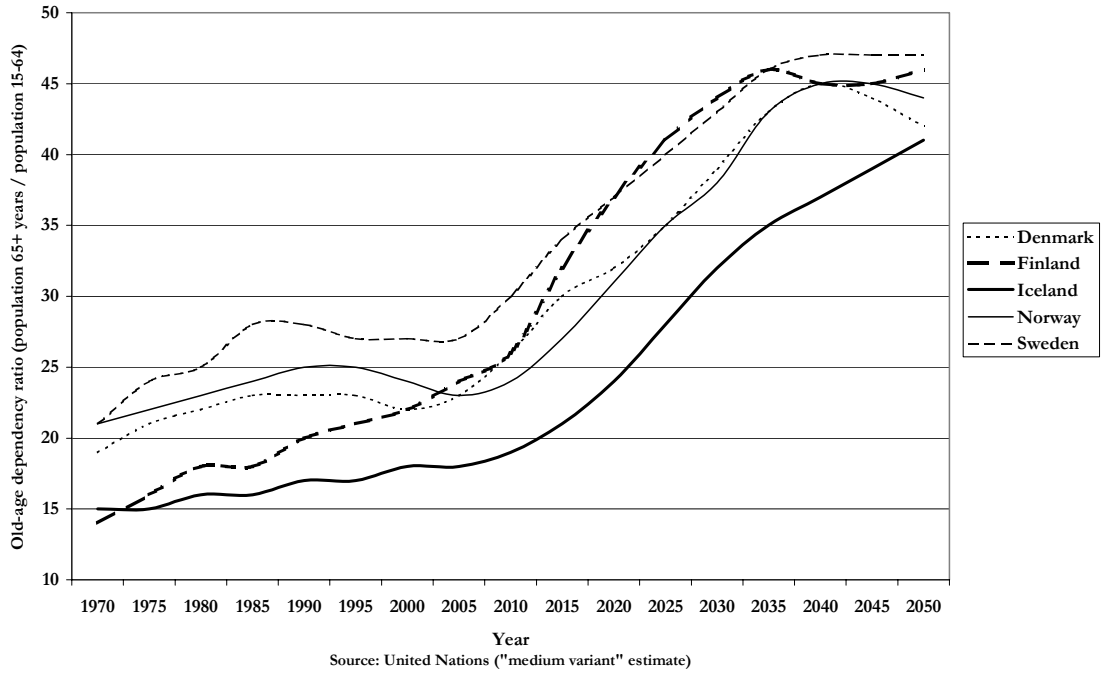

Figure 4. Old-age dependency ratios in the Nordic countries. Actual figures and estimates until 2050. Old age dependency ratio = share of population aged over 64 / population aged 15-64.

Source: UN, http://esa.un.org/unpp, 12 December 2003.

Now we can see that Sweden has the highest and Iceland the lowest ratio of all almost constantly throughout the period. Denmark and Norway have a very similar development. In Sweden and Finland, there will be about 45 over 64-year-olds per 100 prime-age people in 2030. Norway and Denmark will reach the same level a little later.

The challenge that the countries are facing is huge. In all countries, old-age dependency ratio will be double compared to the present level. In Finland, the change will be the most drastic: In 1970, the ratio was the lowest of all, under 15, and already in 2015 it is predicted to be about 30. It will reach its peak in 2030-2035, being the highest in the Nordic countries.

When studying the figures above, one must keep in mind that they describe demographic trends only. In reality, the dependency ratios are even higher, because a large part of the working-aged population is not in employment.

2.2 Employment rates

In Figure 5, we can see the employment rates for two age groups. The selected years are 1990 (before the recession), 2000, and 2002. The year 2002 is the latest available, and the year 2000 is included so that the recent trend can be seen. The two age groups have been selected because they were available in the data, not because 55 years would be seen as a special age in this article. Those under 25 have been excluded from Figure 5, because the young are not in focus here. Generally, we can say that youth employment has shifted faster and steeper than that of the other age groups with the economic down- and upturns in most of the OECD countries during the last decade.

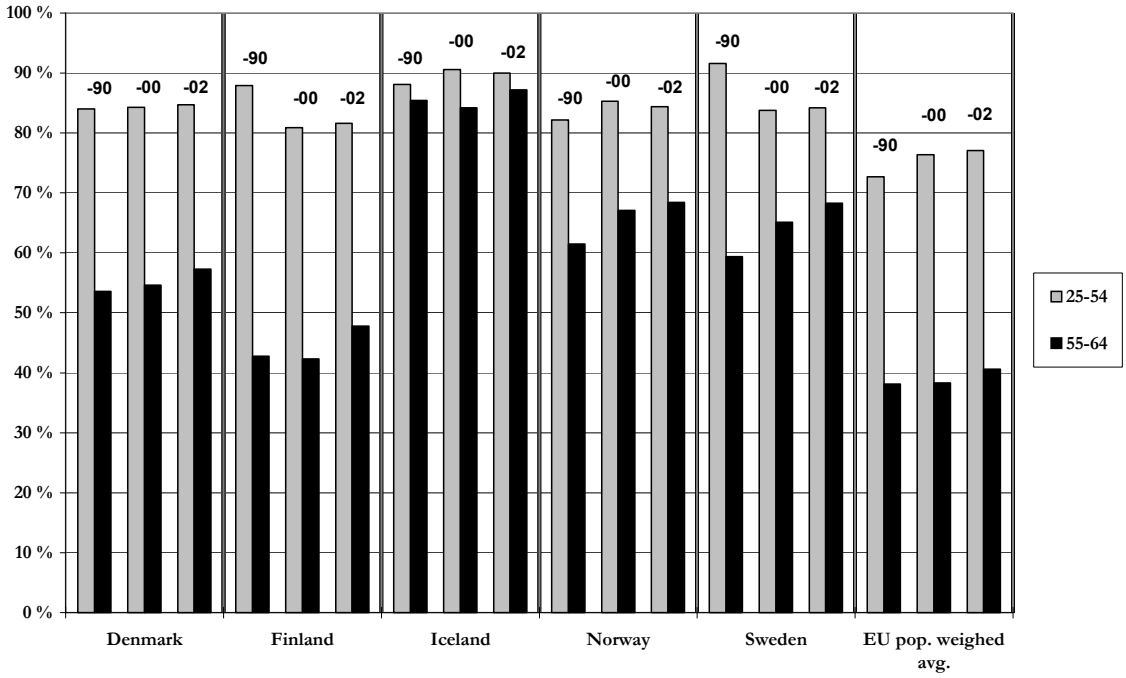

Figure 5. Employment / population rates for two age groups in the Nordic countries and in the EU in 1990, 2000, and 2002. Source: OECD Employment Outlook 2003.

As we can see, the problems that the Nordic countries are facing are not caused by a very recent decrease in employment rates. On the contrary, we can see an increase in the recent trend in many countries – especially for the oldest age group. The recession of the 1990s hit the general employment in Finland and Sweden very hard, while its effect on other Nordic countries was smaller. This can still be seen in the recent situation, as the employment rates of the prime-age group are clearly worse in Finland and Sweden than they were in 1990. This is true in spite of the fact that they have recovered quite a bit from the rock-bottom figures of the 1990s.

The employment rates of the oldest group are consistently higher now than in 1990. In all Nordic countries, we see an improvement from 2000 to 2002. The recent improvement is remarkable particularly in Finland, where the employment of the ageing decreased even more than that of the other age groups during the recession. Despite the improvement, the gap between prime-age and ageing employment is still largest in Finland. In Sweden, the gap has been reduced most of all from 1990 to 2002. Thus, the situation in Sweden is now quite similar to Norway, while Finland and Denmark remain "high-exit" countries.

Another clear result is that the Nordic countries do not fare worse than the rest of Western European countries. Employment rates in both age groups are consistently higher in all Nordic countries than in the EU. This is mostly due to women's relatively high employment in these countries, as we can see in Figure 6.

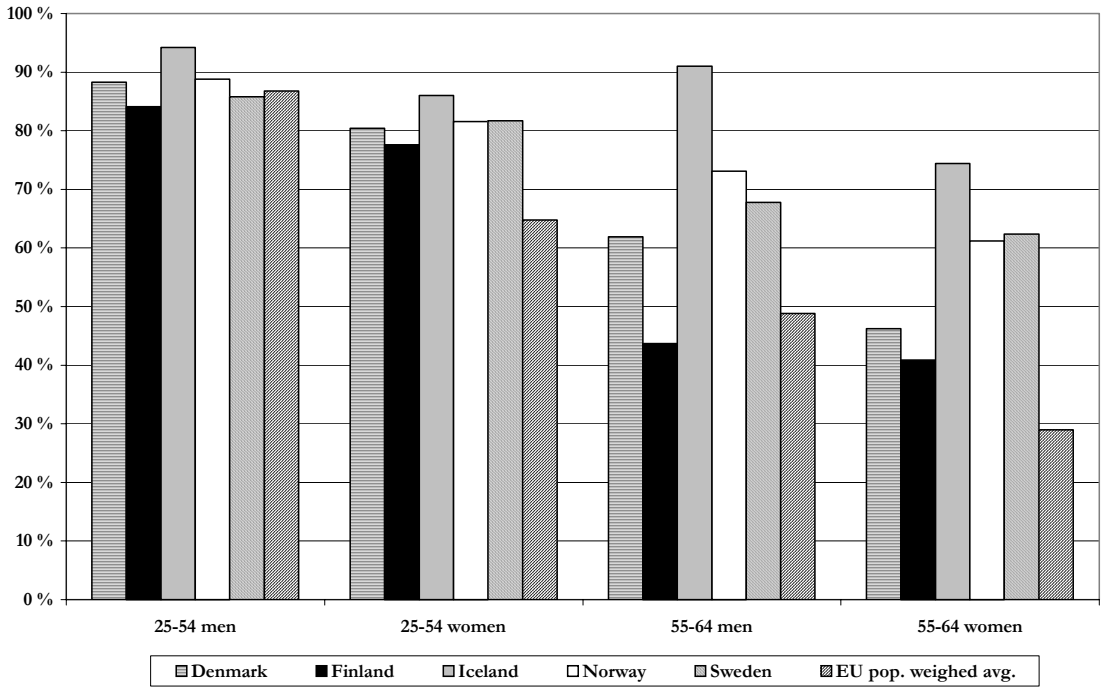

Figure 6. Employment / population rates for men and women in two age groups in the Nordic countries and in the EU in the year 2000. Source: OECD Employment Outlook 2002.

When comparing prime-age men, the differences are quite small – with the usual exception of Iceland. As can be seen in both age groups, it is women's employment that makes the difference between the EU average and most of the Nordic countries. Inside the Nordic block, the relations between countries remain the same when comparing both prime-age men and women. Women's employment rates are somewhat lower in all of the countries.

One of the reasons for the high employment rates for prime-age women is state-subsidised public day-care. Studies have confirmed that having children in the Nordic countries has little or no negative effect on female labour supply – but a positive effect on male labour supply (Kvist 2001). Only very small children are mostly cared for at home. From the age of three, the majority of children are in day-care in all of the Nordic countries. However, there are large differences, especially as far as very small children are concerned. In Denmark, 72.5 per cent of all one-year-old children were in day-care, whereas the corresponding figure in all other Nordic countries was below 50 per cent. With older children, the major exception is Finland, where "only" 67.5 per cent of five-year-old children were in day-care in 2002; in Norway, the corresponding figure was 85 per cent – and far over 90 per cent in other Nordic countries. (The Nordic Countries in Figures 2003). This can be one of the reasons behind Finland's relatively low employment rate of prime-age women.

When comparing the oldest age group, large differences arise. Both Norway and Sweden have relatively high employment rates in the older group for both sexes. In Denmark, there is a larger difference between the sexes. Finland has the smallest difference between the sexes, but this is only because both women and men have very low employment rates. Finland is the only Nordic country that for now has a lower employment rate for 55- to 64-year-olds than the EU target level for 2010 (50 percent). In fact,

Finland has the lowest participation rate in the whole of EU for males beyond 55 (Romppanen 2000, 12-13).

In Iceland, the situation is very different from the other countries, since employment rates are very high throughout its population. Many people have more than one job, and most people work at least until the official pension age of 67 years. The costs of early retirement in Iceland are the lowest in the OECD. Even disability pensions among ageing workers are much less common in Iceland than elsewhere. Part-time work among the ageing is only common among women. The special situation in Iceland can mostly be explained by demographical factors and by the fact that all people are needed on the labour market and unemployment is very low. Even the attitude towards work is different from the other Nordic countries, as the Icelanders work not only until later in life but also longer days. However, the popularity of early retirement is predicted to increase somewhat in Iceland in the future, as its population grows older. (Herbertsson 2001).

Because the problems common to other Nordic countries are virtually non-existent in Iceland, we will not deal with Iceland any further in this article. Another reason for this is of course that there is little literature on the subject concerning Iceland. Those interested in the Icelandic situation are referred to the comprehensive work of Herbertsson (2001).

2.2.1 The impact of part-time employment

The differences between the Nordic countries change somewhat if the employment rate is calculated as full-time employment only. This is because the share of part-time work (including part-time pension) varies across the countries. In Table 1, we can see the differences between these two measurements for the ageing population.

Table 1. Employment rates for 50- to 64-year-olds in the Nordic countries in 2000 by gender. Normal rates and rates adjusted to full-time employment (calculated as 40 hours per week). Source: Ageing and employment policies 2003, 35.

	Unadjusted employment rate		Adjusted to full-time employment	
	Men	**Women**	**Men**	**Women**
Denmark	70.3	60.1	59.6	41.8
Finland	59.1	57.6	50.8	42.1
Iceland	95.8	82.7	116.7	69.9
Norway	78.3	67.3	64.0	41.4
Sweden	73.7	70.4	65.5	52.4

As expected, the difference is bigger for women in most countries. This is especially clear in Iceland, where ageing men work considerably over 40 hours a week, while many women work part-time. Another finding is that the low employment rates in Finland are in fact a bit higher than they seem – part-time employment is not as usual among the ageing as in most other Nordic countries. For women, the adjusted figure for Finland is even slightly higher than in Denmark or Norway.

The biggest difference can be seen in Norway, whose very high employment rate among the ageing thus seems to depend on part-time employment. This can even be seen in the general "ranking" of the Nordic countries, where Sweden takes the second place after

Iceland when the rates are adjusted to full-time employment. Finland still has an especially low employment rate among males after the adjustment.

The differences in part-time work are largely due to institutional and historical factors. In Finland, the situation of part-timers is still more precarious than that of full-timers, which affects the preferences of workers. Generally, part-time work is more a "bridge" than a "trap" in the Nordic labour market. (Nätti 1995)

The high full-time employment rate among women in Finland is partly a remainder from World War II and the post-war period, when women were needed to replace men in the same jobs. In this way, their labour market came to consist mainly of the same kinds of (full time) jobs as that of men's. Another major factor behind the situation is the heavy growth of the welfare state and the female-dominated public sector from the early 1970s combined with the structural change that heavily decreased the share of the agrarian population. Furthermore, because of the historical practise of private housing ownership for the majority of population, one generally needs a full-time job to make ends meet in Finland. Combined these factors have led to a situation in which there have been very few part-time jobs and even fewer workers willing to accept them. Most part-time work in Finland is done reluctantly, although this might partly be a statistical illusion, as reluctance is provided in order to qualify for part-time unemployment benefits. The recent trend with part-time pension is a major exception (see below).

Part-time work is common in Sweden, even though most of it is also done reluctantly. In Sweden, however, it is considered quite easy to combine part-time work with partial sick leave, partial disability pension or partial unemployment benefits. In these cases, the reduction in income from full- to part-time employment might be very small. (Ageing and employment policies… 2003).

2.2.2 Part-time pensions

The availability of different kinds of part-time pensions is of course a central factor when it comes to the part-time employment of the ageing. In some countries, such as Norway, it is rather common to retire gradually by reducing working hours. In recent years, partial pension has become very popular in Finland as well, especially after the temporary reform in 1998 that lowered the eligibility age to 56 years (Hytti 1999). From 1998, the part-time employment rate of 55- to 64-year-olds in Finland nearly doubled. In Sweden, a separate partial pension system was recently abolished, but a new one is being introduced – one can take up a full, ¼, ½, or ¾ pension (Ageing and employment policies 2003, 59-60, The Swedish … 2003).

In Denmark, the first partial pension system was introduced in 1987, and another in 1995. The system has not attracted many participants. There are two main possible reasons for this: firstly, part-time work may not be easily available in Denmark, and secondly, there is hardly any difference for low-income earners between working part-time and not working at all. (Hansen 2001, 6).

It is often argued that flexible solutions in combining work and pension might be the key to reversing the trend of early exit (e.g. SOU 2002). When considering employment rates, the key question is whether most part-time pensions replace full-time employment or full-time pensions. Research results on this area are not at all uniform. Some argue that part-time pensions that compensate for the loss of income only enable healthy people to decrease the number of hours worked (Ageing and employment policies 2003,

60-61). Others say that part-time pensions increase the years in working life (Riv hindren … 2002, 85). It may well be that both arguments are correct, because according to some estimates, part-time pension has increased the number of people in employment, but decreased the total amount of hours worked (Rantala and Romppanen 2004, 54).

Finland is a good example of this dilemma. At first, part-time pension was not especially popular. When the eligibility age was lowered and some conditions were loosened, its popularity increased fast. At the same time, awareness of the possibility spread at workplaces. However, the scheme was soon deemed to be "too popular", and the eligibility age has been raised and conditions tightened again.

2.2.3 Some points on gender segregation

A special problem related to the ageing workforce is common to all of the Nordic countries, namely that the share of ageing workers is much greater in the public sector than in the private sector. The causality of this issue is another matter. It can be that the public sector has a different early retirement and recruitment policy, or that people seek employment within the public sector later during their working life.

In any case, it seems that all countries will have special problems in getting workers for the different functions of the welfare state. To put it strongly, one can say that as the ageing population needs more health care and similar services, many workers in those particular sectors leave the labour force.

This is of course a gender issue as well, as female employees dominate the public social and health care in all Nordic countries. (Työvoiman tarjonta… 2000, 35). In Denmark, AKF has analysed extensively the age and gender structure of employees in the private and the public sector. (Eskelinen and Andersen 1999a and 1999b).

More generally, it can be stated that the level of gender-based occupational segregation is high in the Nordic countries - both absolutely and in comparison with other countries. This is especially due to the fact that about a half of Nordic women work in predominantly "female" occupations. One can even talk about a separate "female labour market". In terms of "feminisation" of traditionally male-dominated occupations, the Nordic countries are less segregated than other OECD countries. Even though segregation is not in itself a factor causing inequality, one must bare in mind that female-dominated occupations are often linked with lower pay and fewer career opportunities. There are some alarming ongoing trends as well. For instance, males are regarded as the "core" workforce in some areas, while especially younger women have a more precarious status. (Melkas and Anker 1998, 95-97).

3 Why is there suddenly a problem?

By and large, the problem is not that employment rates would be low for ageing people in the Nordic countries when compared internationally. When compared historically, the situation is now the same or better than in 1990. In the 1970s and early 1980s, the employment rates of ageing men were higher, however. Still, changes in employment rates do not account for the fact that low employment among ageing has become a major problem in the recent years. Rather, the problem arises from demographical facts. As the baby-boom cohorts born after World War II age, the employment rates of the elderly workforce will become vital for the national economy.

Furthermore, the situation of the ageing is especially important to the Nordic countries, because there are no major other labour reserves to draw from. As we have mentioned, women are already an established part of the labour force, and prime-age employment rates are high in most countries.

To some degree, there are possible labour reserves among inactive adults. By them, we mean mostly the chronically unemployed, who have not had a job on the open labour market for years. They may have had subsidised jobs, however. This group is especially important in Finland, but also in Denmark, Sweden, and to some extent in Norway. In some countries, one possible labour reserve is part-time workers who could extend their working hours. There are big differences between the shares of part-time work in the Nordic countries. It is most widespread in Norway and Denmark - particularly among women.

Combating immigrant unemployment is also a possible way to activate labour reserves. The instant importance of this to the national economy varies substantially between the Nordic countries. As for now, this is most important in Sweden and least crucial in Finland, which has a relatively small immigrant population. However, even in countries with few immigrants, the problem is vital. It is hard to imagine that labour supply could be increased by increasing immigration, if the unemployment rate of the existing immigrants is very high.

Other possible major ways of increasing labour supply in the future could be shorter education and faster inclusion of the young to employment and/or shorter or less comprehensive conscription periods. Shorter maternity leave would also increase employment rates. These possibilities are not in focus in this article. Clearly, increasing the employment of the ageing workforce, chronically unemployed in general, and immigrants in particular are the crucial questions for the Nordic countries, as dependency rates grow.

Furthermore, we must keep in mind that the situation of the ageing does not only include the future of labour supply in the Nordic countries. One of the reasons why the issue can be regarded as a problem is that the development in the 1990s has, according to many, led to a marginalisation of the ageing. In all countries, there has been some concern about the fact that the position of the ageing on the labour market is weak, and a “right to work” is not fulfilled in this age group. Thus, there is a problem from the

individual's point of view as well – even though it is clear that many people that have left the workforce do not regard their situation as problematic. (E.g. Larsen 2002, Virjo and Aho 2002, Riv hindren … 2002).

4 Early exit

Early exit from the labour force has become institutionalised in all of the Nordic countries – except for Iceland. It is essentially more common to leave the labour market before the statutory retirement age than to work until or past that age. However, there are clear differences between the countries when it comes to the age of early exit and the pathways used. The principal differences between the countries can be seen in the employment figures presented above.

Today, Finland and Denmark can be regarded as high-exit countries in the Nordic context. In Finland, only about 10 per cent of the labour force remains employed until the official pension age of 65 years (Virjo and Aho 2002). In Norway, which is traditionally a low-exit country, the corresponding figure (with the pension age of 67 years, however) is about 20 per cent for women and 25 per cent for men (Solem 2002). In Sweden in the year 1999, about 40 per cent of men and 25 per cent of women were still employed at the age of 64, that is, one year before the official pension age (Äldres utträde… 2001). In Denmark, less than 20 per cent of the population were employed until the statutory pension age in 2002 (Weatherall 2002).

The institutionalisation of early exit began in the 1980s. Many pension schemes were developed, and a common belief existed that by retiring older workers could make room for the young on the labour market. This belief has been found incorrect in many empirical studies, and because of the demographical changes, there is now large criticism against the institutions of early exit. (See e.g. Virjo and Aho 2002, Riksförsäkringsverket 2000, Björklöf et al 2003).

One thing that must be noted is that even though early exit became essentially more common in the 1980s, the mean retirement age did not fall significantly – at least not in Finland, which has the highest early exit rates in the Nordic countries. The trend of early exit was compensated for by the rise of healthy work years earlier in life. As the employment rate of the old decreased, the corresponding figure for prime-age people increased. (Hytti 1998a, 65, 77).

4.1 Early exit pathways in the Nordic countries

It is impossible to present all early exit pathways in the Nordic countries thoroughly within the scope of this article. This is because nearly all schemes have been or are in the process of being reformed, and there are several transitional periods and statutes in force right now. In this chapter, some glimpses to the systems, including past and planned reforms, will be presented. However, a thorough comparison of the institutional settings in the different countries must remain a question for further research.

The early retirement rules have been tightened in all Nordic countries during the last decade. However, different countries have used different approaches to tighten eligibility. Finland has been the only Nordic country with an actuarially reduced early exit option, i.e. benefits are reduced if retirement is taken early. Plans to introduce flexible old age pensions that are combined with actuarially reduced benefits if taken early exist in all of the Nordic countries.

Private pensions bought by individuals are not in focus in this article. It is worth noting, however, that they are rather popular in some of the Nordic countries – mainly because of tax benefits. For instance, 19 per cent of the Norwegian population aged 18 to 66 have bought a private pension. (Solem and Øverbye 2002).

Generally speaking, Finland and Denmark have institutionalised more regular early exit pathways than Sweden and Norway. Limited access to full-time early retirement may help to explain the fact that the latter two are low exit countries in comparison. Those who do exit early in these countries, do it more often via disability pathways than in the other two countries. The fact that other options are limited is seen in disability rates: Norway and Sweden have a very high sickness absence rate among the ageing in an OECD context, especially among women (Printz 1999, Bilksvaer and Helliesen 1997).

In Norway, the statutory pension age is 67. Contrary to the other countries, public early retirement schemes (apart from disability pensions) have never been introduced. In 2001, 10 per cent of the overall population aged 18-66, and 38 per cent of the age group 60-66 received a disability pension. If vocational training and rehabilitation benefits are included, Norway spends a larger share of GDP on disability-related benefits than any other OECD country. (See Solem and Øverbye 2002).

Besides regular disability pension, which exists in all of the countries, there is only one major early retirement pathway in Norway. The social partners set up a collectively negotiated early retirement option ("AFP") in the 1980s, but no benefits can be taken before age 62, and only 60 per cent of the workforce is covered. Still, AFP has recently replaced disability pension as the most common early exit pathway among the 62- to 66-year-olds (Solem et al. 2001). Before the introduction of the AFP, "grey" pensions – paid for by the employers – were rather common. (Solem and Øverbye 2002).

One of the reasons for Norway being an exception is that early exit schemes have never been conceptualised as part of labour market policy there. Rather, they have been seen in the context of social security. (Solem and Øverbye 2002).

In Denmark, there is a popular early retirement pathway called "efterløn" (simply called Early Retirement Benefit (ERB) here, direct translation would be "retroactive pay"). From the age of 60 workers generally have the right to stop working and receive ERB, which is almost as high as the general Unemployment Insurance (UI) benefit, until old-age pension. One can become unemployed even before 60 and first receive general UI benefit and then ERB. The mean age of withdrawal decreased in Denmark from the introduction of the system in 1979 to the mid-1990s. Since then, it has increased again so that in 1999 it was as high as in 1990. (Larsen 2002).

During a few years (from 1992 to 1996), there was a special unemployment pathway ("øvergangsydelse") that made it possible for the long-term unemployed to exit from the labour market at a very low age, but it has been abolished. The impact of the system can be seen in the employment rates of the 50- to 59-year-olds. Women in particular utilised the system when it was in force. (Larsen 2002). In 1994, the system made it possible to stop working in one's early forties and receive unemployment and early retirement benefits until old age pension, i.e. for approximately 25 years. (Hansen 2001, 5).

The ERB system has also been reformed in 1999. Before that, the ERB was as high as the general UI benefit, and the conditions for receiving it were looser. The reform included also specific advantages for those who wait a few years before taking up ERB. In

short, the reform included both "sticks" and "carrots" in order to make people work longer. This system is still the way of exit from the labour market for the majority of the Danes (Quaade 2001). One factor affecting the popularity is the relative generosity of the system, especially for low-income earners (Income benefits … 1998). However, Hansen (2001, 6) considers it striking that the participation in the scheme increased even in the late 1990s, when the Danish economy was in a very healthy state and unemployment rates record low.

At the same time with the latest reform of the ERB system, the general pension age in Denmark was lowered by two years (to 65). As the system now gives a considerable reward to people who work even after their 60th birthday and as the period remaining to the general pension age is now shorter, it is believed that the lowering of the pension age may paradoxically lengthen the typical Danish work career. (Larsen 2002). With the reform, the part-time pension scheme is now integrated in the new scheme (Hansen 2001, 8).

However, evaluation studies of the reform do not give reason to believe that the withdrawal age would be on a considerable rise because of the reform. Surveys do not reveal a significant change of trend in the retirement plans of younger generations either. (Quaade 2002). There is an exception, however, while one survey shows that the retirement plans of coming generations have changed (postponing the time of retirement) after the reform (Bjørn and Larsen 2003).

As in Finland, a separate unemployment-related scheme exists even today. The regular unemployment benefit period is prolonged for those 55-59 years of age. These people have the right to move on to the early retirement benefit at the age of 60. Until 1996, the age limit for the prolonged benefit was 50. The unemployment benefit period is again shorter (2.5 years) for those at least 60, but they too have the right to move on to the early retirement benefit. Thus, the unemployment pathway in Denmark now bears great resemblance to that in Finland (see below). (Hansen 2001, 10).

In both Finland and Sweden, the general pension system is in the process of being reformed. In both cases, the idea is to move from a single statutory pension age to a flexible model. One can take up pension quite early (from 61 in Sweden, from 62 in Finland), but the amount of it is in most cases heavily reduced. On the other hand, one can work past the earlier statutory pension age. The years in employment after the earliest possible time for retirement are rewarded quite generously in the amount of the future pension. In both countries, the amount of old age pension will be counted individually based on lifelong earnings. In Sweden, the new system took force in 1999-2003, but transition rules apply for some older age groups. In Finland, the reform will take force mainly in 2005, but some parts of it have long transition periods and different rules for different cohorts. In Finland, the reform has been finalised for private sector workers, but a similar reform is being negotiated even in the public sector. A preliminary survey reveals that Finnish workers plan to retire somewhat later in the new system, but many reservations apply. (The Swedish National … 2003, Tuominen and Pelkonen 2004).

In Finland, there is one major pathway – namely the farmers' pension – that does not exist in the other Nordic countries. Furthermore, there is a possibility to receive regular unemployment benefit from the age of about 55, and then move on to receive age-specific unemployment benefit until the age of 60. Thereafter, one can receive a special unemployment pension until old-age pension. This arrangement is generally referred to as the "unemployment pension tube" ("eläkeputki"). The system has been reformed

several times. For instance, in 1997 the age limit was raised by two years. Consequently, the fall in employment rates shifted rapidly by two years (see Virjo and Aho 2002). For employers, this option has provided a more or less acceptable way to adjust their workforce in conditions of rapid structural change, often with a silent consent of the older workers themselves and the trade unions.

A comprehensive reform of the system will take place gradually during the next few years. The reform will raise the age limit by another two years (to about 57) and abolish unemployment pension; that is, a person in the "tube" will receive age-specific unemployment benefit until old-age pension, which can be taken out at the age of 62 at the earliest.

4.2 "Push/pull – stay/stuck"

There are a number of theories about the reasons for early exit. Most often, the discussion is concentrated around the "push" and "pull" factors. Before going deeper into that discussion, we can point out a result that cannot be stressed enough: retirement / decision to leave working life is most often a one-time, irreversible decision. Even those who exit the labour market via unemployment have a very low re-employment probability. Once they have been unemployed for a longer period, they start to consider themselves as pensioners, and the return to work is even more improbable.

Even in cases in which a person receiving some form of early pension considers him/herself as totally healthy and capable of work, they usually do not have any plans of returning to employment (e.g. Nylén and Torgén 2002). At the same time, it can be pointed out that the decision to leave early becomes very firm with time even for those who still go on working. Thus, interventions that plan to change early exit attitudes should ideally take place quite early during the work career (Hytti 1998b).

Traditionally, "push" is related to working conditions, health and that sort of factors that make the individual want to exit early. The "push" factors can be related to the employer, as well – for instance, the need to lay off people is a considerable push factor. Early exit pathways and the benefits offered by them are often regarded as the main "pull" factors. Often even individual preference of having more free time can be regarded as a "pull" factor.

The theoretical discussion around "push" and "pull" is very established, and some factors under both labels have been proven to exist quite universally. We will present the clearest results of this kind of studies below. However, Snartland and Øverbye (2003) have recently presented a more detailed account of the different factors affecting early retirement. Their theoretical framework is as follows.

They state that there are "sticks" and "carrots" on both sides of the retirement "fence". That is, there are both positive and negative incentives for the individual both increasing the likelihood to stay at work and increasing the likelihood of leaving early.

On the "stick" side, we can identify strenuous work environment, poor health and poor labour situation within the company, for example. All these act as "push" factors. On the other hand, the person may have e.g. low pay, high debts, high fixed expenses or limited social life outside of work. These constrain the worker's possibilities to leave early, and thus act as "stuck" factors.

On the "carrot" side, then, we may have generous pension systems, large savings, values associated with more free time, etc., which can be regarded as either "pull" or "jump" factors. Generally, the "pull" factors are more associated with institutional settings; the "jump" factors are more closely linked with the individual. Lastly, there are things such as good pay, interesting work and a positive work environment that act as "stay" factors which make it favourable to work longer. Thus, Snartland and Øverbye (2003) want to emphasise the difference of wanting to stay voluntarily vs. being stuck on a job (not being able to leave) on the one hand, and favourable circumstances making early exit favourable vs. personal preferences that make a person want to leave at the first opportunity on the other.

Even though all factors mentioned above might as well be categorised into either "push" or "pull" factors, the distinctions presented make it a bit easier to understand the complicated setting involved. On top of these reflections, there is a clear time perspective. For instance, in numerous Finnish studies it has been established that a vast majority of employees aged over fifty have thought about retiring early. It seems that in an initial phase the thoughts are motivated mostly by the "pull" or "jump" factors. Later, when the actual decision about retiring early is made, it is more often motivated by the "push" factors. (See e.g. Santamäki-Vuori 1998, Gould 1994).

In their study with data including Norwegian engineers and teachers, Snartland and Øverbye (2003) state that the "push" factors seem to dominate the decisions of those who exit the earliest. Among those who exit in the "mid-group", a satisfactory pension level is a clear "pull" factor, while challenging work environment affects as a "stay" factor. Among many who do not retire at the earliest opportunity, clear "stuck" factors were also observed. These were especially important for the minority that anticipated to go on working until the statutory pension age of 67.

Finally, it is worth citing a report by Solem and Øverbye (2002, 5): "Studies have not been able to give any definite answer concerning the relative importance of the push, pull and jump. And, due to the context-dependency of factors, it is highly unlikely that research will ever be able to locate a set of factors that has the same effect across countries, and across time."

4.3 Established factors affecting early exit

In the following, a number of established links between background factors and early exit in general or different pathways in particular will be presented. These findings are based on a number of studies which will not be referred to separately with each result. The aim is to present the clearest links briefly. A detailed overview of the results for the separate countries is beyond the scope of this article. Those more interested in the studies can turn to the reviews mentioned earlier or e.g. Blekesaune and Solem 2003, Blekesaune and Øverbye 2001, Øverbye and Blekesaune 2002 and 2003, Solem et al. 2001, Nylén & Torgén 2002, Hytti 1998a, Hakola 1999 and 2000, Hernæs et al. 2002, Stattin 1998, Pyy-Martikainen 2000, Äldres utträde … 2002, Virjo and Aho 2002, Socialförsäkringsboken 2000, Larsen 2002, Østergaard and Juhl 2004, and Weatherall 2002.

Obviously, job strains, poor health and poor working conditions affect early retirement particularly through the disability pathway. This kind of effect has been seen both in longitudinal studies and in studies in which pensioners retrospectively evaluate the rea-

sons for taking up pension. To some extent, poor health is associated with other exit pathways as well, especially exit via unemployment. As to psychological job stress, the results are not parallel. On the one hand, job stress in general seems to be linked to early exit. On the other hand, it has been found that disability pensions are linked to low autonomy and low sense of self-control at work (e.g. Huhtaniemi 1995, Karisalmi and Tuuli 1998). Blekesaune and Solem (2003) find that some amount of psychological job stress may actually reduce non-disability retirement, as the work is found to be interesting and challenging.

It seems reasonable to state that with the workforce growing older, individual job planning is becoming increasingly important. Jobs should not be planned only with the 100 per cent healthy worker in mind. Already in 1991, Juhani Ilmarinen stated that half of over 45-year-olds have some illness or disability that has been diagnosed by a physician and that it reduces their working ability.

Low income and low education are also linked with higher early exit rates, especially via disability or unemployment pathways. Both of these factors may indicate a weak position on the labour market and thus a strenuous job with little autonomy and high unemployment risk. An especially weak position indicated by e.g. receipt of social assistance is also strongly connected to the high probability of early exit. In many cases, it has been found that the factors connected with high early exit probability often accumulate to the same individuals, and therefore it is hard to isolate the effects of different causes.

On the other hand, high income, high education and strong position on the labour market are most often linked to late exit. Those exiting late are more often self-entrepreneurs or managers of some kind. However, early exit is not at all uncommon among the strong on the labour market. Usually, the pathways utilised are different, however. People with high income tend to utilise corporate early retirement schemes instead of disability or unemployment pathways. In Finland, the actuarially reduced early exit option has been most popular among the well-off – probably because their pension will be reasonably high anyway and they have gained possessions so that they are not dependent on their pension income.

Those exiting late by choice are more often than others motivated by the work itself. They have high autonomy, a suitable level of challenge and a favourable social environment at work. Possibilities of learning at work and receiving support and recognition from the employer have also been found to be strong motivators (Solem et al 2001).

There is quite little information about those who go on working really late, that is, considerably beyond the statutory pension age. According to a recent study from Denmark, they seem to constitute a similar – but even more strongly selected – group as those who work until the statutory retirement age. The "stuck" factors seem to be less prominent within this group. (Østergaard and Juhl 2004).

Thus, it seems that those continuing to work until and past the statutory retirement age in the Nordic countries, are constituted by two very different groups. On the one hand, there are the people who are in a strong position and are internally motivated by the job they have. On the other, there are people who are forced to go on working because of economic reasons and/or because they have limited expectations of life after work. The former group seems to form the majority of the people who go on working until the statutory retirement age in the Nordic countries. The latter group more often either leave

early once they get the opportunity or are forced to leave because of layoffs or poor health.

For married people, a retired spouse is a major independent "pull" factor. Single women tend to exit early via disability-related pathways and single men more often via the unemployment pathway. The trends of single/married women/men in relation to early exit in general differ somewhat between the countries.

Rehabilitation has proven effective at least in Sweden: even small efforts have had considerable results. However, the reforms in the 1990s have not been very successful, and there are problems with the timing and joint responsibility issues of rehabilitation. (Arbetskraftsutbudet… 2002). In Denmark, rehabilitation has been concluded to strengthen the ties with the open labour market and consequently to decrease the risk of early exit (Weatherall 2002).

It seems clear that only a small minority of the people who apply for disability pension but are rejected return to gainful employment. Most people either apply again successfully or utilise some other early exit pathway. (Weatherall 2002, Gould 1996, Gould and Nyman 1998, Gould 2001, Hytti 1998b). Administrative conventions can play a major role in early exit in other respects as well. For instance, in Denmark the differences in pension risks can be surprisingly large between different municipalities. In light of these results, Bengtsson (2002) states that disability should not be regarded as an individual quality, but as a quality that emerges from the relation between the individual and the social setting.

In comparative perspective, it is naturally interesting to investigate if cultural factors are behind the differences of the ways people perceive the shift from employment to retirement. Few such studies have been made. However, Øverbye and Blekesaune (2003) find some support for their hypothesis that early exit is regarded as a more positive experience in a high-exit country. In short, their theory is that an external shock (e.g. economic recession) triggers a development that increases early exit temporarily. Then, being an early retiree becomes a relatively common and thus a more accepted / normalised social role. This way, an early retirement culture develops, and even though the external factor is removed, high exit rates prevail.

In the use of early exit, the interests of the employer and the employee are often intertwined (see Hakola and Uusitalo 2001). In times of cutbacks, the companies may have a common interest with the workers to utilise early exit pathways. This has been stated in numerous studies especially in Sweden and Finland. It seems, however, that the initiative most often comes from the employer. A clear indication of this is that the pathway used is usually the one that is cheaper for the employer – a fact that has been linked to the size of the company. It has even been stated that workers have first been transferred to a smaller daughter company before offering them early exit to avoid self-risk expenses to the employer.

In general, it seems that the extensive use of disability and unemployment pathways at times of layoffs is a convenient procedure to the employer. It may well be that the workers are "pushed" out of the workplace, but in many cases it has been possible to find individuals who are willing to exit early. At the same time, trade unions have accepted these kinds of arrangements as more favourable than lay-offs of younger persons without an economic safety net. In short, there is a culture of early exit in many companies in the Nordic countries.

5 Unemployment

As stated above, the unemployment situation of the ageing varies very much between the Nordic countries. One of the reasons for this is that unemployment-related pathways out of the labour force exist in some of the countries – especially in Finland and in Denmark. (See e.g. Virjo and Aho 2002, Appendix 3). In Figure 7, we can see the differences between the countries and between prime-age and the ageing workforce.

Before the recession of the 1990s, unemployment of the ageing was lower than that of the younger workforce in all countries, except for Sweden. In Sweden, general unemployment was low, as was the difference between the age groups. In Denmark, general unemployment was very high in 1990, but the situation was better for the older age group than for others.

Norway and Iceland are different from the other Nordic countries: Unemployment has generally been low, and the unemployment is rarer for the ageing than for others. In Norway, the difference between the age groups has been the biggest and most consistent: the unemployment of the ageing is relatively about half of that of the young.

It is striking that the Nordic countries that also are EU member states differ so much from the situation in the EU on average: in Denmark, Finland and Sweden the unemployment of the ageing was higher than that of prime-age people in 2002 - the opposite was true for the EU. In Sweden and Denmark, the situation was nearly identical, but the trend was different: unemployment of the ageing was on the rise in Denmark, but on the decline in Sweden. In Sweden, the highest unemployment rate is in the age group 60-64

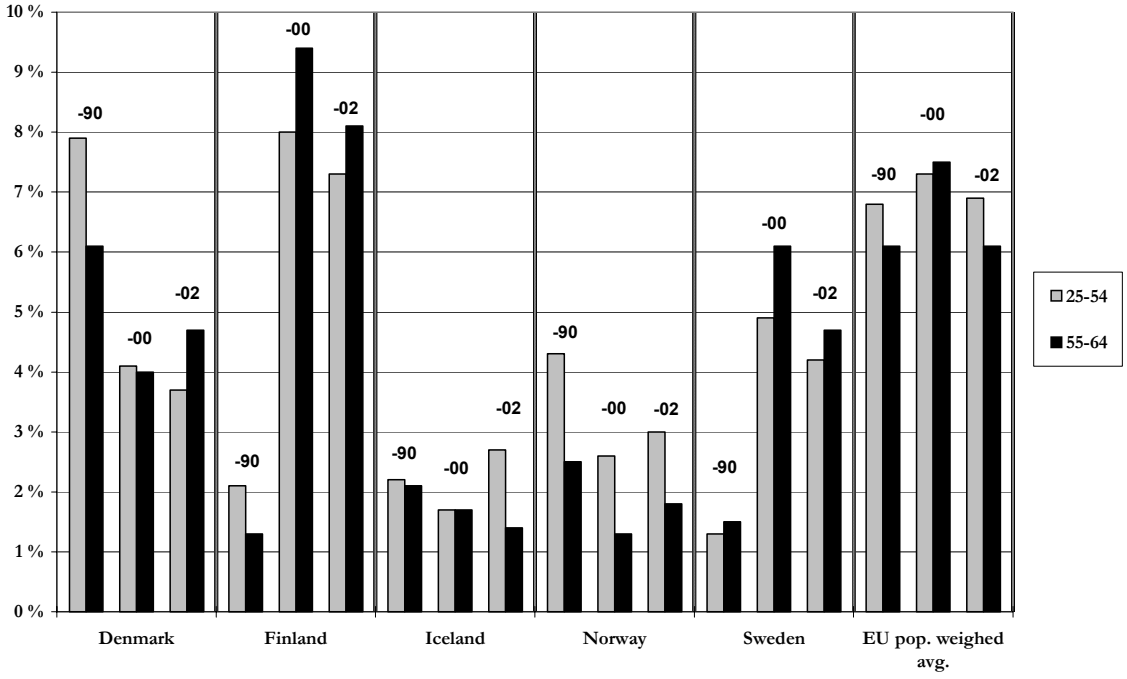

Figure 7. Unemployment rates for two age groups in the Nordic countries and in the EU in 1990, 2000, and 2002. Source: OECD Employment Outlook 2003.

(Ageing and employment policies 2003, 36). In Denmark, the unemployment of the ageing has replaced youth unemployment as the primary problem during the 1990s. (Larsen 2002).

The unemployment situation of the ageing is worst in Finland, even though the situation has improved quite rapidly from the year 1998 onwards. The whole picture of the situation does not even show in Figure 7, as most unemployed people aged 60 or more are on unemployment pension, and thus are not counted as openly unemployed in statistics. If they were counted, the figures would be far worse. Exit via unemployment has become the most common way to leave the labour force for those above 55 years of age in Finland during the 1990s. (Virjo and Aho 2002).

5.1 Long-term unemployment common for the ageing

One thing is common to all the countries: long-term unemployment is relatively much more common among the ageing than among others. This is true even for the countries where unemployment is low among the ageing. In Denmark, the ageing people have a relatively low unemployment risk, but their unemployment lasts considerably longer. Consequently, they have the highest risk of marginalisation. (Riv hindren … 2002, 27, Larsen 2002).

In Sweden, the unemployment of the ageing is generally lower than that of the younger, but the shares of long-term unemployed (those whose unemployment spell has lasted for a year or longer) of all unemployed people rise consistently with age. From 45 years onwards, the shares are greater than on average, and in the age group 60-64, about 40 percent have been continuously unemployed for at least a year. (Ageing and employment policies 2003, 38). In Finland, the unemployment risk decreases with age, as does the re-employment probability. An exception to this rule has been the people entering the age when they are eligible for the "unemployment pension tube" – they have both a high unemployment risk and a low re-employment probability (Virjo and Aho 2002). Even in Norway, the relative proportion of the long-term unemployed is larger among older workers (Solem and Øverbye 2002).

In all Nordic countries, the share of long-term unemployed would probably be significantly greater if only open-market employment was counted as non-unemployment. This is because long-term unemployment is often interrupted by subsidised employment or other active labour market policy measures (ALPM). In official figures, the length of unemployment is then re-counted from the end of the ALPM.

To describe the whole scale of chronic unemployment, one should only regard open-market ("regular") employment as non-unemployment that interrupts the unemployment spell. For instance, at the end of the year ("stock") 2000, 62 per cent of the 55+-year-old unemployed in Finland were chronically unemployed according to a definition that takes into account the work history of the previous four years. The corresponding figure for all unemployed at the end of the year 2000 was 45 per cent. (Aho 2004). At the same time, official unemployment figures indicated a 28 per cent share of long-term unemployment (statistics of the Finnish Ministry of Labour, www.mol.fi).

Of all people belonging to the 55+ age group, who had been unemployed for at least one day during the year 2000 (i.e. belonged to the "flow" of unemployment in 2000), the share of chronic unemployment was 52 per cent, while the corresponding figure for 25-

34-year-olds was 21 per cent. For the whole flow of unemployment in the year 2000, the share of chronically unemployed was 29 per cent. (Aho 2004).

To conclude, the ageing people are particularly prone to chronic and long-term unemployment. In some cases, this is a direct consequence of unemployment as an early exit pathway (it is intended to lead out of the labour force, thus it is long-term). In other cases, an arbitrary unemployment spell leads out of the labour force because of the ageing workers' low re-employment probability.

5.2 Job search activity

Recent research has found that the job-search activity of the unemployed decreases with age. In Finland it has been constantly found that especially the unemployed that are over 55 years of age are clearly more passive than others (Virjo and Aho 2001, Savaja 2000, Viitanen 1998, Kouvonen 1999a), even though search activity decreases even before this age limit. This age coincides with the entitlement to the "unemployment pension tube" arrangement in Finland. Thus, the institutional setting with relatively high benefits until old age pension could explain the reluctance to search for a new job. Interestingly, the same age group is remarkably passive also in Sweden (Bolinder 1999), where there is no such institutional explanation.

As the job-search activity declines with age even before the age limit of the "tube" and even in Sweden, there must be other explanations as well. Attitudes towards the ageing are probably crucial. When ageing job seekers are discriminated, it is hardly surprising that their activity decreases. Another possible explanation is that many wait for their previous employer to offer them a new job (Koistinen 1999, 336). This is also understandable, as a considerable proportion of the ageing unemployed in Finland who were re-employed most probably returned to their old jobs (Virjo and Aho 2002). Thus, the causality of the phenomenon is not entirely clear. In many cases, the low demand of ageing workers on the labour market is more often the cause of low job-search activity among them than vice versa.

Low job-search activity does not mean that the ageing unemployed would not want to have a job. Many research results show strong wishes for re-integration into the labour market (e.g. Rajavaara 1998). However, the ageing unemployed rate their wishes as unrealistic. For example, only 37 per cent of the employed Finns who are at least 55 years of age believe that they would have a chance to find a new job if laid off. The corresponding figure for the age group 45-54 is 60 per cent, and in the younger groups, a vast majority (78-93 per cent) believe in their re-employment chances. (Ylöstalo 2001) As the unemployed rate their chances even lower, many who would want to have a job do not actively search for one. Passivity in turn further decreases the chances of finding a job. Internationally, this vicious circle is known as the "discouraged worker" phenomenon (OECD 1992, 211-213). The uncertain situation seems to be crucial for pension decisions: a secure pension is mostly found to be better than an insecure job (Gould 1994, 32-33).

5.3 Role of active labour market policy

Generally, the state is seen as having an extensive role in getting the largest possible share of the population into work or other activities in the Nordic countries. Moreover,

the state has an intensive role in that many of its policies contribute to this goal, which often involves intervening in the lives and autonomy of citizens. (Kvist 2001). In other words, work is a primary concept in the Nordic welfare state. High employment rates are needed to maintain the welfare state, and thus employment can be regarded as both an aim and a means in the Nordic system. (Midtsundstad et al. 2003).

During the 1990s, an "activation wave" swept across the Nordic block. First in Denmark and Norway, and then in Finland and Sweden, the governments thought it better to enforce obligations to work and to take up activation rather than to lower benefits and wages. Improving the qualifications of individuals was seen as a key way of strengthening the potential of society. (Kvist 2001). Hence the name "qualification strategy".

As a part of the "activation wave", individual action plans have been introduced in Denmark and in Finland. The idea is to underline both the rights and the obligations of the individual. Sweden is testing an activation guarantee, which means that the long-term unemployed are activated on a full-time basis until they find work or enter ordinary education. (See Kvist 2001).

The Nordic governments are now partly moving away from the "qualification strategy". The policy makers have become aware that providing qualifications cannot help all unemployed and marginalised people to get an ordinary job. This has led to social emphasis, such as the "encompassing labour market" in Norway and Denmark. The new thinking also includes wage subsidies for those with reduced work capacities. However, such developments have been slow, and there is a possibility that such policies can weaken the link between vulnerable groups and the ordinary labour market. (Kvist 2001). Thus, the "activation wave" still prevails, and many believe that stressing it further can do much (e.g. Bengtsson 2003).

In Norway, the oil revenues have increased employment rates and decreased unemployment. Consequently, the current emphasis of activation for the unemployed primarily relates to enforcing mobility requirements and to providing job and training offers for groups with multiple needs, such as people with disabilities. (Dropping et al. 2000).

During the first half of the 1990s, activation measures in Finland, Sweden, and Denmark were often used to qualify and re-qualify for employment benefits. Until the early 1990s, even a kind of general work guarantee existed in Finland – all long-term unemployed had the right to temporary employment with contract wages. A remarkable policy shift occurred in Finland and Denmark when this possibility was abolished or at least diminished in the mid-1990s. Even in Sweden, changes in benefits have resulted in a firmer link between welfare and work. (Aho and Virjo 2002, Kvist 2001).

Repetitive participation in active labour market policy measures with unemployment periods in between without genuine employment on the open labour market is quite common. Among young people, participation in different training schemes is becoming an institutionalised pattern in the transition from school to work. A comparative study of the unemployed youth in Europe showed that about 40% had experience from different labour market programmes. Participation rates were much higher in the Nordic countries than in other European countries (UK, Italy Spain and France) (Hammer 2003). Concerning the unemployed in general, in Finland as many as 80% of all participants in activation measures have participated at least once before (Aho's unpublished calculations). While the activation rates in Denmark and Sweden are much higher than in Finland, this indicates that "repetitive activation careers" may be widespread in these countries as well.

At least to some degree, the Nordic active labour market policies have thus far neglected the demand side of the problem, focusing on "sticks" and "carrots" for the unemployed. In many cases, however, unemployment of individuals will not cease no matter how strict cuts and limitations they are subjected to, if there is no demand for their work efforts. Furthermore, the success of different measures is dependent on the economic cycle. If work obligations, for example, are tightened in an economic downturn, they can hardly be seen as enabling mechanisms that expand the individual's social rights. (See Kvist 2001, Aho et al. 2001, Aho et al. 2003).

The stress on activation has also been called the "work line" in Nordic labour market policy. The "work line" has been pursued as a primary goal from some point of the 1990s in all of the countries. This policy has not been implemented on the ageing unemployed with the same vigour as on others. In Norway, the ageing people have been included in the measures later or are being included right now. (Midtsundstad et al. 2003). Wadensjö and Sjögren (2000) state that the "work line" has in many respects not been implemented on the ageing unemployed in Sweden.

In Denmark, the activation of the ageing unemployed has also been off the agenda previously. It only became possible to activate the unemployed aged 50-59 in 1996, and the oldest group (60+) was included in activation measures as late as in the year 2000. Now, all people who have been unemployed for at least six months have – at least on paper – the right and the obligation to participate in activation measures. (Hansen 2001, Kvist 2000).

In Finland, the normal measures are open to older unemployed according to the same principles as generally. However, the older unemployed participate in these measures very seldom (activation rate below 5 per cent vs. 20 per cent generally, see Virjo and Aho 2002, 30).

The individual level net impact of participation on later employment probability on the open labour market is very modest and for most measures about zero in Finland, and the poor impact has been shown in other countries as well (cf. Forslund and Holmlund 2003, Calmfors et al. 2002). In case of 55+ year olds, the net impact is slightly better than on average, but this is probably due to an uncontrollable selection effect: the few people who participate are probably exceptionally active and motivated. (Virjo and Aho 2002, 31-33; on impact measurement in general, see e.g. Aho 2001, Aho and Kunttu 2001).

In conclusion, the "work line" of Nordic labour market policy that started to gain influence from the early 1990s, originally did not include the ageing unemployed as a target group. Now, they are included at least in principle in all of the countries, but in practise, their participation rates are low throughout the countries. Above all, this applies to the general active labour market policy measures. On the other hand, several specific measures have been directed at the ageing unemployed in recent years as parts of the national age initiatives and programmes (see below). It remains to be seen which strategy – implementing the regular measures to the ageing or initiating specific programmes for them – has the best impact.

6 Age discrimination

Age discrimination seems to be a widespread phenomenon in the Nordic countries. Roughly, discrimination can be divided into two categories: discrimination of job seekers and discrimination of employees. Earlier, it has been found that discrimination of the ageing job seekers is the more common of these forms in Europe (Walker 1993).

Recently, the problem has been acknowledged, and one of the key issues in the national initiatives for improving the situation of ageing workers is to combat age discrimination. Conceptually, the issue is rather difficult, while many people argue that these kinds of "age initiatives" promoting "senior policy" or "age management" are discriminating per se, while they direct attention to the chronological age of workers. (E.g. Vaahtio 2003).

6.1 Discrimination of job seekers

At least in Finland, the largest problem in the field of age discrimination can be seen when an ageing person searches for a new job. The results are very clear and consistent: the employment probability of the ageing unemployed is very low, and in many cases, this is caused by age discrimination on the part of the prospective employers. The ageing job seekers themselves report this fact consistently. Even when interviewing recruiters, the result is clear: people are "old" on the labour market from about 45 years of age. (Kouvonen 1999a, Kouvonen 1999b, Hellsten 1998, Jonninen et al. 1992, Forss 1999, Järnefelt 1999, Vaahtio 2000, Vaahtio 2003, Virjo and Aho 2002, Österman 2000, Juuti 2001).

Even though few recruiters directly admit that they discriminate the ageing, this can be seen when asked about actual recruitment behaviour. Furthermore, the talk about the subject is revealing: for example, a recruiter can say that "age doesn't matter, we can even hire a 50-year-old". Even "compassionate age discrimination" can be seen in employment offices: job opportunities are not offered to ageing workers, because the administrators know that they have no chance of getting hired. (Vaahtio 2000, 55-59).

Even though age discrimination is clearly present in Finland, Vaahtio (2003) stresses that the issue should not be understood merely in terms of chronological age. Instead, people's chances of getting hired are highly dependent on their "labour market age", which is determined by many factors: biological and cultural age, education and talents, the supply of and demand for labour in the area, and so on.

In Norway, there is little recent research on this subject. However, earlier research (as reported in Solem 2002, 37-38) suggests that the problem is widespread even there. For example, over half of all employers ranked ageing workers as the least preferred and the young as the most preferred group, even though they were offered high subsidies for recruiting an ageing unemployed. Even in Denmark, the problem seems to exist: at least the ageing unemployed face substantially greater difficulties in finding a new job than the younger unemployed. (Hansen 2001, 14).

The problem seems to be widespread even in Sweden, where it has been widely researched and discussed. Overall, the results seem to be very similar in Sweden as in Finland. (See e.g. SOU 2002, Riv hindren… 2002, Grip 2002, Sutorius 1996). For instance, 71 per cent of the employers say that they never or very seldom hire a person who is over 50 years old. In education and public health, the attitudes are less negative, probably because they need all the labour they can get. At workplaces with many young employees, the attitudes towards ageing prospective employees were more positive than elsewhere, but this could not be seen in actual recruiting behaviour. (Arbetsgivares attityder … 2001).

In Sweden, the discrimination of the ageing has often been very visible, because until the year 2003, there have not been direct laws against it. For example, it has been rather common that when a job opportunity has been announced, the employer has made it clear in the announcement that they want a younger person for the job. (Johansson 1997).

Obviously, the discrimination of the ageing unemployed makes it difficult to change workplaces once one is considered "old" (e.g. Riksförsäkringsverket 2000). Thus, in addition to the problem that once an ageing worker loses his/her job the re-employment probability is very low, there is another problem, namely the decreasing mobility of the workforce. As the labour force grows older, it is predicted that its mobility decreases. However, in a Swedish simulation (Jansson 1997), this seemed to be a small problem on the whole. Jansson predicts that the changing age structure decreases the total mobility of the Swedish workforce by six percent in 1996-2005. Furthermore, the development is very slow, which makes it possible for the employers to adapt to it.

6.2 Discrimination on the workplace

Age discrimination exists also at the workplace, where it takes different forms. For example, ageing employees may not be offered training as often as others, and their possibilities for career advancement can be restricted. Their fellow workers can also regard them as burdens for the workplace, which in turn can lead to a willingess to retire early. Age discrimination on the part of other workers is more widespread in times of layoffs. These results are clear both for Finland and for Sweden (See e.g. Kouvonen 1999b, SOU 2002, Grip 2002, Soidre 2003).

In recent research, it is deemed clear that there is age discrimination at the workplace in Norway. People in all age groups agree on the subject. As in other countries, this kind of discrimination leads to a situation in which the competence and experience of the ageing workers is not utilized. (Solem 2001). In municipalities, 62 per cent of employees agreed with at least one statement about age discrimination (Mykletun et al 2000). The extent of the problem is not clear, but it seems that it focuses on career advancement and training possibilities. Solem (2002, 36-37) discusses the causality of the problem: age discrimination at the workplace can be a vicious circle, as weak career and training possibilities probably decrease the self-confidence and motivation of the ageing workers.

Work is also a source of life contents and self-confidence. This has been stressed in many studies and debate articles: the ageing people do also have a right to work. In other words, it is not only the labour market that needs the ageing workers now when

the demographic structure changes, one can also say that many ageing people need work to lead a meaningful life. (E.g. Sutorius 1996, Björklöf et al. 2003).

One way to look at the problem is to study how many employers have a specific age policy to promote the well-being of their ageing workers, etc. It seems that only very few workplaces do have such policies or programmes. For example, in Norway only nine per cent of companies have such a programme (Dahl 2001). Previously they have also been very few in Finland (Forss 1999, Jonninen et al. 1992, Juuti 2001). It is possible that the national initiative for the ageing workers has improved the Finnish situation somewhat. At least some studies have shown that attitudes towards the ageing have improved (Kansallisen ikäohjelman … 2001, 32). In Denmark, it seems that public firms and large firms are more likely to have an expressed senior policy than private and small firms. However, the existence or non-existence of a formal policy does not guarantee that the firm in reality acts in one way or the other, even though it is more likely for a firm with a specific senior policy to adapt senior-friendly measures. (Hansen 2001, 18).

In Denmark, there have not been many attitude studies on the subject. Overall, the attitudes were positive in a survey conducted in 1997. Even though the attitudes in the Danish study were generally positive, there were differences between attitudes towards the ageing and the young. According to an interpretation, the elderly scored well on "stay" factors; while the young scored high on "move" factors. One explanation may be that senior policies, where they exist, concentrate on "stay" factors, such as the capability of doing the current job and being able to stay long in the same company. (Hansen 2001, 13-14).

However, a similar study design has given positive results even in Norway, where the attitudes have been deemed negative in other studies. One explanation to this contradiction might be that the answers show ambivalence that in many cases results in discriminating practises (cf. Solem 2001). Thus, in light of current knowledge, there is no reason to believe that the attitudes towards the ageing would be notably more positive in Denmark than elsewhere in the Nordic countries.

7 National Initiatives and Programmes

In all of the countries, some kind of national initiatives have been planned and/or started to further the employment of the ageing. Internationally, the Finnish National Programme of Ageing Workers ("Kansallinen ikäohjelma", FINPAW) that was started in 1998 is perhaps the best-known example.

Most of these programmes stem from the fact that by lengthening the work career by a year or two, overall costs in the form of pension and other benefits would be dramatically reduced. Simultaneously, there would be more workers to pay for them.

7.1 Finland

The objectives of the programme were to strengthen the status of people over the age of 45 on the labour market, to improve their possibilities of staying at work and to help their re-employment chances. The programme was formed on a broad basis, and among the actors were ministries, trade unions, employer associations and the Finnish Institute for Occupational Health. The programme formally ended in spring 2002, but practically, it continues under a broader programme ("VETO", "veto"="pull"), which aims at increasing the attractiveness of working life and improving the health and fitness of the working age population. In practise, the FINPAW programme has included dozens of sub-programmes promoting occupational health, working conditions, etc. At the same time, broad attitude campaigns have taken place. (The Many Faces … 2002).

Furthermore, projects concerning making adult education more individualised, providing information society skills for all, improving skills and competence of the teaching staff, information and advisory services, etc., have been implemented. These aims are the focus of a special 5-year programme ("NOSTE", "noste"="lift"), focusing on providing adults without secondary education an opportunity to participate in such an education. The aim is that 10,000 persons per year could participate in the programme. The evaluators of FINPAW conclude that the provision of educational possibilities for the aged has increased and become richer. The contribution of FINPAW to this is unclear, but the programme has made the issue more transparent. The basic problem remains that the general education level of the aged is low. (Arnkil et al. 2003, 40).

The Finnish programme is as a rule considered a success both in Finland and abroad. The employment rate of the ageing began to increase rapidly in 1998 when the programme started and has reached a higher level than it had before the recession. Simultaneously, the employment rate of the prime-age people is far from its pre-recession level. Attitudes towards the ageing workers and the ageing unemployed have improved remarkably, even though they are still largely negative. The official concluding report of the programme puts emphasis on the role of comprehensive, balanced strategy and creation of co-operation between various actors as the basis of success. (The Many Faces … 2002, Arnkil et al. 2002).

However, it is hard to say how much of the development can be attributed to the FINPAW programme. It had tailwind from a very strong economic upturn (Arnkil et al. 2002 and 2003), and right before the programme started, the age limit for the "unemployment pension tube" was raised by two years. The improvements in statistics are not due to a mass return of the ageing unemployed to employment. In fact, the re-employment probability of the ageing unemployed has continued to decrease during the programme (Virjo and Aho 2002, Aho and Koponen 2003) – thus, at least in one of the goals it has not succeeded. However, the large cohorts entering the older age classes have not been laid off nearly as often as before.

During the programme period, the employment rate of older women came significantly closer to that of older men. Generally, however, the measures of FINPAW were implemented gender-neutrally. Among the targets of FINPAW, gender issues were practically non-existent. Similarly, there were no special measures to be targeted on the basis of ethnicity. An eventual explanation to the decreased gap between women and men is that the situation in younger age classes has now "reached" the older age groups. Furthermore, the Finnish large and strongly female-dominated public sector was not as heavily hit by the recession as the male-dominated private sector; in this way, the recession decreased the gender differences in the employment rate. (See Aho 2003).

Still, there remains a new flow into the "tube" and into chronic unemployment from among the somewhat younger ageing workers. In the light of the development starting from the year 1998, the programme can clearly be regarded as a success, even though the programme cannot possibly have caused all positive effects. The big question right now is whether the positive development will continue during the current economic downturn. Another big challenge is that there is a large population of chronically unemployed ageing people, who have received minimum unemployment benefits for a very long time and whose re-employment probability remains very low.

Maintenance of work ability and workplace health promotion measures were vigorously developed in Finland already before FINPAW. The further development of these measures was an important part of FINPAW. (Of these and other health related issues, see The many faces … 2002, 56-88). About half of the respondents of an expert survey carried out by the evaluators of FINPAW felt that the circumstances for ageing workers staying on at work had improved, while about one in four felt they had deteriorated (Arnkil et al. 2002, 19).

Especially the information effort of FINPAW has been evaluated as a success. According to the national Working Life Barometer for 2000, there has been some reduction in ageism. Around half of all Finns are familiar with the programme at least by name, while one in five over 50 have more detailed knowledge of it. (The many faces … 2002, 43).

In conclusion: considering the overall favourable results of the programme evaluations, there is a good basis to believe that FINPAW campaigns and measures have contributed to the observed increase of employment rates of older age groups. Clearly, there is a need for such a programme in Finland, and the continuation of the work of FINPAW is well argued.

One more initiative must be mentioned when discussing the Finnish situation, namely the "Maintenance of Work Ability" (MWA) activities, which take place at workplaces. An MWA barometer shows that a great proportion of the working population have access to at least some kinds of MWA activities and that the activities seem to be on the

increase. The activities are targeted at (1) the work itself and the work environment, (2) work groups and organisations, (3) increasing competence, and (4) supporting the workers' health and personal resources. Thus, Finnish workplaces have become active in developing functions targeted at the maintenance of work ability. A multitude of various MWA activities has been started. However, small and medium-sized enterprises need and in many cases receive support in the means and ways of promoting their MWA activities. (Peltomäki et al. 2002).

7.2 Sweden

In Sweden, there has not yet been a direct national age programme. However, a parliamentary committee and a working group have been established for a few years, and such a programme is being planned for the near future.

The Senior Citizen 2005 ("Senior 2005") parliamentary committee was launched in 1999. Its task was to lay the groundwork for the long-term development of policies for the elderly. It should plan the policies according to the conditions for the elderly in society from 2005 onwards. The objectives of the committee were mostly related to the possibilities of the elderly to lead an active, secure life and to take part in making decisions affecting the community. Access to social and health care was also a priority. The committee finished its work in October 2003 with an extensive report (Äldrepolitik för framtiden 2003), which includes "100 steps towards security and development with an ageing population". As primary goals, the committee sets security and the possibility to develop oneself regardless of age.

Even though the labour market was not emphasised in the aims of the committee, it has been present when discussing the means of achieving them. The committee points out that there is a huge non-utilised labour reserve among the ageing and among immigrants. It also sees gender segregation as a factor that makes the labour market ineffective. Jobs dominated by women give worse opportunities to career advancement and a lower level of income. They are also relatively more physically strenuous. This is why many women leave the labour market early because of bad health. It is hard to find a less strenuous replacement job. Simultaneously, the same kinds of inequalities are large between social classes. These gaps are widest among men, but they have increased most among women.

The committee states that to secure an advantageous future, decisive action must be taken before about 2010. Because of lack of knowledge base for decision making, the time marginal is very limited. Furthermore, the ultimate goal for senior policy is to get rid of the need for a specific policy for seniors. That is, to abolish upper age limits, both legislative and attitude related.

The committee suggests that a five-year programme should be established to strengthen the status of the ageing on the labour market and increase employment rates. The suggestion is similar to a programme that had been suggested by a three-party agreement in Sweden, "Working Life for All" ("Arbetsliv för alla"), and has much in common with the Finnish FINPAW programme. The committee also suggests that possibilities for flexible working forms at the end of one's labour market career should be developed.

Alongside with Senior 2005, there has since 2001 been a working group ("Seniorgruppen") that has had much the same objectives as the parliamentary committee, but on a more concrete and short-term basis. As the committee has planned for the more or less

distant future, the working group has concentrated on what should and could be done in the immediate future on basis of suggestions that have already been laid out. The group has published a volume with many suggestions and background information (Riv hindren … 2002). Even the working group is in favour of a special national age programme much like FINPAW.

The working group is especially concerned about the following issues. Many want to leave working life early, and there are often strong incentives to do so. The attitudes towards ageing workers are often negative, particularly among employers. The labour market is rigid and cannot transform to meet the needs of an ageing workforce. The different pension systems do not fit together well, and the disability pension scheme does not take into consideration people's remaining work ability sufficiently. The remaining work ability of an individual should be utilised and large resources be given to different kinds of rehabilitation programmes. (Riv hindren … 2002, 73-96).

The working group suggests among other things that the status of the ageing on the labour market should be made more flexible. Employers should have more incentives to hire ageing workers. Some early exit pathways should be restricted. The group also suggests a number of changes in taxation and a number of measures to strengthen lifelong learning.

Contrary to what the OECD (Ageing and employment policies 2003), for example, states, the working group is strongly in favour of different kinds of part-time pension arrangements, as long as the incitements to remain fully employed are stronger than incitements to diminish working hours or take up full pension. One should have the right to diminish one's working hours and to combine work and pension from the age of 61. All rules against work after the statutory pension age should be abolished.

7.3 Denmark

In Denmark, a committee for senior policy ("initiativudvalg") was established in 1997, and it published its final report in November 1999 (Seniorerne & … 1999). The committee stated that the abolishment of fixed age limits and the combat against age discrimination are some of the most important goals that should be aspired. However, the committee did not support a direct legislation against age discrimination. The committee found that only a minority of the people who had left employment early had done so voluntarily, and the initiative had mostly come from the employer. The committee was in favour of making flexible work arrangements possible for the ageing. Possibilities to education even for ageing workers should be furthered. (See also e.g. Hansen 2001).

Furthermore, the committee was in favour of an extensive initiative to strengthen the position of the ageing at work and on the labour market. One of the ideas was that society should offer free counselling for companies that want to develop their senior policy. To further the goals that the committee had set, the Danish government granted a lump sum to a "Senior Fund" ("seniorpuljen") for different practical measures. One idea behind the substantial variation of government measures was to get experience from different approaches to senior activities and to spread this experience to others. (Hansen 2001, 14-15).

Small and middle-sized companies have been offered free counselling in senior policy since 1998. Many companies have consequently established specific senior policy pro-

grammes of their own. The government also gives a considerable subsidy when a long-term unemployed who is at least 48 years old gets hired at a service sector job.

As a third large measure, so-called self-activation groups ("selvaktiveringspuljen") for ageing job seekers – at least 50 years old – have been founded in many municipalities. The first couple of years of the operation have already been evaluated (Arbejdsmarkedsstyrelsens selvaktiveringspulje … 2003). In some of the groups, even half of the members have got a job, while in other groups no one has been successful. Thus, the results vary very much. The variation depends mostly on the activation level that the individual groups and members themselves take up – a mere membership in a group does not help anyone in getting employment.

However, the groups seem to have reached concrete results. Over 500 members (28 per cent) had an unsubsidised job in 2002. Thirty-eight per cent of those with a job said that they had had help from the group in getting the job. Most jobs have been found in the private sector and in rather small companies. It seems that people with experience from low- or middle-level jobs have had most help from the self-activation groups, but the evaluation stresses that they should be open to everybody also in the future. (Arbejdsmarkedsstyrelsens selvaktiveringspulje … 2003, Hansen 2001).

The groups work in co-operation with the local employment exchange agencies. They try to inform local companies of the possibility to hire people that belong to the groups on the one hand and recruit members to the self-activation groups from the ageing unemployed on the other. However, the formal operation of the groups has been limited by legislation related to the labour market and competition. This means that the groups have been forced to concentrate on helping the job seekers to help themselves. The largest effect that the groups have had comes from motivation, support, and increased contacts. The goals are achieved by meaningful interaction with others, in which one's qualifications and competences are highlighted. The job-seeking skills of individuals are updated in the groups, and the groups organise visits to workplaces. One central function is to help members organise their eventual short-term jobs. (Arbejdsmarkedsstyrelsens selvaktiveringspulje … 2003).

The evaluation study has several recommendations for furthering the operation of the groups. For instance, a high turnover of members may cause problems in the stable operation of the group, but if the same people run the group for a long time, it becomes too stable to achieve any results. Help from other groups or the employment offices can help overcome these problems. (Arbejdsmarkedsstyrelsens selvaktiveringspulje … 2003).

One lesson to be learned from the Danish experience is, according to Hansen (2001, 15), that senior activities or policies should not "stand alone". It is important that they are integrated into general policies and that they are accepted also by younger employees. As Hansen puts it: "a good senior policy cannot replace a bad personnel policy".

7.4 Norway

Even though Norway can be regarded as a late-exit country in Nordic comparison, the government has perceived potential problems on this area. Early exit, which is often preceded by long sick leaves, has steadily increased lately. The Norwegian approach to these problems is not related to unemployment but to working conditions, social policy and late exit policies. (Cf. Solem and Øverbye 2002). Furthermore, it is not labour

shortage that is seen as the most alarming factor but rising pension costs (Midtsundstad et al. 2003).

Pension costs have increased especially from the late 1990s and the demographic projections raise alarming scenarios. This is why the government has co-operated with employer organisations, labour unions, and other major actors with the aim of making working life available for all. The most important goals include promoting late exit and decreasing sickness absence. The government's strategy has been to have as many actors as possible furthering the common aims, not only in form of declarations, but also in form of agreements and concrete measures. This has led to two major programmes.

"National Initiative for Senior Workers" ("Nasjonalt krafttak for seniorpolitikk I arbeidslivet") is based on an initiative from the Centre for Senior Policy ("Senter for Seniorpolitikk"), which is an old organisation furthering the status of the ageing at work. A working group, consisting of several authorities, labour unions and employer organisations, worked up the initiative to a programme plan for the years 2001-2005. The Centre for Senior Policy is responsible for co-ordinating the programme, in which the partaking organisations have committed themselves to many practical measures. These include spreading information actively, initiating networking projects between workplaces, arranging conferences for various target groups, and providing union representatives with training in senior work environments.

The general aim is to stimulate changes in the work environment and personnel policy and thereby form incentives both for employers to keep ageing workers longer on the payroll and for the ageing workers to keep on working. The target group of the programme are people at least 50 years old, but the measures may include even younger people.

The expressed aims of the "krafttak" are: to emphasise the competence and needs of ageing workers; to develop a good work environment for all employees, and further interaction between different generations at work; and to establish and develop co-operation between the government and several different actors on the labour market. The programme has established six regional networks. It has also launched attitude campaigns directed at both public and private enterprises and the general public opinion.

Several development projects on national, regional and company level are also a part of the programme. These projects aim to create models for changing the management's perceptions and give older workers a natural place in working life. The idea is that the development projects will produce "best practises" that can then be spread onwards. The programme also finances research, and employers are able to apply for development resources.

Furthermore, the programme aims at equal opportunities for education and training for everybody, regardless of age and position. The programme itself will educate professional HR officers, etc.

The "Intention Agreement for an Inclusive Working Life" ("Intensjonsavtalet om et mer inkluderende arbeidsliv") is an agreement between the Norwegian government and several labour market parties. The main aims of the agreement are: to decrease disability retirement and sick absence, and to fully utilise the potential of the ageing workforce. The agreement is also set for the period 2001-2005. There are some very concrete objectives, such as decreasing sick absence with 20 per cent during the period. To achieve

this, the employers are given a more active role in following up the workers on sick leave. Other aims are to hire more employees who have more or less reduced work ability, and to raise the mean age of retirement. As a part of the agreement, the government has reduced the employer fee for at least 62-year-old employees by four percentage points from the 1st of July 2002.

The "intensjonsavtalet" is a rather unique programme, because it has a very thorough and concrete set of aims and means. The Norwegian Insurance Institute ("trygdekontoret") is responsible for co-ordinating the operation. It will make detailed agreements with individual companies to further the aims of the programme. The employer commits to systematically reducing sickness absence at the workplace, and the institute provides a contact person who consults the employer in rehabilitation and other issues. As for now, over 50 per cent of employees work in workplaces that have committed themselves to the agreement. The programme can use financial resources in the process of getting a worker back to work. Direct wage subsidies are available, when a person with reduced work ability is hired. Sickness benefits can be used as activation subsidies, when the employer is willing to offer alternative tasks for the employee with health problems.

8 Conclusion and discussion

8.1 Similarities and differences on a Nordic level

Denmark, Norway, Finland and Sweden all have similar problems regarding demography and the employment rates of the ageing. At the same time, the approaches applied have been somewhat different. In Finland and Norway, there have been many initiatives to promote the working conditions and reduce sickness absence and disability pensions. In Finland and Denmark, the rules of the schemes have been changed very much – Norway has correspondingly chosen to concentrate more on the attitudes of employers and employees.

Since female enrolment in the regular labour force happened earlier in the Nordic countries than elsewhere in Europe, the Nordic experience may well reflect a "shape of things to come" in other European countries.

Early exit is institutionalised in all of the countries in the sense that a minority of the labour force goes on working until the statutory retirement age. However, there are large differences between the pathways utilised and the actual age of withdrawal from employment. Norway and Sweden are low-exit countries in which the regular disability pathway is the most utilised early exit option. In Denmark, there is a generous early retirement scheme available for (almost) everybody from the age of 60. It can be preceded by a long period on unemployment benefits. In Finland, unemployment is clearly the most common way of exit from the labour market, but other early exit options are popular as well –the "soft" disability pathway in particular has been utilised often.

However, even though the differences in early exit rates are great between the countries, one can easily find proof to the old idea that the pathways are to some extent interchangeable. For instance, disability and sickness rates in Sweden and Norway – where other full time exit options are few – are surprisingly higher than in Denmark and Finland. Correspondingly, the latter two are high exit countries because of non-disability schemes. Especially in Finland, unemployment is a central part of non-disability related early exit – unemployment became the major early exit pathway during the 1990s. Exit via unemployment is quite common in Denmark as well.

The unemployment rates of the ageing vary considerably between the countries, partly because of institutional differences. However, one thing is common: when an ageing person becomes unemployed, the unemployment tends to last considerably longer than in other age groups. Active labour market policy measures have often not included the ageing in practise, even though changes have taken place recently.

As for part-time pensions, the situation is slightly unclear. In many of the countries, the conditions of the "old" system have been strengthened (or the whole system closed for new entrants), while the "new" system may include an at least as generous part time scheme. In any case, there are great variations between the countries in utilisation of part-time work in general and part-time pensions in particular.

However, one thing is common to the countries. In some way, a plan or a demand for more flexible alternatives regarding pension age and the possibilities to work fewer hours before quitting entirely is embedded in the national initiatives and/or government programmes. Clearly, there is demand for more free time in exchange for more years on the labour market in all of the Nordic countries.

Furthermore, pathways offering full retirement have been restricted in all of the countries during the last decade. Instead, all countries are adapting or planning to adapt a flexible retirement age with an actuarially calculated pension. This is partly due to the idea that chronological age reveals very little about a person after all. This thought has become widespread in the Nordic countries, and it has in some way been included in all national initiatives. As Aronsson and Kilbom (1996) state, age-specific problems can more often be derived from the people's work history than from their chronological age. Furthermore, many deteriorations of work ability can be compensated by routine and experience or by improving the work environment.

Age discrimination is widespread in the Nordic countries. Indirectly, this can be seen in the fact that long-term and chronic unemployment is essentially more common among the ageing than among other age groups. In the older age groups, unemployment very often leads to permanent exclusion from the labour market – intentional or not. Some of this can be explained with institutional factors, but attitudes play a significant role as well.

Directly, the discrimination of ageing job seekers has been found in many surveys in all of the countries. This is a major problem when the population ages. The discrimination of ageing job seekers does not only affect re-employment probability, but also the mobility of the workforce, while changing jobs is very difficult.

Furthermore, in most of the countries there is clear discrimination of ageing workers. They have poorer access to on-the-job training, poorer career advancement possibilities, etc. Age discrimination may of course be a problem that to some degree vanishes by itself when ageing workers become a clear majority on the labour market, but we cannot know this for sure.

Another problem regarding the ageing unemployed is their generally low job-search activity. It is plausible that this phenomenon is more an effect of their low re-employment probability than the cause of it. The vicious circle is known as the "discouraged worker", and it is probably one explanation for the fact that unemployment leads to permanent exclusion from the labour market.

Active labour market policy is often not directed at the ageing unemployed. This has been a convention in all of the countries during the 1990s, and even though the situation has changed in principle, the activation rates of the ageing are still relatively very low.

However, all countries have several national initiatives to further the status of the ageing on the labour market – both in workplaces and as job seekers. In all countries, special effort is put in getting a broad coalition of labour market actors behind the initiatives. There are clear differences between the approaches of the different countries, but all seem to have decided to take the matter seriously.

One of the common features of the national programmes is attitude campaigning. In every single country, this is seen as a central task of the initiatives. There is general concern about the fact that ageing workers and ageing unemployed in particular have become a marginalised group in society. Attitude campaigns are directed at the employ-

ers, employees, the ageing themselves and the general public opinion. So far, the campaigns seem to have had at least some success.

Careers leading to early exit or exclusion from the labour market through unemployment begin quite early in life. This is why the role and timing of interventions seem to be crucial. Cultural factors and the role of work environment cannot be exaggerated.

8.2 Knowledge gaps/ future research areas

It is clear that the policy makers are facing a difficult situation. Along with the ageing population, even the underlying basic goals of policy are to some extent in conflict. Benefits should be generous and rights-based, but people should be rewarded for staying on longer, and activation should be strengthened. Costs should be shared by all, but employers as well as employees should have financial incentives to act in a favourable way. (Cf. Solem and Øverbye 2002).

We should also keep in mind that the relation between a nation's age structure and its competitiveness on the global market might not be as straightforward as is often claimed. As for now, the countries in the world that fare best in terms of welfare and GDP are the same countries whose population structure has already "deteriorated" in relation to other countries for some time (see Parkkinen 2000, 322).

8.2.1 "Exclusion careers"

There seem to be two main paths to chronic unemployment:

Unsuccessful transition from education to employment, and consequently, inability to establish a steady employment career in the first place. Often connected with low success in educational system and/or lacking secondary education.

After a sometimes long employment career in declining occupations/trades, failure to find new employment when made redundant. Often connected with narrow qualifications, low educational level and/or ageing.

The relatively high labour costs (incl. indirect employer costs and taxation) in the Nordic countries are also a problem, making certain types of production and service provision unprofitable. Labour demand in the Nordic countries is changing much more rapidly than labour supply can change. Consequently, the qualifications of an increasing share of the workforce are becoming obsolete and the demand for low qualification and low productivity jobs is structurally low and relatively decreasing. Jobs that can be done by "everybody" ("every-man-jobs") are disappearing.

When researching labour market careers leading to exclusion, special attention should be paid to the possible role and timing of interventions. Is it "too late" to do anything, when a 45-year-old person is made redundant with an obsolete education and work history?

If the causes of exclusion from employment are structural, they are not directly related to economic fluctuations or to the level of labour demand in general. If so, the problem is not the size but the quality of demand/supply and/or institutional arrangements. These factors are not changing along with the business cycle. Thus, co-existence of high unemployment and labour shortage becomes possible. In short, the problem may be that the countries have to support a large population on pension on the one hand and a large

unemployed population on the other while having a chronic shortage of labour. The identification of structural factors that influence exclusion from employment is of crucial importance for policy making.

8.2.2 Alternatives to gainful employment as a source of livelihood

In recent years, the focus has been on employment rates in general and on the employment rates of the ageing in particular. Many national and international policies have attached themselves to a target, which can be expressed simply in numbers. For example, the Finnish government aspires after an employment rate of 75 per cent. The EU has several such target rates: 70 per cent in general, 60 per cent for women, and 50 per cent for older workers until the year 2010.

However, in real life we can see that the employment rates are in many cases far from the levels aspired. Another crucial indicator is unemployment, but if we combine employment and unemployment, we are still far from 100 per cent even in prime-age groups. In all of the Nordic countries, large parts of the working-age population are not in gainful employment, and even less work full time.

Thus, we think that one way to reach relevant results could be to turn the research question around. When we look at the working-age population that does not work for a living, what do we see? How do the people without a job make their living?2

Based on previous research, we can already say that there are large differences between the Nordic countries. For instance, chronic unemployment is much more common in Finland than in Sweden, and the Swedes are correspondingly much more often ill – or at least on sickness benefits. The Nordic countries form a very interesting research target, because their societies are very much alike, and yet there are differences in many respects – institutionally, historically, culturally, and on the labour market.

Several steps must be taken in order to answer the question posed above. One of the first is to make an in-depth comparison of the institutions in the Nordic countries. What kinds of institutional arrangements make it possible for an adult to lead a life without employment? These include not only early exit pathways and unemployment benefit systems, but also sickness benefits, sabbatical leave systems, taxation (individual vs. household), etc.

Broadly, even working conditions can be understood as institutions, especially when it comes to legislation considering occupational safety and health care. However, they are not as central for the question posed above, as working conditions may well lead to a life without a job, but not make it possible to live without employment.

The institutional differences are a research task in themselves, as the institutions are complicated, can vary a lot even within a single country (between sectors and lines of businesses, etc.), and are frequently reformed. It is plausible that many of the differences between the Nordic countries can be explained by referring to different institutional settings. For example, people with somewhat reduced work ability may find themselves unemployed in Finland and on disability pension in Sweden. Institutional factors are thus probably the key to many explanations. It is very important to note the

[2] I thank Professor Bengt Furåker from the University of Gothenburg for phrasing this research problem.

other side of this coin: what differences will remain unexplained after the effects of institutions have been controlled for, and what other explanations may we find?

8.2.3 Cohort analyses

One large question is if the generations becoming old in the next few decades have the same attitudes and plans as the generations that are ageing now or have already retired. One research problem is that attitudes tend to change over the life cycle. This is why cohort comparisons are needed. The power of cohort analyses is in that they can reveal things that are otherwise hidden in demographic trends (Solem et al. 2001).

How have things changed during the last decade or so? One central way to do research on this question is to compare the labour market behaviour of cohorts. For instance, how are people aged 55-59 in 2000 different from those who were of the same age in 1990? Parallel to the comparisons of behaviour, we must compare the institutions (e.g. early exit pathways) that are/were available and the economic circumstances that prevailed. When considering these factors, how is the labour market behaviour of the younger cohort different from that of the older one?

To apply cohort analyses, comparable longitudinal data is needed. One possibility is register the data that can be found in one form or another in all of the countries. Detailed analysis of the variables to be compared is of course needed to make sure what kinds of comparisons are possible, and that the thing being compared is defined in a roughly similar way in all countries.

Another possibility is to compare survey data. Some kinds of "household surveys" are conducted in all of the Nordic countries. It is even possible that surveys from separate research projects could be found and compared. For instance, there is a very comprehensive database with survey data from the ageing in Denmark ("ældredatabasen", see Platz 2003). For now, there is data from two surveys (1997 and 2002).

Cohort analyses can be interesting even in a more simple form. For instance, Järnefelt (2003) has calculated that all Finnish cohorts until now have reached their peak employment rate before the age of 50. Thus, she makes the assumption that the lower the cohort's employment rate at 50, the lower it will be even in the future.

8.2.4 How could we increase the employment rate of the ageing?

Basically, there are two major options when considering incentives to go on working longer. Firstly, "pull"-related factors can be reformed. Pension schemes can be restricted ("stick") and/or changed towards a direction that highly rewards late exit ("carrot"). Secondly, "push" factors can be influenced. These include improving the working environment, attitudes towards ageing workers, senior sensitive personnel policy, etc.

Solem and Øverbye (2002) think that the society has to focus on "push" factors in its policy, because restrictions in pension schemes are such a delicate matter in society, and such reforms would raise an enormous opposition. Thus, to reach a policy consensus, society must concentrate on incitements for working longer.

The above might well be true for Norway as an already late-exit country. However, in the other Nordic countries, considerable revisions of the pension schemes, including several large restrictions, have been carried out in recent years – or are being planned right now. Simultaneously it is true that the restrictions have met strong opposition and

the governments have had to make compromises. Restrictions have often been compensated for by high rewards for late exit. Both Finland and Sweden are aspiring towards a model that makes it possible to retire relatively early but with a considerably smaller pension or staying late and receiving a high pension.

At the same time, Finland's unemployment pathway is an example of the power of fierce opposition. It has been deemed clear in many studies (see Virjo and Aho 2002) that the system is responsible for a major share of elderly unemployment in Finland. For this reason, a proposition for its abolishment has been under discussion for at least fifteen years. As for now, this has led to two revisions of the age limit of the arrangement (from 53 to 57 years), but not to its abolishment.

Alongside with the institutional setting, there are the individual decisions: At what point do people make the crucial decisions about early exit? When are interventions most effective? Even though much research has been done on the retirement plans of ageing workers, a lot remains unclear. As highlighted by the complex discussion about push/pull and stay/stuck factors, attitudes and/or plans alone do not account for actual behaviour. Institutions, the attitudes of others, different kinds of individual circumstances, etc., are very important as well.

From the political point of view, the crucial research question is what kinds of interventions one should apply and when in order to postpone retirement / withdrawal. To answer this question, a combined research approach is needed. One must at the same time take into account both individual and institutional factors. As attitudes change over time, a longitudinal approach is called for. One way to gain information about the effects of planned interventions and reforms is to study the effects of previously implemented interventions and reforms. To be able to do this, one must be able to isolate the effects of interventions and/or reforms from effects caused by other factors. This is a difficult job, but can well be worth the effort.

8.2.5 Changes in values

Attitudes are a central question. What kinds of lifestyles without paid work are socially acceptable? What kinds of attitudes push people outside working life? Conceptually, we must make a distinction between people's own attitudes and the attitudes toward them.

We need to know more about the structure of age discrimination compared to other forms of discrimination in working life. What factors lay behind age discrimination? What may be done – apart from legislation – to combat it?

Apart from attitudes, there are other possible explanations for the phenomena that we call age discrimination. For instance, salaries often increase with seniority and may be too high in relation to the employee's productivity. There are incentive problems as well. An unemployed ageing person, who has had a high salary earlier, may not be encouraged to take up employment: work experience has a low effect on post-unemployment earnings (Kyyrä 1999), and unemployment benefits are based on pre-unemployment earnings. A lower paid new job might even affect future pension.

Incentive problems exist for the employers in some countries as well. The ageing have a higher disability risk than others, and self-risks in case of disability pensions can be high, thus discouraging the employers from hiring ageing workers.

Another important question involves changes over time. Is age discrimination increasing or disappearing? On the one hand, youth has become a cultural model; on the other hand, the majority of the workforce will be "ageing" in the near future. How will these factors affect the attitudes? The symbolic value of transition from work to retirement should not be forgotten either. According to some researchers, this transition forms the boundary between middle age and old age (cf. Julkunen 2003, Marin 2001). The changes in the values people give to work and free time are also an essential research target. At the same time, the distribution of the life cycle into education, work and free time is changing.

All of the presented national initiatives and programmes have been or will be evaluated at least in some way. However, even though the programmes respond to largely the same problems, they have surprisingly different approaches. A comparative evaluation would therefore be in place. This kind of evaluation should identify "best practises" and find out why they work. Would they also work well if implemented in another setting or in another Nordic country?

8.3 Concluding remarks

It is a widespread comprehension (see the chapter on National initiatives and programmes, also Rasmussen 2000) that the Nordic economies will have some breathing room in the next 5-10 years. During this time, the burden of ageing population will not strike with its full force (see also Figure 3). It seems even probable that there will be some economic room for decisions. The decisions made e.g. concerning the future of the pension systems and other social policy issues are highly crucial. At the time being, there are still great knowledge gaps when it comes to the basis of these decisions, so there is not much time to waste. If the essential reforms are delayed, it might be the case that we will not be able to afford them anymore in the future.

The "Nordic model" is a central concept in many welfare state theories. Recently, some research has been done to find out if the Nordic countries still conform to the aspects of the model. Even though many cuts have been made, the evaluators have mostly found that one can still speak of a distinct Nordic welfare state model. (E.g. Kvist 1999, Kvist 2000, Palme 1999). However, the possibility and/or feasibility to retain the model in the future as the population ages and globalisation advances is largely an open question.

Furthermore, very little research in this area has been done from the point of view of the "employment rate impact", whose policy relevance is evident. However, the preconditions for a high employment rate are many and complex and they can vary according to the characteristics of different segments of the labour force and labour reserves.

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