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WORKING OVER FIFTY IN BELGIUM. EXPERIENCE AND AVAILABILITY

This article marks the first phase of a research project on the possibilities of keeping elderly people available in the labour market. Enquiries were made into three groups of people over fifty: those who settled for early retirement, those who are unemployed and those who are employed. How do these people over fifty experience their situations? How do they assess their availability: their ability to find a job on the labour market? How do they think their willingness to work could be increased? At the end, conclusions are drawn and advice is given.

Keywords: age-conscious personnel management, elderly employees, working over fifty, availability

1. PROBLEM DEFINITION

Belgium belongs, along with Luxemburg, Italy and Austria, to those member states where the activity rate between 55 and 64 is lower than 30% (European Commission, 2002). Four out of ten of the 50 to 64-year-olds in Flanders work (Labour Market in Flanders, annual 2002). The activity rate between 55 and 64 hardly reaches 26% (H.R.v. Werkgelegenheid 2002). Results of the OESO indicate that the actual average pensionable age decreased from 64.3 in 1950 to 57.7 in 2000, far below the legal pensionable age of 65. The active period has been reduced by 10 years in the second part of the century due to the longer duration of studies and the earlier withdrawal from the labour market. The post active period has grown by 19 years during the last 50 years due to the shorter active age and longer lifespan. The large baby boom generation, born between 1950 and 1965, is entering the 55+ category and is only being replaced by a sparsely populated younger. People today live longer, which means that for some, the post active period is longer than the active period. 70 to 80% of these post active

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years are spent in good health and in an active and social life (National Institute of Statistics, 2003).

The Belgian pension system is a distribution system in which the active population pays for the pensions of the retired. The relation between the periods of economic independence and economic dependence is getting problematic. Today, 138 people depend on 100 working people. Even with an activity rate of 70% this ratio will rise to 1.5 in 2050. 250 people will have to live on 100 existing jobs... Our pension system is not fit for such a long post active period.

The ageing of the population forces us to work longer. The key to the solution is to eliminate the gap between the legal and the actual pensionable age. In this respect, the current generation of 45+ and 55+ plays a vital role. It is, however, important to stress the importance of the concrete living human being in this process. This is why we take the experience and opinions of people over 50 as our starting point.

2. GOALS OF THE INVESTIGATION

A good policy is based on the insights into experience and motives of non-active people over 50. How do early-retired people, job-seekers and working people over 50 experience their situations? What are their opinions about work? What are the incentives to work? How do they assess their own availability, i.e. their ability to get a job? How can their willingness to work be influenced? This investigation is followed up by a ESF-research project aimed at developing instruments and processes within personnel management geared towards the permanent employment of elderly employees (Research project Age-conscious personnel management 'Silver instrument and processes' led by prof. dr. H. Martens within focal point 6 of the European Social Fund (ESF) by fostering availability, entrepreneurship, adaptability and equal opportunities and by investing in human resources: 1.3.2004- 28.2.2006).

This project will also provide a theoretical framework. When these 'silver instruments and processes' fit the values and motives of the elderly employees themselves, they may work out well in reality. It is our aim to explore the issue from three different perspectives. We focus on in-depth analysis rather than generalization and statistical representativeness.

3. CASE STUDIES AND METHODOLOGY

Three enquiries were made: early-retired employees from Philips, job-seekers of t-interim 45+ and workers over 45 at Borealis. We listened to the experience, opinions and future prospects of individuals within these three groups and compared them. At Philips and t-interim we organized individual in-depth interviews which lasted one and a half to two hours. At Borealis structured discussions in group were organized, the so-called focus groups or conversation groups.

Each of the three enquiries are discussed.

3.1 Philips Hasselt

Philips is a multinational electronics-company which has had a branch in Hasselt since 1954. It employed 5000 people in its hey-day. When Philips Hasselt closed down – officially announced in December 2002 – 200 people of 50 or over 50 faced early retirement. The early-retired receives an unemployment benefit plus an extra premium that was agreed upon by the social partners (the company and the unions). The former employee is not allowed to perform any job for which he receives money until he/she has reached his/her legal age of retirement, unless he/she defers his/her early retired pension temporarily). In addition, those who would become 50 during the transit period of two years leading up to the closure were given early retirement. Special services were introduced to help laid off workers find a new job.

At the end of December 2002, the 200 employees who were confronted with early retirement were asked by Philips to take part in an enquiry organized by SEIN-LUC into their perception of early retirement. This request was accompanied with a letter written by the research team, giving additional information. The employees could give their consent by mail, postage paid by the addressee. 59 positive answers followed, representing a cross-section of the work force (men and women – blue collars, white collar and executives) that was subjected to early retirement. 5 interviewers organized 15 in-depth interviews. The table below shows the division of the total work force confronted with early retirement into subgroups (population), the total sum of positive responses to the SEIN-LUC-project (answers) and the total sum of interviews that took place (interview).

Table 1

Distribution of men and women, based on position in population,
total sum of answers and interviews that took place

	Blue collar			White collar			Executives		
	population	answers	interview	population	answers	interview	population	answers	interview
Men	16 %	4	2	21 %	15	5	24.5 %	16	5
Women	27 %	14	4	8 %	9	4	0.2 %	1	0

Source: authors' own

During the interview the people were asked to give their opinions about early retirement and its impact on their lives. People were also asked to look back on their past work experience and career at Philips, as well as the process of early retirement. In addition, they were asked about their future prospects and the dreams they still held about their lives. At the end of the interview, people were asked to give advice to people who are equally confronted with (early) retirement. These in-depth interviews took place in January and February 2004.

3.2. T-interim 45+

Until recently t-interim was part of VDAB (Flemish Public Service for Job Mediation). Since 1 October 2002 the commercial services of VDAB, namely t-interim and t-consult (renamed Ascento), have become independent. The Flemish government is the only shareholder of the t-group NV. Every job-seeker, irrespective of age, education or descent, is guided to a permanent or temporary job, which explains the slogan: t-interim works exclusively for everyone.

In May 2002 t-interim founded a new department aimed at helping the elderly to find a new job. It is their goal to help experienced workers in finding a new job and to give companies the opportunity to use the skills of these workers in a mutually beneficial way so that the activity rate of this target group can increase. T-interim had the idea that this category of people was insufficiently assisted by the traditional services and therefore decided to start with this specialized consultation, located within the t-interim Hasselt.

After having investigated the available documents and after having had an in-depth conversation with the consultant, who herself had had an intake interview with all job-seekers which lasted 1 to 2 hours on average, we had five in-depth interviews with job-seekers in February 2004.

3.3. Borealis

Borealis, a producer of polyethylene and polypropylene is a multinational with Scandinavian roots and headquarters in Denmark. In Belgium, Borealis is spread over 4 branches: Beringen (450 employees), Kallo (150 employees), Mechelen (200 employees) and Zwijndrecht (80 employees). Borealis is willing to take part in a pilot project within the ESF-investigation about 'Silver processes and products' and in the Vesoc-project that counts as a first orientation (Project of the Flemish Economical committee for collective bargaining by fostering job availability for the elderly people).

In this way, the ideas and proposals of different groups of co-operators can be used as the input for further actions. Borealis has a normal age distribution. The company is regarded by its employees as a good employer, staff turnover is low and in 2002 it was awarded the prize of 'humane company, after a 'Family and Business Audit' had been commissioned for the Flemish Government.

With a view to the Vesoc-investigation – which took place in December 2003 – 3 focus groups were organized: 2 in Beringen and 1 in Mechelen. Each time, 45 co-operators were invited – especially employees above 45 – representing a cross-section of the company with respect to the different levels and functions. The focus group was viewed as a workshop in which people and their colleagues could openly exchange ideas about the social issues at stake: What do you feel about working longer? On what conditions? Two thirds of the invited workers over 45 participated voluntarily in the workshop, which was organized as one hour in Borealis and one hour outside the normal working hours. The goal of these workshops was to make people think about diversity and age-conscious policies, to point out that working longer will be necessary, to collect workers' ideas and expectancies concerning their own careers. Propositions and questions were the starting points of the discussions. Emphasis always rested on personal opinions regarding the Borealis-situation, rather than general terms and values.

4. RESULTS

4.1 Results of the Enquiry into early-retired employees of Philips Hasselt

Remark: The early-retired receives an unemployment benefit plus an extra premium that was agreed upon by the social partners (the company and the unions). The former employee is not allowed to perform any job for

which he/she receives money until he/she has reached his/her legal age of retirement, unless he/she defers his/her early retired pension temporary.

Experience

The results of the interviews point out that employees of Philips, who, at age 50, were almost forced to retire, are filled with bitterness. 'Pensioned off' contains the word 'pension' and that is exactly what bothers people who are subjected to early retirement. On the one hand, people who regard themselves as virile, active and fit are associated with a concept that is confined to old people and old age. On the other hand, they are supposed to enjoy their post active period. The hard truth is, however, that having time to burn does not imply that one has money to burn. Often, pressing financial obligations (e.g. pay the mortgage, pay for the children's education...) hamper them from doing the things they have longed for, like going on holiday. It is all a question of the right timing: early retirement is welcomed when people feel they would like to slow down or when they are losing strength. In this respect, 58 is often regarded as the turning point. Early retirement is regarded as something you should be able to look forward to. People should be given the time to gradually slow down and prepare the end of their careers. 'In agreement with my wife, I always had the intention to be full-time employed until the age of 55 ("I had a good time when I was employed"), to do part-time until the age of 58, and to opt for early retirement after that. My wife would work part-time until she was 50. Our son is still studying and drives the second car, which I have to fill up, otherwise it doesn't move. We also intended to save for a rainy day. I did all that and I loved doing but not until 65. My wife and I wanted to have enough time to enjoy life and didn't want to wait until it was too late'.

The early-retired Philips employees found themselves in a period of mourning: the sudden closure of the company where they felt at ease. The transition was not a gradual one and came like a bolt from the blue: one day one works full-time, the other day one is pensioned off. 'When I closed the door behind me I thought to myself: is this what people happily refer to as 'pension'? I feel left out, lonely and pitiable. I had another picture in mind. There was no farewell-party, no farewell-speech, no boss expressing his gratitude'.

The life of the early-retired offers a somewhat dim picture. People often feel useless and empty: there is no schedule anymore, no social contacts at work. You are supposed to fill in the gaps by yourself. Many early-retired cannot accept the fact that they are not allowed to earn some extras. One of

them puts it as follows: 'When I see people working or when my son tells me about his job I feel the urge to do something, to be active again. I would love to be part of it again but I am not allowed to do so. One is not allowed to channel one's energy anymore'. The time available can also be used in a positive way: people follow courses, take up new hobbies and pay more attention to partners, children and grandchildren.

Experiencing Availability

The second important focus of research was to investigate their availability, i.e. their ability to re-enter the labour market. Needless to say some of the early-retired do not feel the urge to work again: they are happy with their pensions and with the fact that they do not need to work anymore. Most of the people who hold these views suffered from burnout or annoyance during the last active years. Early retirement does not mean a financial setback and they can manage well at home. Most former employees, however, are willing to get back to work: they want to channel their energy in an interesting and challenging job, which values their abilities and restores contact with the world abroad. But there are conditions related to this: many prefer a part-time to a full-time job, financial advantage is an important factor and flexibility is of vital importance.

In spite of many people's willingness to get back to work again, this seems impossible to put into practice. When applying for a new job, the conclusion mostly sounds that they are at a disadvantage when compared to the younger applicants who are cheaper. There is also the feeling that one's know-how and competences are often underrated since the former job content was more specialized. The personal competences are regarded as typical 'Philips-expertise' that lost their value outside the Philips-context. One witness puts it as follows: 'I have no diploma, I learned everything at Philips. I worked there for 18 years and was trained into a Philips-expert. No other company in the Benelux asks for my skills. Expertise reduced to zero. Rather small, isn't it? What remains is an unskilled manufacturing worker. New employers do not buy my experience. At first – I still do it now and then – I searched for the vacancies in the newspaper: nothing for me. I simply don't have the right qualifications. Other applicants have had many different job descriptions within one company, which has made them more all-around than I am'.

A last important setback concerns the financial side: one does not believe that the financial conditions will be the same as before. In addition, the difference between the new wage and the early retired pension is often too

small, which makes new career prospects far from interesting, especially when the less positive aspects of the job are taken into account as well (stress, time pressure, worse working conditions etc.). Another negative factor is that working for lower wages will after some time automatically result in lower pensions. 'You can still do something. You can defer your early retirement. But many people like me are stuck in a salary system which makes it virtually impossible to find a new job within that wage scale. You have acquired a certain status and a fairly big salary. You can never obtain the same elsewhere. If I work somewhere else for 2000 euro: that does not make 1,000 euro of difference compared to the early retirement pension. You also have to take negative aspects into account like stress, maybe an unsatisfying job content and less convenient hours'. Or: 'I find myself in a very high income bracket. If I postpone my early retirement and I will (have to) work for less, I will probably cost my employer 3,000 euro a month, who expects me to do my utmost and to bring additional value to the company. I keep 1,500 euro instead of 1,250 euro early retirement pension. That makes an extra 1,250 euro which is quickly spent on extra costs. Postponing early retirement sounds nice but reality offers a sad picture. If you have worked for more than two years at lower wages, your pension will be negatively affected'.

It becomes clear that most people confronted with early retirement have their doubts about availability: on the one hand, early retirement is regarded as a 'compulsory choice', a situation in which many feel ill at ease. Getting back to work would provide a suitable alternative which would encourage people to keep track of new technologies. Indeed, people quickly lose their value when they have been out of touch with (technological) progress. But on the other hand, the reasons why people should re-enter the labour market are too few: when comparing the positive to the negative elements, the pendulum swings too far into the negative direction. Most people are available and willing to work but regulations and controls refrain them from doing so. Many people therefore accept the fact that they should not hope for a new professional career and resign themselves to that fate.

Conclusions

Within the context of the closure of Philips Hasselt, 200 employees who were over 50 were confronted with early retirement. For many, the closure came like a bolt from the blue. Most of them were unprepared to face early retirement. These employees mourn two things: the closure of 'their company' as well as the feeling of being prematurely excluded and set aside.

The loss of a job also means the loss of a sense in life and the loss of social contacts. Most people interviewed still regard themselves as available but miss the incentive to work again. The specific 'Philips-competencies' make it difficult for them to penetrate the labour market. Many are willing to invest in a new job but demand good conditions: part-time work, satisfying wage scale and flexibility. Strict regulations concerning early retirement keeps many from showing initiative. These elements stifle the willingness to work. In addition, the idea prevails that younger applicants have a jump over the elderly and that the latter's skills and abilities are insufficiently recognized.

Proposals from early retirement Philips employees

- The current pension system hampers people from getting back to work. The pension is calculated on a basis of last years of one's active period. Working for less ('Philips paid well') affects one's pension negatively. This should change.

- People prefer to work gradually less, stretched over a longer time. Part-time work appeals to many who want to stay active for a longer period of time. Special regulations and compensations should make it possible for workers to obtain the same pension after a transit period of part-time work. All this should take place within the new concept which makes it possible to gradually slow down while working longer.

- An age-conscious personnel management should be sensitive to the profiles, needs and abilities of elderly employees. Their ambitions should be taken into account. What can we still expect from employees over 55? How can we use their expertise?

- Eliminate early retirement so that people over 50 are obliged to search a new job.

- Give incentives to employers to attract elderly employees who have the right capabilities and experience. It has been proposed that the supplement of the early retirement pension compared to the ESA-contribution should be regarded as an unalienable individual right, so that the employer only has to pay slightly more than the ESA-contribution.

- The prohibition to draw an extra income from extra activities should be ended. One should have the right to keep the supplement from the early retirement pension and the ESA-contribution. The latter gradually decreases if one earns more. An extra ESA-contribution is calculated upon the extras earned.

- Many early-retired would like to start on an independent basis but the paper mill is huge and the negative consequences for the pensions will have to be eliminated. Unizo could underwrite this idea.

The early-retired could make their competencies available for budding entrepreneurs. The government can be a stimulating factor by ordering Unizo to involve elderly employees and to safeguard quality through controls.

4.2 Results of the enquiry into the elderly unemployed at t-interim

Situation

All candidates visiting t-interim do this on a voluntary basis. This group constitutes the 'actively searching' part of the job-searching 45+ population. Since its inception in May 2002, more or less 500 Limburg candidates plus an additional 200 applications from candidates from other provinces have been received in this office. Those from the latter category are kept in a specific file and are informed when suitable work is found. The office focuses specifically on the province of Limburg. In the spring of 2002 Limburg had more or less 6,800 job-seekers between 45 and 55 (2,209 men and 4,588 women). The majority of the people visiting t-interim are white collars. Within this group women constitute the majority. Also within the smaller group of blue collars there are more women. Within the group of executives, which is bigger than that of the blue collars but smaller than that of the white collars, there are more men. Although there are more white collars than blue collars at i-interim, there are – in absolute terms - more blue collars who get an interim-contract than white collars. In the category of executives the rate of success is very low. From spring 2002 until now – in a negative economic climate – 188 candidates have worked for t-interim. This group consisted mainly of blue collars, thirty white collars and two executives. Right now, there are 61 current contracts and 7 people have got a permanent job in a company.

Those searching for a job at t-interim 45+, often tried before without any success because employers regard them as too expensive. The support they receive from t-interim consists of negotiation, listening and informing them about the Activa-plan and training, as well as searching for vacancies. Companies offering vacancies are asked if they can use someone over 45. It should be pointed out that the wage issue often stands in the way and that the advantages of the Activa-plan are often unknown (e.g. for job-seekers who have been unemployed for more than a year, the employer pays 1,000 euro

less on social security contributions during 5 years). Employers tend to react much more positively when they recognize the competencies of the elderly employees whom they can have at a lower price. Despite these positive sounds the problem remains that the of job-seekers outnumber the vacancies available in times of economic slowdown. Each job has 5 applicants. Sometimes companies already have 300 candidates for 1 vacancy, which prevents them from increasing that number by accepting some extra applicants over 45.

How do job-seekers experience their situation?

Applying for a new job is not easy. Many of the job-seekers find it embarrassing and feel shame. Most of them have worked in the same company for 20 years where they had been trained and promoted. Work is esteemed highly, not only from a financial point of view but also as a means to develop one's capabilities. The way in which they were forced to resign determines their perception to a great extent.

Sometimes the Board of Directors or the Managing Director is replaced by someone else because of internal conflicts or new visions. The decision comes overnight and is not motivated. There is no discussion with the Personnel Director, which leaves the now unemployed worker wondering why he/she is not welcome anymore. People who find themselves in such perilous situations often start doubting themselves and may even feel guilty. At selection-interviews the question is frequently asked why their career came to an abrupt end. Often, unemployed people in this situation fall short of giving satisfying answers which makes them all the more suspicious. Companies tend to suspect them of having committed grievous mistakes or offences.

In other cases the company went bankrupt, something that could be foreseen. Everyone has to start looking for a new job. They are not to blame. That is why these people look upon their situation differently. At the job interview, the employer shows sympathy. This category of unemployed can cope with redundancy more easily.

Many people miss the social contacts. 'Fortunately there is still the internet'. 'You have no status anymore. In the past, people looked up to you, may have admired you, invited you to receptions and meetings. Now you are just a pitiable unemployed searching for work. It hurts. In these difficult times you need social contacts, people with whom you can find a new job'.

Some fall into a slough of despondency and do not apply for a new job anymore. Others want to educate themselves and follow courses. Some

quotes: 'I feel set aside, I feel useless. I feel like a scrounger, living off the government. The instructor of VDAB and Cevora costs money and society pays for him. I want to mean something for society. I speak two languages fluently and I can express myself in a third language. I have acquired a fairly high level of computer skills and accounting. This is how I keep abreast and become useful again. Any employer who is willing to invest in me in the beginning has gained a loyal employee who will be an asset to the company for 10 years. I am not a job-hopper and I am more dependable than a 24-year-old. Thanks to the Activa-reemployment program employers can afford to hire me. Learning may be slow but I practise a lot, I do my exercises at the computer and I always make headway'. 'Losing a good job at 51 is a serious setback, but I am not embittered. One should never lose the hope of finding a new job'. 'There is still a lot to do but I often don't feel like doing it. There are few obligations, everything is allowed...but always with financial constraints'.

Conclusions

We have observed actively searching people who are over 45. They regard their loss of jobs as the loss of recognition, as stunted self-development, as social exclusion, as a financial constraint. For some, following courses may fill this emptiness. It provides them with a framework, brings them into contact with people and restores their self-esteem. The feeling of being frequently rejected is difficult to bear. Even with the Activa-plan, the chance to find a new job remains rather small. At the same time, many try to enjoy their lives, try to find comfort in the positive things of life.

Proposals from job-seekers at t-interim 45+

- Give more notice of the Activa-plan. Many companies and job-seekers in Limburg do not know this. Also the free training offered by VDAB and Cevora should become better known.
- The Activa-regulation is only put into effect after 6 months of unemployment. Job-seekers regard these 6 months as a sentence. It is already difficult enough to find a job when you are over 45. This waiting period should be abolished.
- More incentives should be given to employers hiring people over 45 (e.g. social security contributions) so that these people are given a fair chance to work. The employer could receive a bonus when hiring a

minimum percentage of elderly employees. Similar rules already exist for young people, namely apprentices.

- The job-seekers, often with high profiles, outnumber the jobs available. The government should practise what it preaches: '200,000 extra jobs!'

- Each province should have at least one 45+ office. These unemployed ask for a different approach: more talking, more listening, ventilating their feelings and ideas, time, a separate room, respectful contacts with a consultant from their peer group.

4.3. Results of the enquiry into people over 45 employed at Borealis

Here you find the results of the focus groups (Claus, M & E. Janssens Project Age-conscious personnel management, Borealis-TMP, report 06.02.04). The report distinguishes between (1) reasons not to work any longer, (2) reasons to work longer and (3) actions and measures that should be taken to make it possible to work longer. At the end, proposals are made.

What keeps me from working any longer?

The reasons why employees at Borealis could not work any longer can be summed up as follows: working conditions, the relation between professional and private life, financial reasons and environmental factors.

Working conditions that discourage people from working any longer: the atmosphere within the company, nonexistent intermediate forms of work, stress and work pressure, the feeling that one always has to prove oneself, rapid and continuing changes, bureaucracy, the fact that one cannot keep track of technological innovations, too long working hours, change in workplace, change in working conditions (back to shifts or no shifts at all), the lack of personal dignity, being set aside or passed up for promotion...

The flawed relation between professional and private life involves health problems, the situation at home, the urge to do 'other things', to travel, to live at your partner's pace, the traffic congestions, the fear not to be able to live to the fullest...

A financial reason can be the small difference between working and not-working and the fact that one does not need the money anymore.

The environmental factors involve the social pressure to stop working in times of reorganization, the ambivalent attitude of the government and the fact that early retirement has become commonplace and is often also expected.

Why do I want to work longer?

Here too, the reasons why employees at Borealis would work longer can be summed up as follows: working conditions, job content, the relation between professional and private life, financial reasons and environmental factors.

Working conditions that motivate people to work longer: the feeling that one can achieve more, to aspire promotion, to be visible, to gain recognition, the right rhythm, an interesting and challenging job, the love for the job, social contacts, a good atmosphere, worker empowerment and scope for decision-making, being given the opportunity to switch to part-time work without reduction of the job content, flexibility or involvement in projects, coaching and guiding, slowing down from 100% to 80% or 60%, working from home (telecommuting).

The relation between professional and private life involves the fear of cutting oneself off, to be obliged to follow the partner's pace, health, location.

A financial reason can be the discrepancy between wage and pension if one can easily earn a livelihood.

What measures should be taken to make this possible?

Many suggestions are made with respect to management, job content and working conditions.

Employees want management to give clear information and instructions, to be sensitive to the needs of the workers, to organize brainstorming sessions in which ideas are freely expressed by the different groups within the company.

Job description involves enough time for quality work, the creation of new jobs to share experience and expertise, mentorship, extending telecommuting, promotion irrespective of age, flexitime, the possibility to slow down in a gradual and peaceful way, accurate information and promotion of part-time work; being given the opportunity to move to other departments within the company or to other shifts, no more night shifts from a certain age, concentrated project work for a limited period of time after which people could take time off to relax, job-share arrangements, redistribution of administrative tasks.

With respect to working conditions, employees find it undesirable to be forced to take early retirement or to be confronted with moral pressure, they espouse personal flexibility, sports accommodation, more attention to career planning, training and refresher courses, team building, 'sabbatical leave'

with the guarantee that one can come back, spouse activities, stimulating a healthy work environment (e.g. campaigns against smoking, fitness...).

Conclusions and proposals

With respect to discussions and measures taken to create an age-conscious personnel management it is important to set clear goals. Employees are often suspicious: "Why am I invited? Am I too old? Do I have to work longer?". On the other hand, people like being involved and being asked their opinions.

This consciousness-raising was born into the focus groups. The conclusions of the three focus groups are comparable: on the whole people, do not wish to work longer unless they get special attention and are given the possibility to work 'in a different way'. Fifty years of age is seen as 'old' at Borealis. There is social pressure to stop working at that age and the national policy is not stimulating either.

From the list of reasons that determine the employee's decision to work longer, or, to stop working, we can infer action items. On the basis of the workers' experience the management policy can be evaluated. It is important that workers feel what they have worth and that their performances are esteemed. Their job content should remain challenging and interesting, flexitime is desirable. The role of management is very important in this respect. Management is advised to establish good relations with its employees, to listen to them and to inform them frequently about changes or reorganizations on hand. Managers have to be guided and coached to follow this approach.

In addition, the mission statement of the company and its code of ethics play a vital role in this process. Financial and judicial incentives and prohibitions are envisaged to protect elderly employees from becoming the first victims of reorganization.

Night work beyond a certain age remains a problem. Too rapid changes can also work as a demotivating factor.

5. CONCLUSIONS AND ADVICE

5.1 Ideas from the conversations

While assimilating the data and drawing the conclusions, we discussed these together with three former human resource managers from Philips, with managers, with employed and unemployed. There was scope for critical

analysis and brainstorming about alternatives. This offered us a variety of ideas.

Early retirement has become an unalienable right after 30 years of its application, but is no longer sustainable. At present, early retirement is still a tool for personnel management. The possibility to lay off workers through early retirement should be discouraged or even forbidden. It is a way to saddle government with the burden. The employer should adhere to the lifo-principle (last in first out), which provides an equally low cost for the employer as the early retirement pension. It is time to create an age-conscious personnel management. How should companies handle their elderly employees? Companies always expect higher degrees of activity and productivity. How can those employees over 50 be used in a humane and sensitive way? There has to be a scope for the re-design of jobs and the creation of new jobs. An elderly employee could well be imagined to coach a group of 10 or 15 young starters instead of having them find the answers themselves. Such a job would prove itself to be of additional value. This should take the form of pilot projects which could be evaluated after some time.

The payment curve moves basically upwards. Could we make it fall again at a certain point in time? Job redesign should take this element into account as well. Elderly employees should have the right to stay in the company longer and in comfortable circumstances. An elderly employee should be willing to resign from the post of manager or executive in order to assume the role of coach. This, of course, implies that elderly employees should shift from managing director to coach after some period of training, e.g. in communicative skills, earning less than before. Since pensions are calculated on the wages throughout the years, payment should not fall below a certain level (see: the pension ceiling). If early retirement cannot be an option, this should be a suitable alternative.

Companies are more interested in elderly employees when they find no other person with required competences in the labour market. Therefore, actions could be organized to collect the knowledge of experienced workers. In such a way, elderly employees can provide their expertise through modern multimedia tools (see: Knowledge Pool 45+ of Voka Kortrijk).

Social work could also be a suitable alternative. For one year, the early-retired could commit themselves to compulsory community work within the framework of civic duties, all in line with the personal capacities of the individual, both on the demand- and supply side: providing expertise to newly founded companies, assistance in education, health care, service

industry, the voluntary sector. This would increase social cohesion. All this should take place within a healthy context where there is no unfair competition or loss of professionalism in the various sectors. It would mitigate the problem of the shrinking labour market and would also provide help to those sectors faced with a shortage of staff. To do otherwise is worthless for the government.

In order to solve the problem of early retirement it has often been suggested that people in the future will have to live with fewer means rather than working longer. Working less equals earning less, which leads to more people employed. This is an important social debate but it does not offer a concrete short-term solution for early retirement.

5.2 Own conclusions

In this investigation the experience of elderly (potential) employees was the central issue. We tried to encapsulate the experience of employees, early retired people and unemployed by means of in-depth interviews.

The situation for the early-retired people changed all of a sudden and in a very radical way. They find themselves the object of regulations with rights (financial safety net) and duties (early retirement). They feel locked up in a situation which they have to accept and to which their feelings are subjected. For many early-retired people, the willingness to work still exists at first, but quickly fades away. Due to existing regulations and controls their ambition to re-enter the labour market is thwarted. The elderly active job-seekers have been applying for jobs quite often but mostly without positive results. Only the Activa-plan can save them from their dire situation. They try to re-educate themselves by following courses and training sessions, aimed at re-entering the labour market where they feel unwelcome. There is certainly a willingness to work but the labour market does not allow them to penetrate, which results in low availability. Those who do work are not confronted with this problem. They are willing to work longer under favourable conditions: gratitude, interesting job content and flexitime. Unfortunately, in the eyes of many, 50 years means 'old' and it is commonplace to accept early retirement at that age. Available elderly workers tend to conform to existing normative categories, which accounts for a decreasing willingness to work.

Apart from these differences between groups we reach three conclusions which we also compare to other investigations. First, we see that employed, unemployed and early-retired people all express a somewhat ambivalent behaviour with respect to working at an older age (from 58 onwards).

Working longer first and foremost means working differently: different working conditions like flexitime, less work pressure, a more stable environment. It is the unfavourable working conditions that make people decide to stop working (see: Elchardus & Cohen, 2003). Other elements also influence their decisions: the early-retired do not search for a new job because they fear that they might end up in lower wage scales which have a negative effect on the payment of pensions. These early-retired people do not dare take on a new job – voluntary or not – out of fear of being confronted with a labour inspection. The heart may very well say ‘yes’ to the challenges that interesting work may offer us but the mind tells us that working under such conditions is foolish.

The TOR-investigation (Elchardus & Cohen, 2003) tells us that the quality of working life determines people’s willingness to stay on the job: rich job content that is constituted by autonomy, responsibility, significance, gratitude and respect. These elements determine our personal relation to the jobs we are involved in. We interpret these findings from the idea of a multi-layered motivation. Enquiries point out that uninteresting jobs put head and heart on the same footing: people want to stop working and will not miss the job at all. The people we interviewed assumed another attitude and expressed more ambivalence. The choice to stop working is a rational choice which may be accompanied by the feelings of lamentation, leave-taking can be hard. The intrinsic passion is surpassed by extrinsic elements.

The TOR-investigation (Elchardus & Cohen, 2003) tells us that more than two thirds of the retired population under 65 do not miss their jobs at all. Our interviews suggest a more dynamic attitude. Respondents at first convey an intrinsic longing for work but this feeling quickly fades away. This desire does not persist in a context of unemployment and early retirement: people quickly adapt to their new situations and start taking up new hobbies. As people gradually lose the belief that work is a convenient way to fill the interval, it becomes more difficult for them to take it up later. These findings suggest that continuity in employment is important (This is a good reason why voluntary work can be useful in times of unemployment!).

Thirdly, we see the tendency among elderly employees to doubt or minimize the importance of their competences in the labour market. Two elements play a vital role in this process: first, there is the way in which the early-retired people and the unemployed stop working. Early retirement as well as prompt dismissal leave these people wondering why this had to happen to them. It is a feeling of impotence which debases their self-esteem and deconstructs the idea that we are in control of ourselves, that we can live

our lives all by ourselves. In addition, most of these people worked within the same company where they held the same function for years, which over-emphasized the context-relation between self-esteem and specific competences. This explains why adaptability, training, mobility and functional variation should be encouraged, especially for people who have been working for years within the context of one company (Gaspersz & Ott, 1999). It is important to show people that their competences can be transferred to other segments of the market as well. This is why professional coaching of people should help them to cope successfully with (far-reaching) professional transitions (see: Sels et al., 2002). We underwrite the importance of continuity between past and future: on the one hand closing the working period successfully, on the other hand aiming at potential alternatives in the future.

Working longer means working differently, which asks for a new definition of the concept of labour: more flexible, part-time, in different places, in different companies, involving other kinds of working activities. Various stakeholders, such as government, companies, interest groups and employees will have to shape the concept of working longer and differently. Government will have to create the right context, the judicial and fiscal frameworks in which these changes can take place, so that elderly employees find it easy to turn to flexitime. Employers will have to adapt their personnel management and will have to aim at the employability and availability of all age categories through the creation of new structures and systems in order to create the right setting in which the potential of each employee can fully prosper and thrive throughout his/her career. Long-term thinking will make companies realize that they should invest in their employees' careers, which will prove beneficial to the flexibility and the versatility of the organization as well as the consolidation of the employees in the labour market (see: Gaspersz & Ott, 1999). Also trade unions and other pressure groups will have to contribute by supporting and promoting innovative strategies. The employee is expected to use and develop his/her abilities to the fullest in order to function in the best possible way and to adapt to an ever-changing working environment, which safeguards his/her own availability. This is also where management plays an important role. If workers are to be employed well beyond 50, it is of vital importance that management changes its traditional and outdated visions and pursues a sound policy that is geared towards availability and employability instead. May managers and employees, young and old, open the discussion and wholly correct eternal truths so that elderly employees will find the place they deserve in an era of

new personnel management that is age-conscious and fit into a policy of diversity and employability.

I want to express my sincere gratitude to Philippe Lemmens, Joke Manshoven and Tinne Mertens van SEIN – LUC who took interviews and whose advice was always welcome.

I want to express my sincere attitude to Leon Vliegen, HR manager of Borealis for the very cordial supervision and collaboration of our project and the former Project of the Flemish Economic Committee for collective bargaining by fostering job availability for the elderly people, project carried out by volunteer advisors Marc Claus (SBI) and Els Janssens (IVCO) of De Witte & Morel).

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Received: April 2004; revised version: August 2004