This chapter will address the third main aspect of working beyond 60. We now know much more about why we need to extend work-life, as well as how such an extension beyond 60 can be of benefit to employers and employees alike. The question we must now address is: for which categories of worker exactly would working beyond age 60 be desirable? The issue was of course touched upon when in Chapter 4 we looked at the changes that occurred as the traditional industrial state evolved into the new service economy with its modified set of physical and mental work requirements. We shall examine in this chapter two important and interdependent aspects of this issue: first, the crucial need for diversity and with it the importance of fairness, and second, the all-important need for flexibility and informed choice.

The need for diversity and the importance of fairness

The need for diversity is crucially important whenever policies for extending work-life are adopted and implemented by firms. This is because workers enter the labour market at different ages and in differing personal circumstances, and with a wide range of life expectancies.

Extended study and training

Over the last two generations, a revolution has taken place in education and training in all developed countries, and overall young people now have access to much longer study and training, and to better qualifications. They enter the world of work later than in the past. Although it varies from country to country, the age of entry is often at 20 years or even later. In France and Germany, for example, the average age of entering work is among the highest in the EU at respectively 21 and 22 years. In the UK it is slightly younger at around 20, and in Denmark, the lowest in the EU, it is close to 18 years. This is in stark contrast to the age at which many workers leaving their job today started work, often between the ages of 14 and 17. The age...
at which young people enter the labour market varies not only from one generation to the next but also within the space of a single generation and depends mainly on the educational level of the individuals concerned. When pension systems, as is already the case in many countries, require 40 or more contribution years, the age of entering work will of course be critical. It is precisely for this reason that many social scientists consider a single age for retirement for all a socially unfair criterion. Moreover, tasks also differ greatly from one branch and from one category of worker to the next. The building industry, for instance, is an obvious example of a branch where most workers simply cannot work for 40 years, and where diversity of end of career is absolutely essential.

**Retirement age, a function of the arduousness of work?**

Should therefore the age of retirement be a function of the arduousness or of the inherent stress of a job? Yes, in principle, and it is precisely for this reason that different ages for retirement have already been put in place, for people, among numerous others, like firemen, military personnel and airline pilots. Nowadays all countries have a number of specific retirement conditions for specific categories of worker.

In Switzerland, the retirement age for women is currently increasing and, following advice by the OECD, an increase to 67 years for all workers is now contemplated. And yet a few years ago the retirement age for builders was reduced from 65 to 60 years in recognition of the difficult conditions builders have to face but also in order to bring down the high disability rate among workers in that sector.

If the factor just described accounted for retirement at an early age in some branches in the past and to some extent still today, in many occupations things have improved. Coal miners, who in times past performed extremely hard jobs, are, in most if not all European states, pretty well extinct, and driving a modern train, though in many respects involving greater responsibility, is not as physically arduous as driving a steam locomotive 50 or 60 years ago. Must the privileges and special concessions of the past be maintained when conditions have changed? Almost certainly not. And yet the second halves of many careers need reassessment and extensive redesign to include functions which are less active and more sedentary in nature. Alternatively, for example, firemen or nurses who need to retire before their peers could be found other part-time tasks in other fields. Education, cultural pursuits and training, for instance, offer numerous opportunities for ‘second careers’.

Examples are common. A few are given as illustrations of our purpose, and the reader will have additional examples in mind. Hospital nurses from the age of 55 often find it difficult to continue working full time. However, they possess experience, knowledge and often empathy. They can be assigned to other tasks, such as call centres in hospitals (for example, for emergencies), work in schools, organization of long-term care services for elderly people in urban areas, visits to sick elderly persons who need a quality of contact and moral comfort, or mobile blood transfusion units. Teachers also find it difficult to teach after the age of 55 or 30 years of teaching. They often could reduce their working time and be employed