

# Statistics in focus

## POPULATION AND SOCIAL CONDITIONS

97/2007

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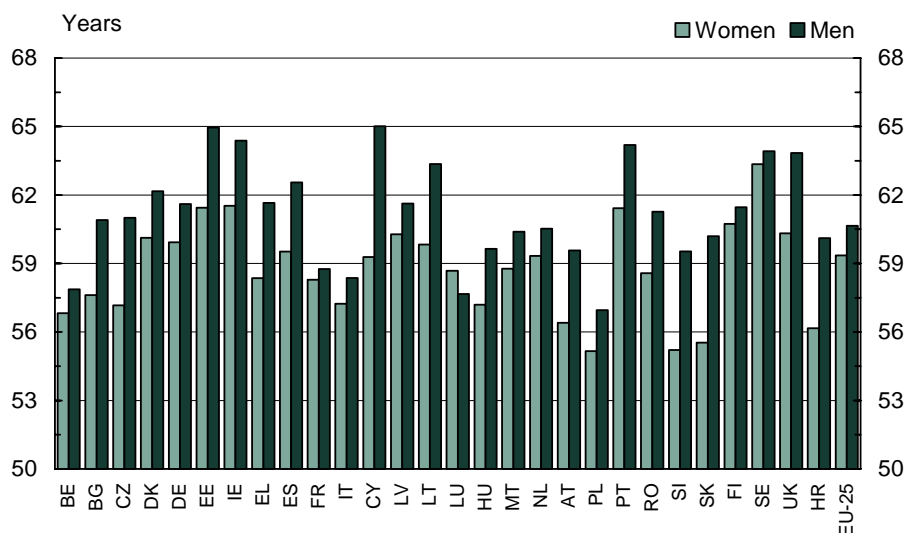
# The transition of women and men from work to retirement

The official age of retirement, or the age at which women and men are entitled to draw a full retirement pension, is similar in most European countries, varying between 60 and 65 for women in nearly all countries and between 62 and 65 for men. However, the age at which women and men *actually* withdraw from the labour market into retirement varies much more markedly across Europe and in most cases is well below the official age. Equally, this age also varies between individuals so that there is no unique effective age of retirement but a range over which women and men make the transition from work to retirement.<sup>1</sup>

The aim of this Statistics in Focus is to estimate the ages concerned. Its main findings are:

- the median age of retirement for women in the EU in 2005 was 59.4, some 16 months earlier than men
- In most countries the median age for both is less than the official age
- the age range over which most women and men retire spans 8 years or so for both
- relatively few women and men reduce their hours of work as they approach retirement.

**Figure 1: Median age of retirement of women and men, 2005**



Source: Eurostat, Labour Force Survey



Manuscript completed on: 24.07.2007  
Data extracted on: 24.06.2006  
ISSN 1977-0316  
Catalogue number: KS-SF-07-097-EN-N  
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<sup>1</sup> The 2006 LFS ad hoc module on "Transition from work into retirement" provides detailed data on this topic. The first results will be available in spring 2008.

## Half of men retire before they reach 61, half of women before 60

Identifying the age at which women and men in the European Union retire is not straight-forward. In most countries, the data indicating the age at which this occurs do not exist as such, or at least are not readily available. The EU Labour Force Survey, however, enables reasonable estimates to be made. In particular, the data collected show the employment status of people at each year of age or, more specifically, whether they are employed, unemployed or economically inactive.

There are various ways in which the average age of withdrawal from the work force can be estimated from these data, one of which is to calculate the mean age at which women and men make the transition from being economically active to being inactive. A method based on such a calculation – taking the proportion which the data show as making this transition from one year to the next and then calculating a weighted average of the age, using these proportions as weights – is at present used as a structural indicator in the EU.

The approach here is a more straight-forward one which does not rely on the recollection of individuals about what they were doing one year previously. It also focuses on the median rather than the mean as a measure of the average. This has the advantage, as always with the median, of not being open to distortion by extreme and unrepresentative values – i.e. by the relatively few who might retire at a very advanced age. The approach is, first, to assume that no-one retires before the age of 50 (which seems reasonable given that activity rates are much the same for people of this age as for those in their 30s or 40s). Secondly, it is to take the age at which the activity rate has fallen to 50% of its level for those aged 50 as an estimate of the median age of retirement. This overcomes the problem that longitudinal data are not available to carry out a cohort analysis, by implicitly assuming that the activity rates of people at different ages in a given year can be interpreted in a longitudinal sense (i.e. that the activity rate at age 50 of the cohort which is retiring in, say, 2005, was the same as that observed in 2005).

There is scope for debate here about whether the measure should be based on employment rather than activity rates, since in many countries most of those becoming unemployed never in fact work again. Indeed, in some countries, they are not required actively to seek work in order to qualify for unemployment benefit. Adopting this measure would tend to reduce the median age of retirement reported here but only very slightly – by at most a few months in most cases.

Data from the EU Labour Force Survey indicate that in 2005, the median effective age of retirement in the European Union, defined in these terms, was 60.7 for men and 59.4 for women (Fig. 1). Women, therefore, retired some 17 months earlier than men across the

EU – and, at the same time, of course, there are fewer women than men economically active to retire (some 73% of women in the EU were economically active at the age of 50 in 2005, as opposed to 90% of men).

**Table 1: Average age of withdrawal from the labour market, 2005**

	Median age *		Mean age (structural indicator)	
	Women	Men	Women	Men
BE	56.8	57.9	59.6	61.6
BG	57.6	60.9	58.4	62.4
CZ	57.2	61.0	59.1	62.3
DK	60.1	62.2	60.7	61.2
DE	59.9	61.6	61.1	61.4
EE	61.4	65.0	:	:
IE	61.5	64.4	64.6	63.6
EL	58.4	61.7	61.0	62.5
ES	59.5	62.6	62.8	62.0
FR	58.3	58.8	59.1	58.5
IT	57.2	58.4	58.8	60.7
CY	59.3	65.0	:	:
LV	60.3	61.6	:	:
LT	59.8	63.4	:	:
LU	58.7	57.7	:	:
HU	57.2	59.6	58.7	61.2
MT	58.8	60.4	:	:
NL	59.3	60.5	61.4	61.6
AT	56.4	59.6	59.4	60.3
PL	55.2	57.0	57.4	62.0
PT	61.4	64.2	63.8	62.4
RO	58.6	61.3	61.5	64.7
SI	55.2	59.5	:	:
SK	55.5	60.2	57.6	61.1
FI	60.7	61.5	61.7	61.8
SE	63.3	63.9	63.0	64.3
UK	60.3	63.8	61.9	63.4
HR	56.2	60.1	57.4	60.5
EU-25	59.4	60.7	60.4	61.4

\* See *Methodological notes for definition*

The figures for the structural indicator for Germany refer to 2004  
Source: Eurostat, Labour Force Survey and Structural Indicators for Employment

Women retire earlier than men in all Member States except Luxembourg. While in most countries, the difference in the median retirement age is relatively small, in 10 Member States – in Bulgaria, the Czech Republic, Estonia, Greece, Spain, Cyprus, Austria, Slovenia, Slovakia and the UK – women retired over 3 years earlier than men in 2005. This was also the case in Croatia. In five of these countries – the Czech Republic, Slovenia, Slovakia, Austria and Croatia – the median age of retirement for women was only around 55-57. This was also the case in Belgium, Italy, Hungary and Poland, where men also retire at a relatively young age (at only 57 in Poland and around 58 in Belgium and Italy). By contrast in Estonia and Cyprus, the median age of retirement of men was 65 and in Ireland, Portugal, Sweden and the UK, around 64, with in each case apart from Cyprus, the median age for women also being well above the EU average – over 63 in

Sweden, almost two years higher than anywhere else in the EU.

### Changes in the median retirement age 1998-2005

The median age of retirement has tended to increase for both women and men over recent years. In the EU-25 as a whole, the median rose by almost 10 months for men and just over 7 months for women over the 7 years 1998 to 2005 (Fig. 2 and Fig. 3). The increase in retirement age was widespread across Member States, with only Belgium, Greece, Italy (for men only), Poland and Portugal showing a fall, though this was relatively modest apart from women in Greece and both women and men in Poland (where the decline was 2-3 years). The increase in age was especially large – around 2 years or more – in each of the three Baltic States, Hungary, Slovenia and Finland as well as for women in Ireland.

### The median retirement age compared with the structural indicator

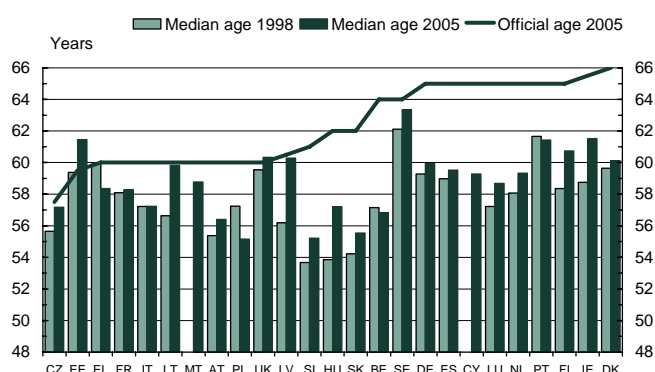
The median age of retirement, as defined here, tends to be slightly less than the mean age. For the EU-25 in 2005, it was some 7 months less for men and 1 year less for women (Table 1). It was also less for men in 13 of the 19 countries for which estimates are available and in all but one (Sweden) in the case of women. The difference is particularly large – two years or more for both men and women – for Belgium, Poland and Romania. Moreover, whereas the median age is higher for men than for women in all countries, the mean age is calculated to be higher for women than for men in four countries – Ireland, Spain, France and Portugal. In addition, unlike the median, the mean age can fluctuate from year to year because of the influence of a comparatively small number of people at the extremes. For example, the mean retirement age for men in the EU-25 as a whole increased from 60.8 in 2002 to 61.5 in 2003, fell to 60.9 in 2004 and increased again to 61.4 in 2005.

## Both women and men retire well before the official age in most parts of the EU

The median age of retirement is, in most Member States, well below the official age (defined as the age at which women and men are entitled to draw a full retirement pension). The official retirement age is 65-66 for men in 14 of the EU Member States, 65-67 in Denmark and 61-67 in Sweden. In 6 other countries, it is 62-63 (see Methodology for the derivation of the official retirement age). This leaves three Member States, France, Malta and the Czech Republic, where it is respectively, 60, 61 and 61.5. In just over half the countries, 13 of the 25, the retirement age of women is the same as for men. In the other 12, it is lower – one year lower in Belgium and Malta, 1.5 to 2.5 years lower in Latvia, Slovenia and Lithuania and 3.5 years lower in Estonia, while in the Czech Republic, it is 1.5 to 6.5 years lower (women being able to retire between 55 and 60). In 5 Member States – Greece, Italy, Austria, Poland and the UK – where men retire at 65, it is 5 years lower (Fig. 2 and Fig. 3 in which countries are order by the official retirement age).

In three of these latter countries – Greece, Austria and the UK – this difference in the official retirement age is reflected in the median effective age of retirement being significantly lower for women than for men, as noted above (over 3 years lower in each case), though less than 5 years lower. In Poland, however, the median age for women was under 2 years less than for men in 2005 and in Italy, only around 1 year less. This illustrates the fact that in many countries, the age at which most women and men retire differs markedly from the official age. In Italy and Poland, therefore, as well as Belgium and Luxembourg, the median age at which men withdraw from the labour force was around 7-8 years below the official age (and over 5 years below in Austria).

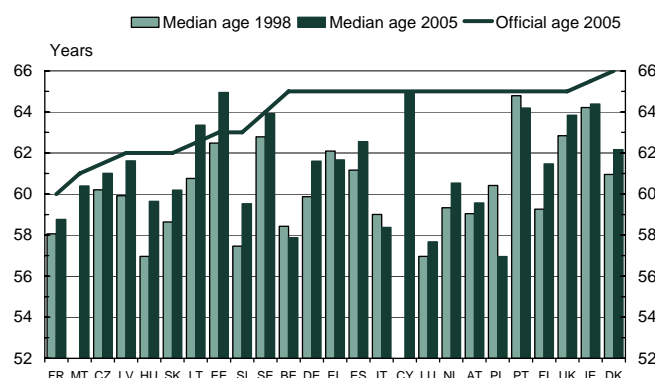
Fig. 2: Official and median age of retirement of women, 1998 and 2005



Source: Eurostat, Labour Force Survey and DG Employment and Social Affairs, MISSOC

Official age: age at which women are entitled to draw a full retirement pension. MT, CY: No data for 1998

Fig. 3: Official and median age of retirement of men, 1998 and 2005



Source: Eurostat, Labour Force Survey and DG Employment and Social Affairs, MISSOC

Official age: age at which women are entitled to draw a full retirement pension. MT, CY: No data for 1998

For women, the median age of retirement was also around 7 years below the official age in Belgium and over 6 years below in Luxembourg and, accordingly, only slightly below the median age for men. In a number of other countries, however – specifically, Denmark, Germany, Spain, Ireland, Cyprus, Portugal and Slovakia– where the official age of retirement is the same for women as for men, the large difference between the median age at which women actually retired in 2005 and the official age meant that women withdrew from the labour force around 2 years or more earlier than men.

By contrast, in Estonia, the median age of retirement was some two years after the official age for both women and men, so that the difference in the retirement age was maintained. Apart from Lithuania in the case of men and the UK, if marginally, in the case of women (reflecting the effective choice which women have of retiring at 60 or 65), this was the only country in the EU in which the median age of retirement was above the official age, though in the Czech Republic, Latvia and Sweden, it was relatively close for both women and men (as it was in Lithuania and the UK).

## The age at which people retire varies markedly

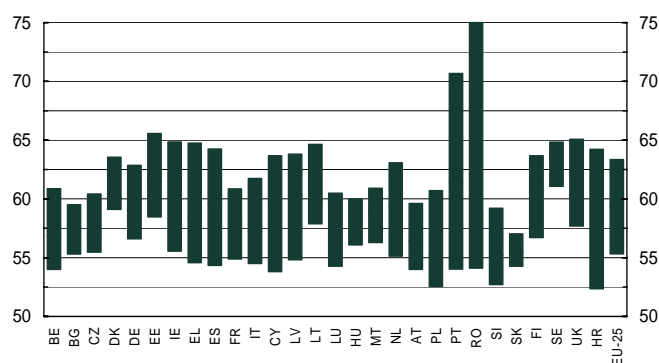
The median age of retirement gives only a partial picture of the pattern of withdrawal from the labour force across the EU. It is equally relevant to consider the age range over which women and men make the transition from work to retirement. This range is taken here as that spanning the age at which the activity rate falls to 80% of those economically active at 50, on the one hand, and the age at which it falls to 20% (implying that 80% have retired), on the other.

For women, in the EU as a whole, this age range was much the same as for men, just over 8 years, though the lower and upper age limits were both some 18 months less than for men (Fig. 4). For women in the EU, therefore, 20% of those in the work force at 50 retire by the time they reach 55 and 80% by the time they reach 63 or so.

For men, this age range extended in 2005 from 56.6 to 64.8. In other words, 20% of the men in the labour force in the EU retire before they reach the age of 57 and 80% retire before they reach 65, the official retirement age in most countries (Fig. 5).

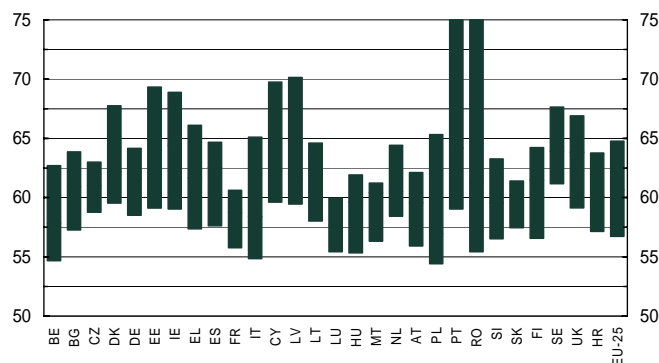
These age ranges, however, vary markedly across Member States. In 2005, they varied from 16-17 years for both women and men in Portugal and around 9-10 years in Greece, Ireland, Cyprus and Latvia to under 5 years in the Czech Republic, Malta and Slovakia. In most of the former group of countries, moreover (all except Greece), men, though not women, tend to start retiring at a relatively late age, in the sense that 80% are still in the work force at 60 and a significant proportion continue to work into their late 60s – and early 70s in Portugal. In Romania, the range was even wider at around 20-21 years and as in Portugal, a substantial proportion of both women and men are still working in their 70s (mainly in agriculture). Elsewhere, the range was also relatively wide in Poland (where 20% of men retire before 55 and 20% of women by the age of 53) and relatively narrow in France, Luxembourg, Hungary, Austria and Sweden, as well as Bulgaria. In the first four countries, as well as in the Czech Republic, Malta and Slovakia, retirement tends to happen at a relatively young age, with 80% of men retiring before the age of 62 (around 60 in France and Luxembourg) and 80% of women by the age of 61 or so (by 57 in Slovakia).

Fig. 4: Effective age range of retirement of women, 2005



Source: Eurostat, Labour Force Survey  
The bottom of the range shows the age at which the participation rate is 80% of the national average at age 50; the top of the range shows the age at which this is 20%; RO: top of the range => age 75

Fig. 5: Effective age range of retirement of men, 2005



Source: Eurostat, Labour Force Survey  
The bottom of the range shows the age at which the participation rate is 80% of the national average at age 50; the top of the range shows the age at which this is 20%; PT and RO: top of the range => 75

In most countries, the range was similar for women and men, indicating a common pattern of transition from work to retirement and much the same extent of variation between individuals. The exceptions are Denmark, Estonia and Italy, where the range for men was over 3 years wider than for women – in the last two, extending to over 10 years for men – and Spain as well as Croatia where the reverse was the case, with women in both cases beginning to retire at a relatively early age but a significant proportion remaining in the work force after the age of 63.

## Few people switch from full-time to part-time hours in the run-up to retirement

Comparatively few women and men in the EU reduce the hours they work as they approach retirement. Only a small number of people, therefore, seem to make a phased transition from work to retirement, at least according to the data on usual weekly hours worked. The numbers involved, however, vary markedly across countries. In all Member States, the relative number of women and men working less than 30 hours a week is much the same in the 50-54 age group as among those aged 45-49. Any tendency for hours of work to be reduced, therefore, occurs after women and men pass their mid-50s.

In 2005, some 33% of women in the EU aged 55-59 worked less than 30 hours a week, some 6 percentage points more than for those aged 50-54, while 9% worked less than 15 hours a week, over 2 percentage points more than for those aged 50-54 (Table 2). For men, the difference was smaller but still significant, around 7% of those aged 55-59 working less than 30 hours as against just under 5% of those 5 years younger.

The increase in the proportion of women working less than 30 hours between these two age groups was particularly marked (10 percentage points or more) in Poland, Slovenia, Malta (though the numbers involved are very small) and Portugal. In each case, however, this was from a relatively low level to one which was still below the EU average. On the other hand, there was virtually no change, or even a decline - though the numbers involved are too small to give an accurate indication of the change - in the proportion of women working these hours in Estonia, Greece, Latvia and Luxembourg. For men, the increase in the proportion working under 30 hours a week between those aged 50-54 and those aged 55-59 was significantly larger than average in Finland and the Netherlands (6-7 percentage points).

There is a further increase in the relative number of both women and men working under 30 hours a week as they move from their late 50s to their early 60s. Some 45% of women aged 60-64 in employment in the EU-25, therefore, worked under 30 hours a week in 2005, around 12 percentage points more than in the case of those aged 55-59. The main increase is among those working less than 15 hours a week, who accounted for some 18% of all women employed in this age group, 9 percentage points more than among those aged 55-59. The increase is especially pronounced in the Czech Republic, Hungary and Slovakia, in each of which the proportion of women aged 60-64 working under 30 hours a week was over 25 percentage points more than for those aged 55-59, which is largely a consequence of the small number in the younger age group working short hours. By contrast, there is virtually no difference in the proportion working short hours between the two age groups in Greece and Italy, while in Belgium, the proportion is smaller for the older age group than for the younger one.

For men aged 60-64, the proportion employed working under 30 hours a week in the EU-25 was just under 8 percentage points more than the proportion aged 55-59, though this still meant that the vast majority, over 85%, worked 30 hours or more a week. In Finland, Malta and the Netherlands, it was 19-20 percentage points more, increasing the share working under 30 hours a week to over a quarter and to around a third in the Netherlands. At the other extreme, in Bulgaria, Estonia, Greece, Spain and Lithuania under 5% of men aged 60-64 in employment in 2005 worked under 30 hours a week.

### Changes in hours worked, 1998-2005

There is only limited evidence of any increase over recent years in the proportion of women and men working shorter hours as they approach retirement. In the EU-25 as a whole, the relative number of women aged 55-59 in employment working under 30 hours a week was some 2 percentage points smaller than in 1998, while in the case of those aged 60-64, it was only 1 percentage point larger. The decline in the proportion of those aged 55-59 working these hours between the two years is evident in most countries, with an increase of over 5 percentage points occurring only in Belgium, Italy, Austria and Luxembourg (leaving aside Malta where the numbers involved are very small). Despite the overall increase in the proportion of women aged 60-64 working under 30 hours a week between 1998 and 2005, in the majority of Member States, the proportion fell. Nevertheless, there were substantial rises, as for the younger age group, in Italy and Austria, as well as in Bulgaria and Spain and above all in Slovenia, Finland and Slovakia (by over 20 percentage points in the last two).

In the case of men, the proportion working under 30 hours a week in the EU-25 increased among both those aged 55-59 and those aged 60-64 - by just under 3 percentage points in the latter case. For the younger age group, however, only two countries - Denmark and Finland - showed an increase of more than 3 percentage points, though for the older age group, there were 7 countries (Belgium, Germany, Ireland, Austria, the Netherlands, Finland and the UK), in which a rise of more than this occurred.

Table 2: Division of usual hours worked per week by sex and age group, 2005

		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	HR	EU-25
<b>1998</b>		<b>% of women/men in each age group</b>																												
		<b>Women</b>																												
<b>50-54</b>	<15	5.9	0.1	0.2	2.2	9.5	1.8	10.8	2.2	4.1	5.0	2.6	1.1	0.4	0.0	9.0	0.4	1.5	24.7	4.0	:	5.5	0.0	3.3	0.0	0.7	1.2	11.7	:	6.9
	15-29	31.2	2.8	2.7	18.3	26.3	4.8	32.6	13.9	11.0	19.8	21.5	9.6	9.8	4.2	31.4	4.3	21.1	38.3	17.9	:	14.8	6.9	6.7	3.6	8.2	17.4	32.3	:	21.9
<b>55-59</b>	<15	6.8	1.7	4.4	2.9	11.6	3.2	10.5	3.5	7.4	8.8	4.1	3.8	2.0	2.0	10.2	5.5	7.3	28.8	7.3	:	10.4	0.8	13.2	0.8	1.2	2.8	15.9	:	10.1
	15-29	30.4	5.4	13.8	26.7	28.2	6.5	32.2	13.2	12.0	25.0	20.7	12.5	8.3	10.9	23.0	21.8	9.0	40.5	18.8	:	17.0	8.7	8.5	10.9	15.2	23.0	32.2	:	25.2
<b>60-64</b>	<15	21.2	2.1	8.1	16.6	34.4	5.5	13.5	5.2	6.6	15.7	2.6	9.4	8.2	2.5	18.4	9.7	61.3	47.7	14.8	:	12.5	0.3	16.8	2.1	1.8	5.1	28.5	:	18.9
	15-29	23.5	14.5	33.0	30.3	22.8	21.7	35.4	17.7	12.3	21.0	21.1	20.8	13.0	7.6	18.6	37.6	0.0	26.2	17.7	:	20.5	19.9	9.8	27.9	13.1	28.3	38.6	:	25.0
		<b>Men</b>																												
<b>50-54</b>	<15	0.5	0.3	0.1	0.7	0.9	1.4	0.3	0.3	0.2	0.4	1.1	1.0	2.9	2.0	0.9	0.2	0.0	1.0	0.3	:	0.3	0.1	0.9	0.0	1.1	0.5	1.2	:	0.8
	15-29	4.9	1.2	1.3	1.4	1.7	3.1	7.6	3.9	0.8	5.3	4.1	3.5	7.8	1.4	4.0	1.1	1.0	4.3	0.9	:	1.6	1.8	2.1	0.9	1.1	4.0	3.7	:	3.0
<b>55-59</b>	<15	0.7	0.5	0.3	1.2	1.5	2.0	1.2	0.6	0.5	1.0	1.6	1.0	2.5	1.1	0.4	0.8	0.0	3.8	0.9	:	1.7	0.0	1.8	0.2	0.4	0.4	2.5	:	1.5
	15-29	6.0	1.2	1.1	1.2	2.1	3.6	7.6	4.7	1.3	10.5	5.6	3.1	6.1	5.5	3.0	3.6	3.9	6.3	1.7	:	3.6	4.2	4.2	2.2	6.8	4.8	6.1	:	4.3
<b>60-64</b>	<15	4.9	1.3	4.9	12.2	6.5	0.3	1.3	0.9	0.4	3.1	2.4	2.5	5.3	1.1	2.2	6.7	6.5	17.4	6.6	:	6.5	0.2	8.2	2.6	17.0	5.1	5.7	:	4.8
	15-29	7.0	4.1	10.6	7.6	4.8	5.4	8.0	6.2	2.6	10.8	6.0	10.2	9.1	1.5	8.5	15.3	2.9	12.6	10.8	:	6.9	8.0	16.7	8.3	3.8	15.1	10.4	:	7.1
<b>2005</b>		<b>% of women/men in each age group</b>																												
		<b>Women</b>																												
<b>50-54</b>	<15	7.6	0.2	0.2	0.8	12.8	0.7	9.4	1.5	5.5	4.1	3.2	3.1	3.1	0.8	8.6	0.2	2.0	20.2	6.6	2.2	4.3	0.1	0.7	0.1	1.8	2.1	8.4	1.2	6.6
	15-29	29.4	2.5	3.0	15.7	28.4	6.8	35.5	9.7	13.6	17.6	27.7	10.2	6.2	8.8	30.1	3.0	16.4	45.0	19.4	10.5	10.1	6.4	6.4	2.8	7.0	12.5	26.7	4.8	20.7
<b>55-59</b>	<15	7.0	1.0	0.9	1.5	13.2	0.4	13.1	1.3	7.1	7.3	3.8	4.7	0.0	0.7	10.7	0.8	0.0	24.5	14.0	6.7	7.6	0.5	7.2	0.5	2.0	2.8	12.5	2.7	8.9
	15-29	36.9	3.6	5.3	17.9	29.3	5.0	33.4	9.8	15.4	20.6	28.8	14.2	6.4	13.8	28.1	7.0	28.7	41.9	18.6	19.7	16.8	12.2	11.2	10.2	13.1	15.4	30.6	9.1	23.9
<b>60-64</b>	<15	13.8	4.3	9.1	12.9	28.6	5.8	20.1	1.1	10.3	15.5	4.1	14.6	1.9	0.0	16.1	8.8	0.0	43.9	31.4	10.1	10.4	0.4	23.0	22.1	8.3	4.5	25.1	11.2	18.2
	15-29	25.1	22.4	23.5	19.2	26.5	9.9	33.7	10.3	17.5	20.4	28.7	7.3	15.5	16.2	25.5	28.3	81.8	31.4	14.4	32.1	21.1	21.7	18.0	31.9	28.2	22.5	36.8	19.6	26.6
		<b>Men</b>																												
<b>50-54</b>	<15	0.5	0.1	0.1	0.8	1.6	0.0	0.5	0.0	0.5	0.5	0.5	0.0	0.0	0.2	0.3	0.4	0.0	1.6	0.8	1.1	0.6	0.0	0.3	0.0	1.1	1.1	1.3	0.7	0.9
	15-29	3.7	1.5	0.7	4.1	3.6	1.7	5.8	3.1	1.4	3.9	4.5	1.9	2.5	4.3	1.8	1.7	2.2	5.7	1.1	5.6	2.7	2.3	2.7	1.6	2.5	5.3	5.1	2.7	3.8
<b>55-59</b>	<15	0.8	0.0	0.2	0.7	2.3	0.0	1.1	0.3	0.4	1.5	0.5	1.3	0.0	0.9	0.5	0.6	0.6	3.8	0.9	2.2	1.7	0.0	0.2	0.2	1.4	1.6	2.5	1.8	1.6
	15-29	7.7	1.3	1.0	5.2	3.5	1.2	9.3	2.2	1.3	6.9	7.2	3.9	3.6	5.7	3.1	3.5	4.7	9.2	4.7	7.6	3.8	5.5	4.9	1.8	9.0	6.1	7.3	2.7	5.4
<b>60-64</b>	<15	7.0	0.0	1.6	4.8	8.8	0.0	1.9	0.3	1.6	4.4	2.1	0.8	3.8	0.0	1.2	2.2	5.2	15.5	8.0	3.7	3.1	0.6	2.9	3.0	4.1	4.2	6.0	2.0	5.2
	15-29	13.3	4.2	7.6	6.6	6.3	4.7	10.8	2.8	2.4	8.4	9.0	9.5	7.2	4.8	6.2	13.9	20.1	17.8	13.4	12.8	9.4	10.1	11.2	5.5	25.3	13.4	13.7	12.4	9.3

Source: Eurostat, Labour Force Survey

## ➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

The totals for the EU-25 referred to in the text and included in the figures and tables exclude Bulgaria and Romania since the data relate to period before these two joined the Union.

All the data, except those on the official retirement age, are taken from the EU Labour Force Survey. Both the 2005 and 1998 data presented in the text relate to the second quarter of each year.

### Median and official age of retirement

The *median effective age of retirement* is estimated from the LFS data on employment status. It is calculated in each Member State as the age at which the proportion who are economically active (i.e. the activity rate), is 50% of the proportion who are economically active at the age of 50. The implicit assumption is that they remain inactive from then on, which, of course, may not be the case for everyone in reality. The assumption is also that no-one – or at least an insignificant number - retires before the age of 50 and that the activity rate at the age of 50 in a given year is a reasonable indicator of the activity rate at that age of the cohort which is withdrawing from the labour force into retirement. The 'economically active' are defined as those in employment (working one hour a week or more) plus those who are not employed but available for work and actively seeking work. The *age range of effective retirement* is defined as that spanning the age at which the activity rate is 80% of the rate for those aged 50 and the age at which it is 20%.

The *mean age of retirement* is taken from figures published for the 'Average age of exit from the labour force' included in the Structural Indicators for employment, published on the Eurostat website:

[http://epp.eurostat.ec.europa.eu/portal/page?\\_pageid=1090,1&\\_dad=portal&\\_schema=PORTAL](http://epp.eurostat.ec.europa.eu/portal/page?_pageid=1090,1&_dad=portal&_schema=PORTAL)

It is based on a probability model considering the relative changes of activity rates from one year to another at a specific age (for details of calculation, see the Eurostat website).

The *official age of retirement* is taken from MISSOC (Mutual Information System on Social Protection) and relates to the position as at 1 January 2006. The official retirement age generally refers to the age at which women and men are eligible to draw a full old-age pension. In countries where women and men can officially retire over an age range, the mid-point is taken. In countries where the retirement age varies between sectors of activities or types of job, what seems to be the most common age is taken. In each case, the official age of retirement shown here is intended to be indicative only and readers who wish to have more detailed information are referred to MISSOC (at:

[http://ec.europa.eu/employment\\_social/social\\_protection/missoc\\_en.htm](http://ec.europa.eu/employment_social/social_protection/missoc_en.htm))

### Hours worked

The analysis of usual hours worked per week is based on data from the LFS grouped into three categories: those usually working under 15 hours a week, those working 15-29 hours a week and those working 30 hours a week or more. Only hours worked in a person's main job are taken into account. Those working hours which vary from week to week are excluded.

## Further information:

Data: [EUROSTAT Website/Theme: Population and social conditions/Data](#)

### Population and social conditions



Labour market



Employment and unemployment (Labour Force Survey)

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