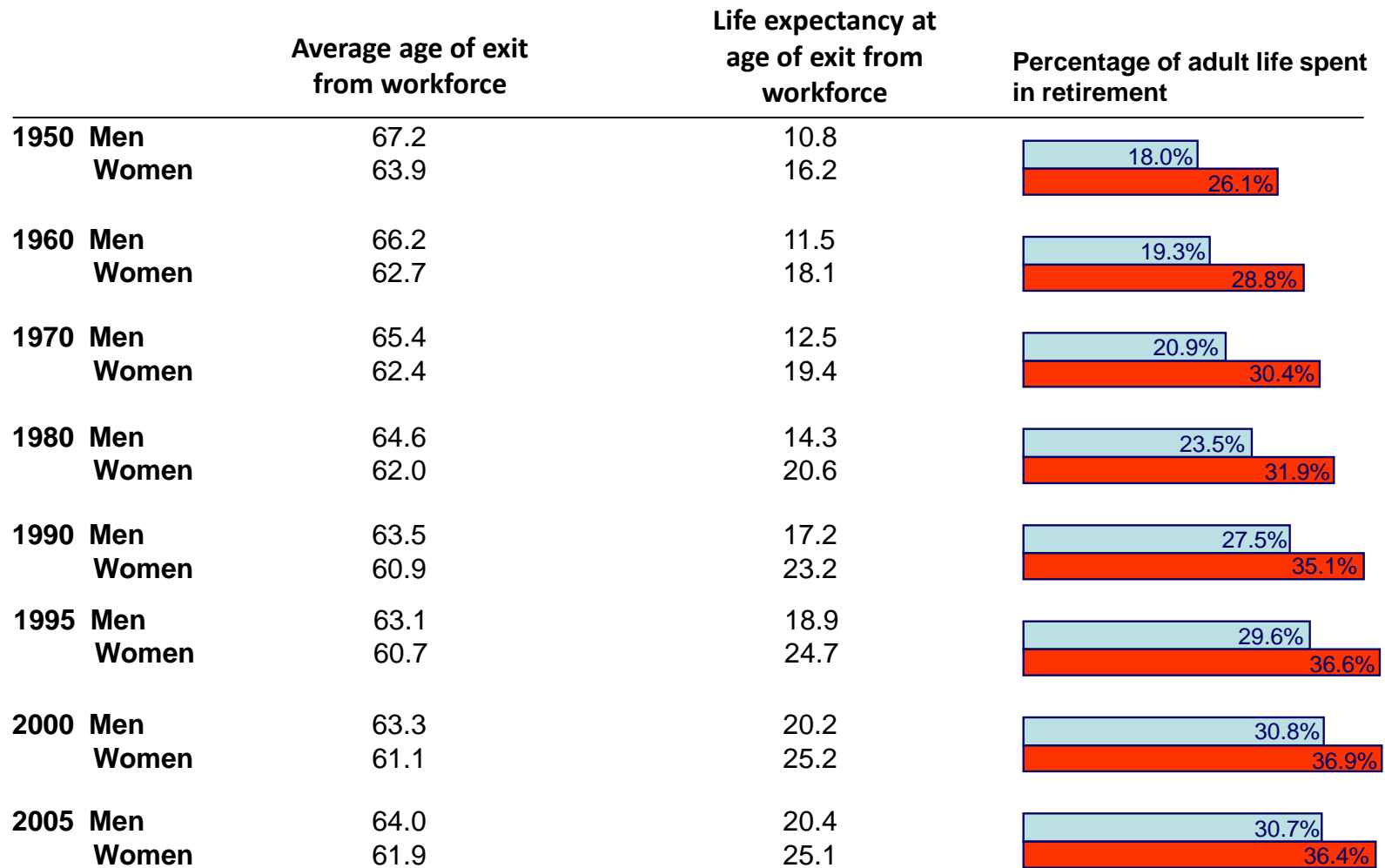


Raising the retirement age: implications for UK and Europe

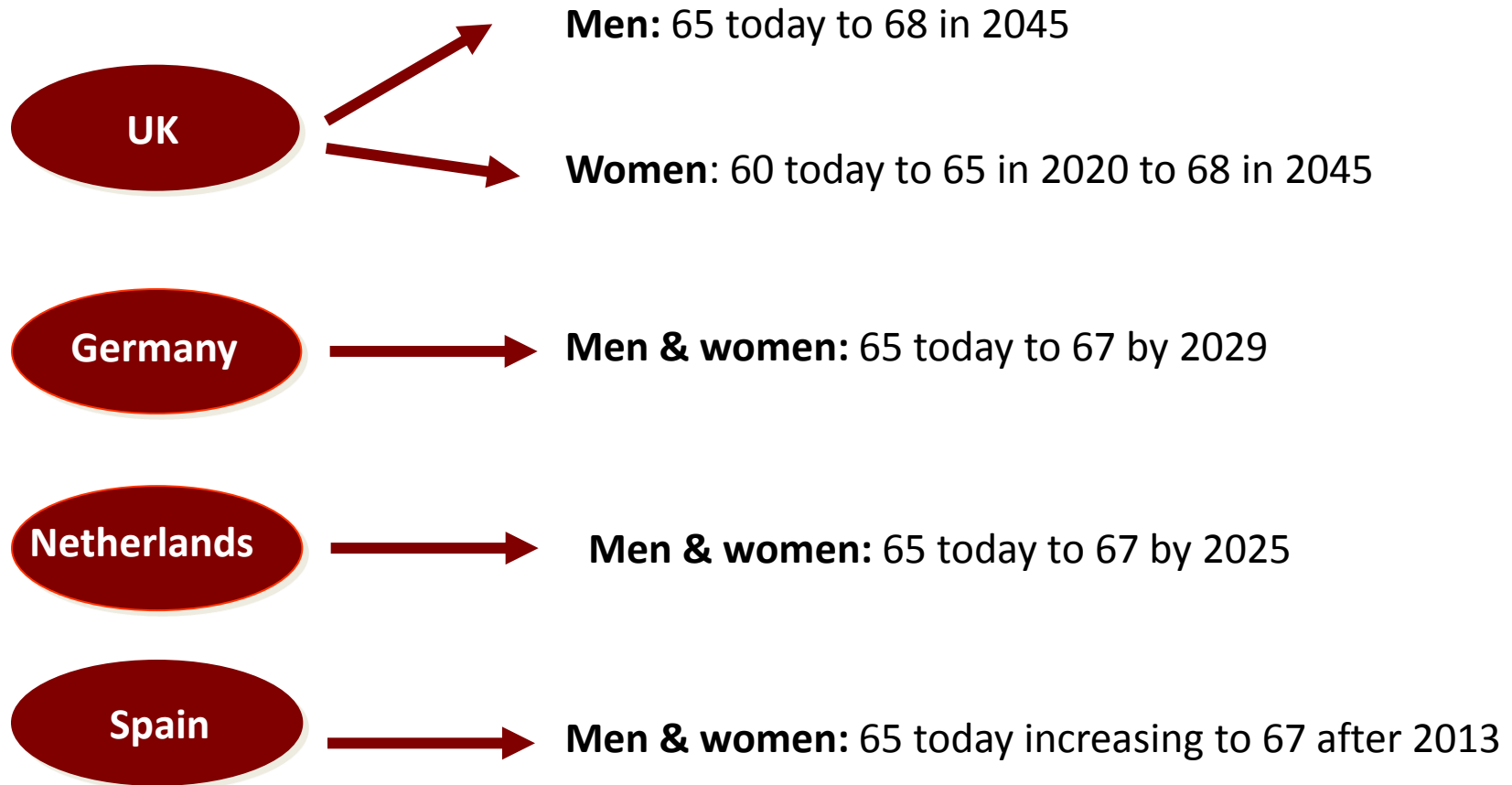
**Carol Jagger, Pia Wohland, Tony Fouweather,
Tom Kirkwood**

Percentage of adult life spent in retirement

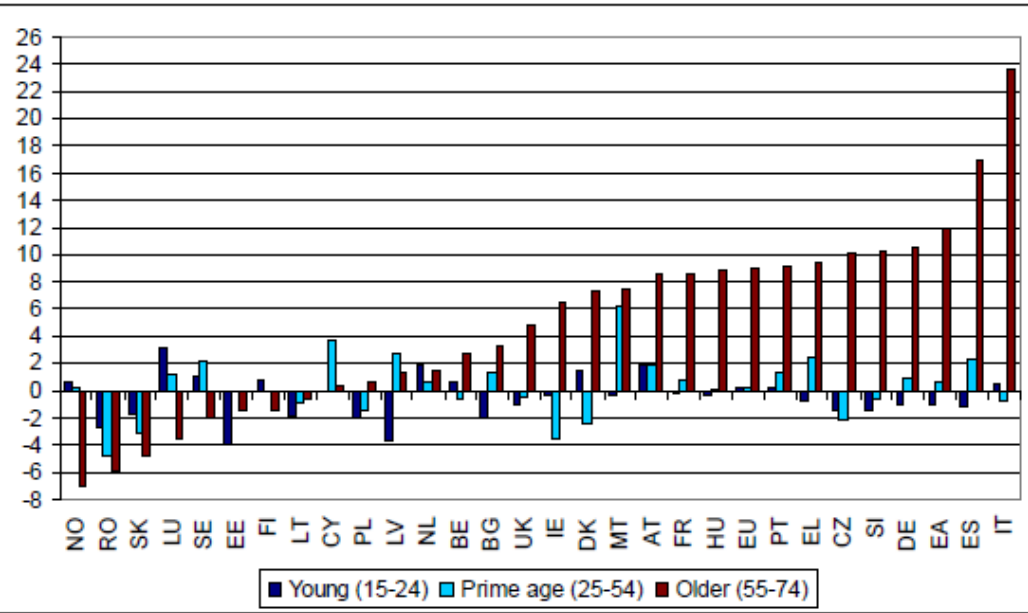


Source: *Blöndal and Scarpetta, 1999; Turner 2010*

Current plans to increase retirement ages



Graph 1. 25 - Participation rates by main age groups, projected change over the period 2010-2060 (in %)



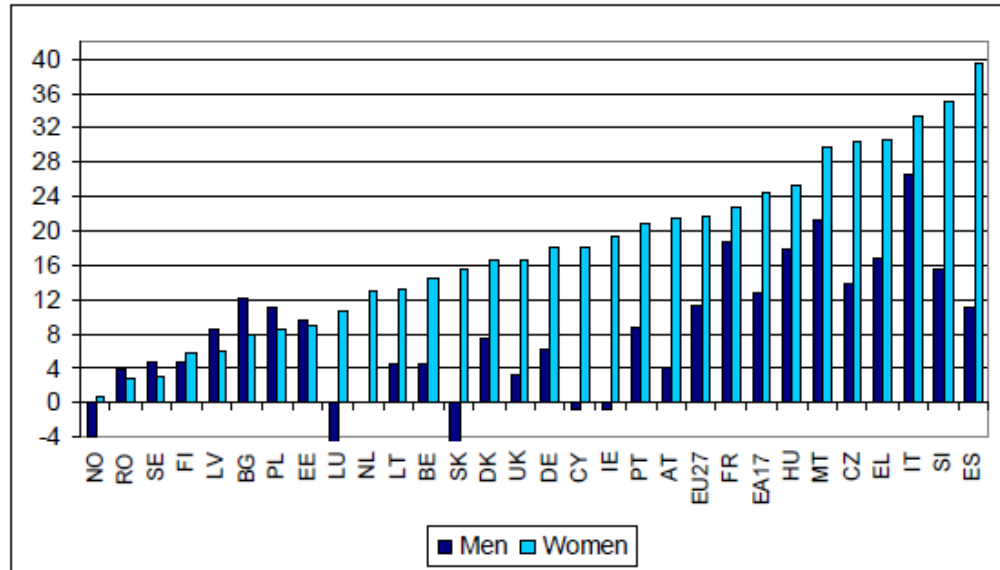
Pension reforms across Europe will affect older workers most

Source: Commission services, EPC.

.... and women more than men

Source: EC 2012 Ageing Report

Graph 1. 26 - Participation rates of the older workers (55-64), projected change over the period 2010-2060 (in %)

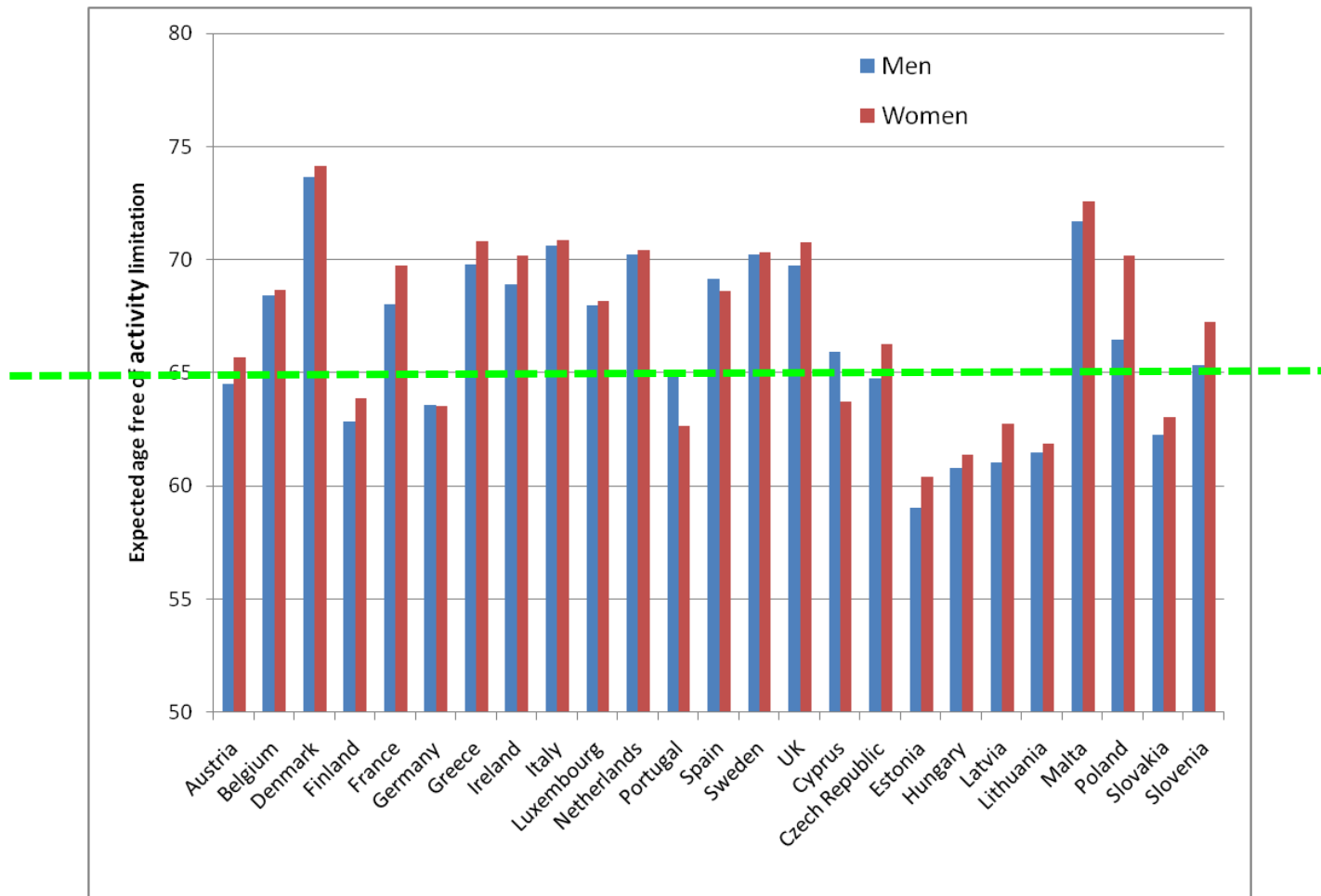



Source: Commission services, EPC.

Implications of raising retirement age

- Inequalities in average age at onset of disability after age 50
 - European Union
 - UK
- Implications for carers

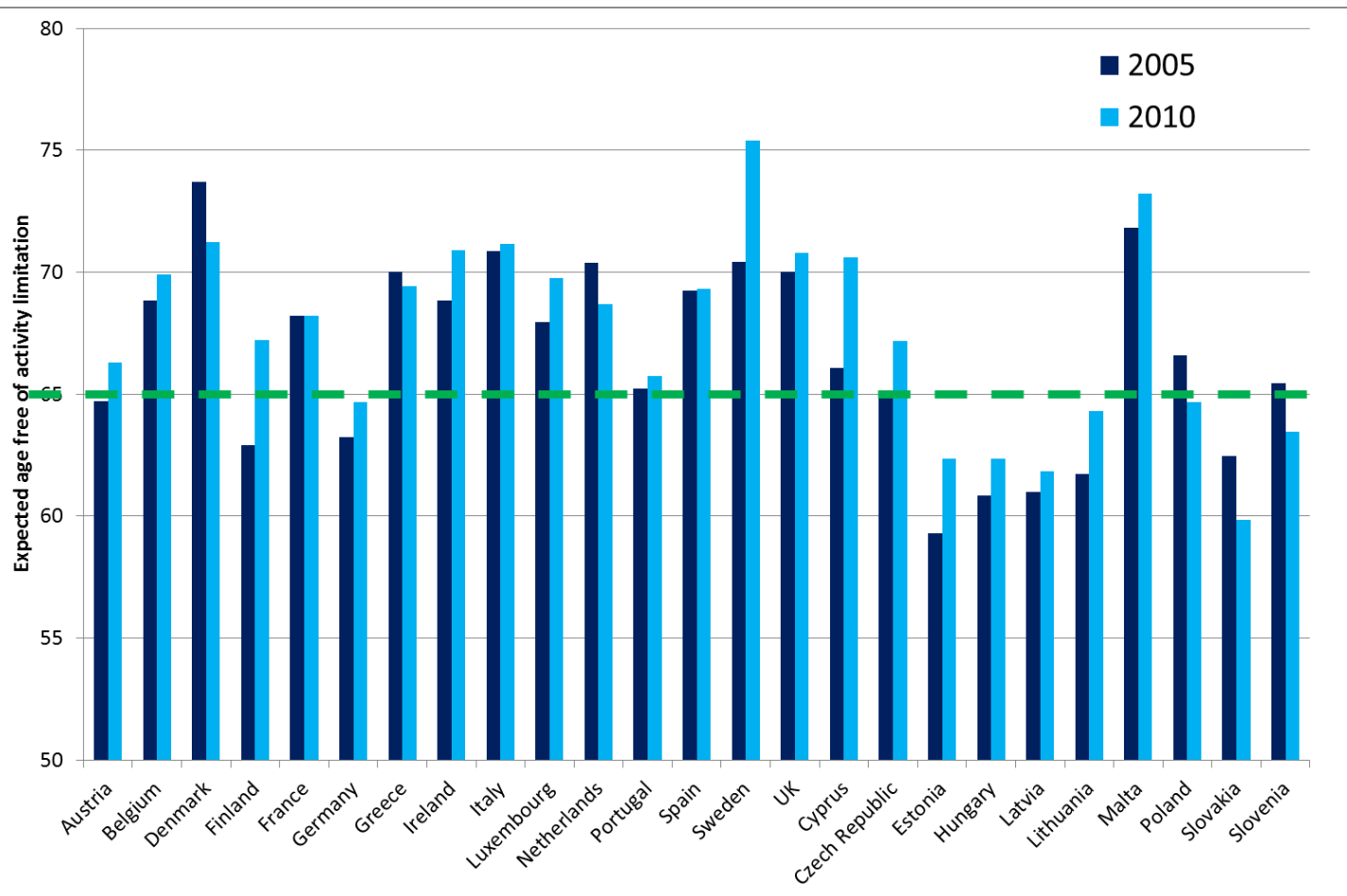
Potential for increasing working life, 2005




Inequalities in healthy life years in the 25 countries of the European Union in 2005: a cross-national meta-regression analysis

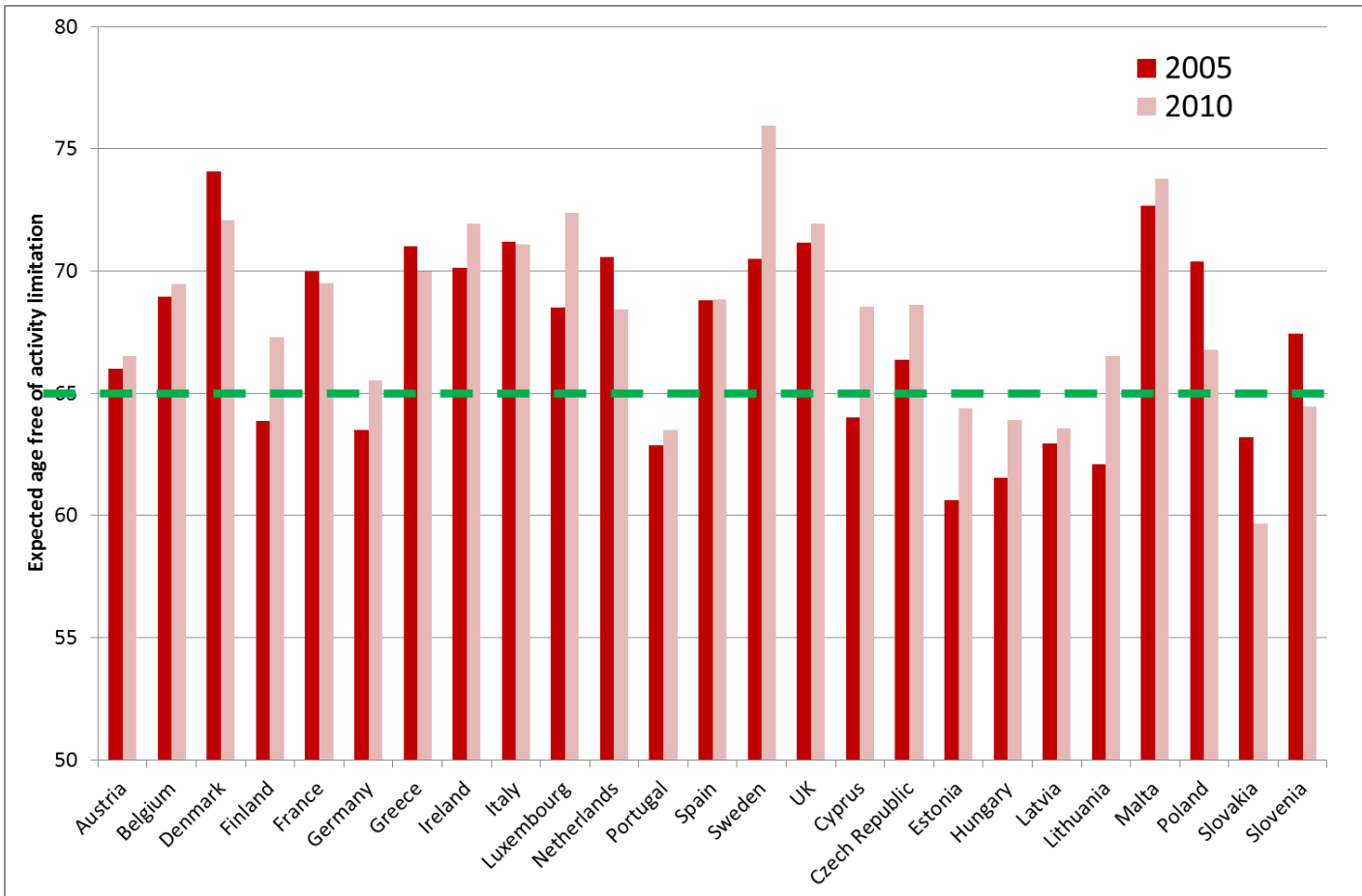
Carol Jagger, Clara Gillez, Francesca Moscone, Emmanuelle Cambois, Herman Van Oyen, Wilma Nusselder, Jean-Marie Robine, and the DHEB Team

Change in average age of onset of disability 2005-2010, Men



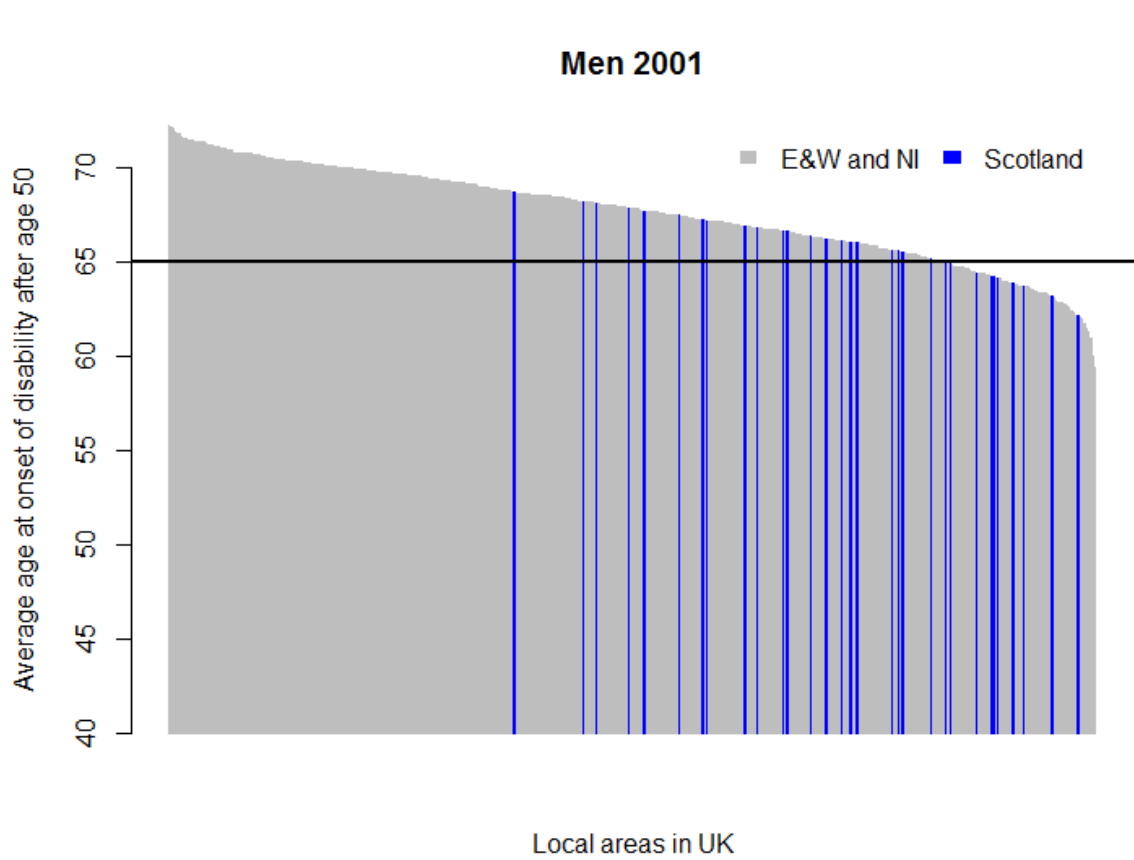
Average age at onset of disability		
	2005	2010
<65	9	8
65-68	5	4
68+	11	13

Change in average age of onset of disability 2005-2010, Women



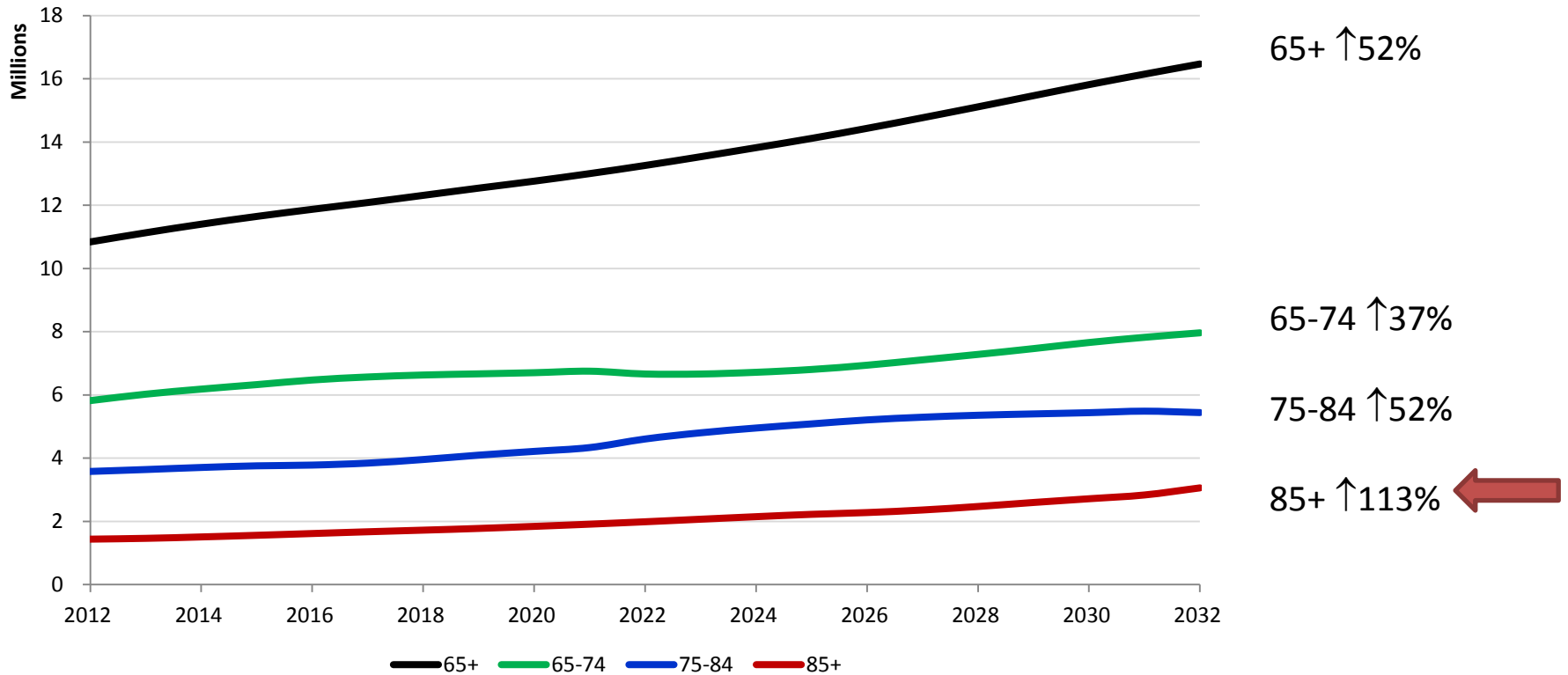
Average age at onset of disability		
	2005	2010
<65	9	6
65-68	3	5
68+	13	14

Potential for extending working life UK, men 2001



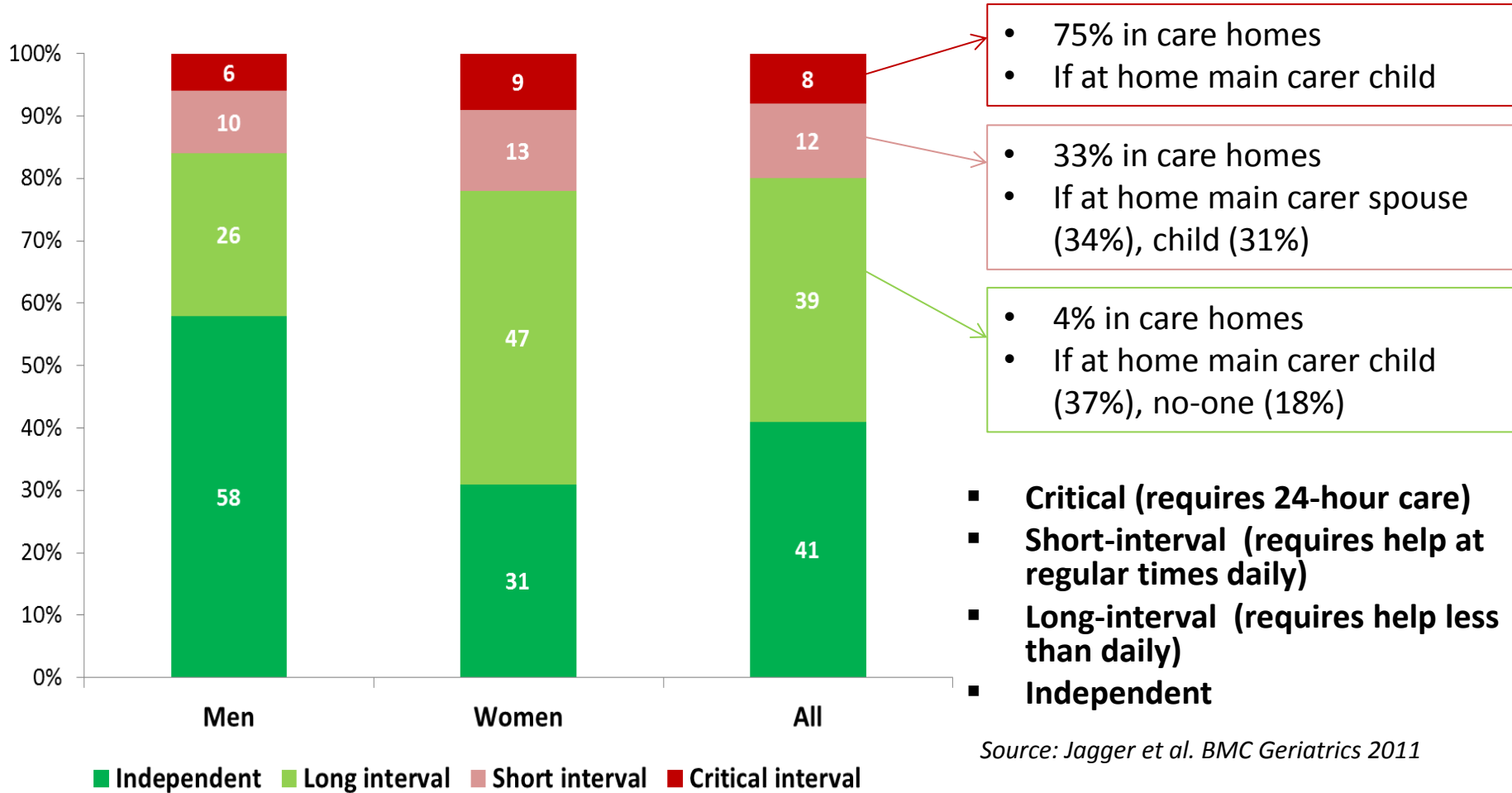
Regions	Average age at onset of disability		
	65+ (N)	<65 (N)	<65 (%)
EE	48	0	0
EM	35	5	13
LO	28	4	13
NE	10	13	57
NW	29	14	33
SE	67	0	0
SW	44	0	0
WM	31	3	9
YH	16	5	24
Wales	12	10	45
Total (E&W)	320	54	14
Scotland	22	10	31

The older population is ageing

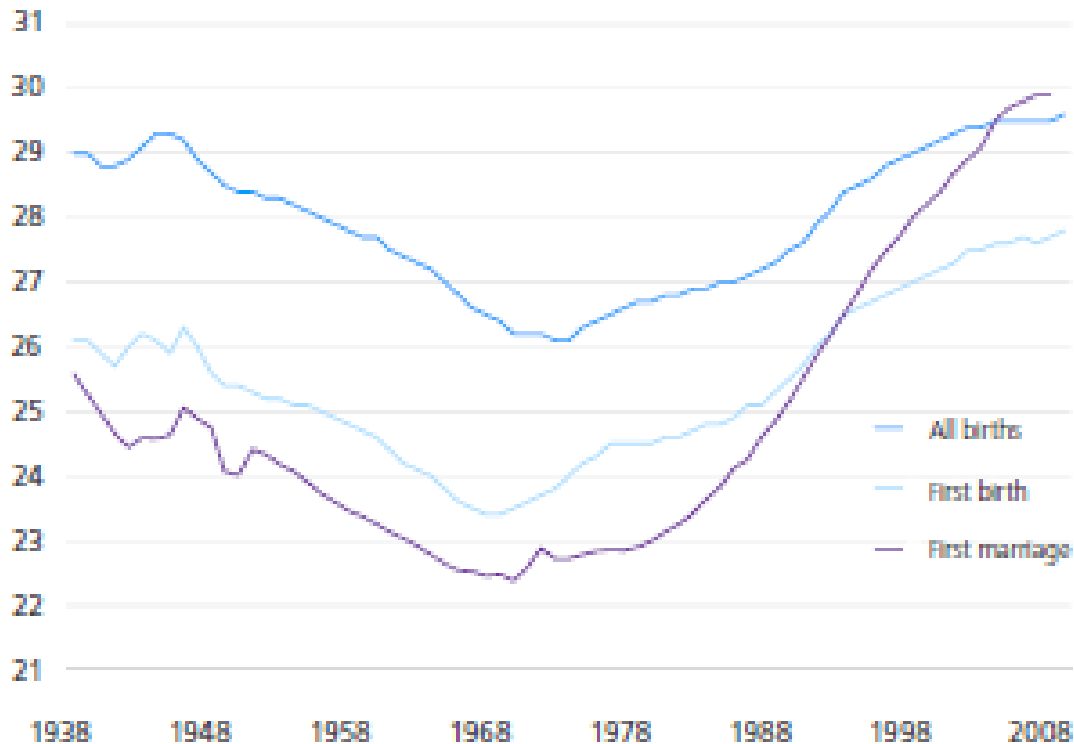


Source: ONS 2012 Population Projections

Need for care

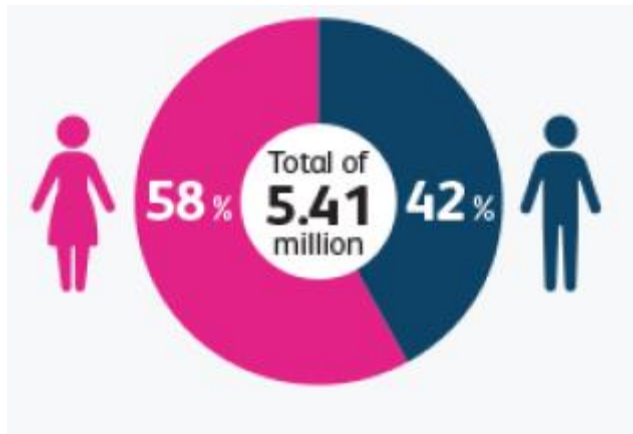


Age at first marriage and first birth, E&W



Born	age 85	child born	child age when parent 85
1921	2006	1947	59
1931	2016	1956	60
1941	2026	1965	61
1951	2036	1976	60
1961	2046	1986	60
1971	2056	1997	59

Provision of unpaid care in E&W 2011



Gender inequality by age in England and Wales

Age 0-24



Age 25-49



Age 50-64



Percentage of people in each age category that provided 1 or more hours unpaid care a week

Gender inequality across English regions and Wales



Health comparisons between full-time workers



Women are **2.7** times and men **2.4** times more likely to report 'not good' health if working full time and providing 50 or more hours of unpaid care a week than those who provide no unpaid care and work full time in England and Wales.

Conclusions

- Ability to raise SPA and encourage longer working may be difficult
 - In those European countries with low HLY at age 50
 - In North of England and Wales with most LAs where DFLE at birth is less than 65
- Longer life expectancy and growing 85+ population means working longer will entail juggling work and unpaid care for parent. This will disproportionately affect
 - women who provide most care
 - and in NE and Wales where gender difference highest
- Caring has negative impact on health for those working full-time

Raising the retirement age: implications for UK and Europe

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