



**Changes in Labor Market Participation of Dutch Women aged  
50-64 and Men age 65-74 in the 1994-2005 Period**

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## 1 Introduction

In recent years, increasing attention is paid in the public debate to the low labor market participation of ‘elderly’ people in the working-age population, in particular men aged between 50 and 65. Higher labor market participation is believed by many to be an important strategy in guaranteeing the sustainability of the Dutch welfare state, in particular the pensions and health care costs. Although the pension age has been 65 for decades, the actually mean age at pension has been much lower.

On the one hand, there is a trend towards stimulating people to stay active on the labor market until the official retirement age of 65. On the other hand, there is discussion about increasing the pension age and taking away barriers for working after the age of 65. So far, this discussion has mainly focused on men, just like the discussion about pensions in general. However, the labor market participation of 50+ women, although on the increase, is very low. The group of women aged 50-64 is an interesting one because women in this aged group hardly have young children at home – a factor that accounts for their lower female participation rates at younger ages. Of course, many women in this age group will have left the labor market when they had children (leading to depreciation of their human capital) but they are not hampered in their current situation by the presence of small children. In other words, the labor potential in this group is really large. It is therefore surprising that we actually know quite little about the recent changes in the labor market participation of this group. The first aim of this paper is to explore these changes.

In several Western countries, the official pension age is being increased by small steps over a longer period of time. It is not unlikely that in the future also Dutch workers will have to remain active on the labor market after their 65<sup>th</sup> birthday. The public debate about the low participation rate of elderly workers suggests that that currently hardly anyone works after the age of 65. In fact, there is small yet slowly growing group of people who keep on working. Report by Statistics Netherland (2004) and the Social and Cultural Planning Office show that this groups mainly consists of self-employed persons. Other than this, little is known about the employees over age 65. Who are they? In which sectors of the economy do they work? How many hours do they work? And did their number change in the recent period? I will answer these questions for the group of employed and self-employed men aged 65-74. Of course, also women in this age group can be active on the labor market. Preliminary analysis showed that only two per of

women over 65 years of age works. Therefore I confine the exploration of post-retirement age labor market participation to men.

In sum, the aim of this paper is to explore recent increase in labor market participation among ‘older’ men and women. First, I explore some aspects of changes in labor market participation among women in the 50-64 year old group. For sake of comparison I briefly discuss results for men in this age group as well. Second, I describe the labor market participation of men aged 65-74.

## **2 Data**

I pool annual editions of the cross-sectional Dutch Labor Force Survey (DLFS) 1994-2006. DLFS is a stratified random sample of about 1% of the non-institutionalized population of Dutch inhabitants aged 15 and older. The DLFS contains information on jobs, jobs search and some basis demographic characteristics. The analytic sampled consists of men and women in the age-groups 30-39 and 50-64, and men aged 65-74.

## **3 Descriptive results**

### **3.1 Increased labor market participation of 50-64 year old women**

Figure 1a shows the well-known overall increase in the labor market participation of women over the 1994-2005 period. In most age-groups, the increase has been between 10 to 15%-points. For the 50-64 age group the increase in participation rates was 15%-points: from 29% to 37% to 44% in 1994-97 1998-2001 and 2002-2005 respectively. The increase among women was much more pronounced than among men, obviously due to ceiling effects among men in the younger age groups. Despite the overall increase in female participation rates, we still observe a huge drop in labor market participation from the age 50 onwards.

The decline in participation rates is almost linear between ages 50 and 60 in all three periods, as can be observed in Figure 1b. In the most recent years, the participation rate of women in the oldest group (60-64) is slowly approaching the men’s rate of decade ago.

The labor market participation of women can be increased by higher participation rates but also by longer working hours among those who work. What does the overall development in working hours look like in the 1994-2005 period? And is this increase

many caused by higher participation rates, by longer hours or by both?

The overall working hours of all women (employed and non-employed aged 25-64) has increase by about 2.6 hours per week: from 14.3 hours in mid 1990's to 16.9 hours in the 2002-2005 period. This increase is almost completely due to the higher participation rate. In fact, the average working week of employed women has been quite stable over the three periods: 26.2, 26.3 and 25.9 hours a week for 1994-1997, 1998-2001 and 2002-2005 respectively.

Also among women in the 50-64 age group the overall number of hours increased: from 6.4 to 10.3. Again, this increase is mainly caused by the higher participation rate. The average number of working hours of employed older women increased slightly: from 22.9 hours in 1994-1997 to 23.7 hours in 2002-2005. The contribution of this increase in working hours among active women to the overall increase is modest compared to the effect of the higher participation rate. That this holds true for most age-groups can be seen by comparing Figure 2a and 2b to Figure 3a and 3b. In sum, for the observed increased labor market participation in total hours worked, changes in the participation rate were more important than changes in the hours of (self-)employed women.

The proportion of women aged 50-64 who are self-employed or work in the family business has decreased. In the first period 22% of the active older women was self-employed. In the last two periods, this decreased to 18% and 16% respectively.

### **3.1.2 Increase in part-time employment?**

The above-mentioned figures suggest that the increased participation has mainly occurred in the same type of jobs with regard to full-time or part-time schedules. Part-time jobs seem to be the default option for Dutch women; did this change over the three periods? There seems to be a shift from small part-time jobs and full-time jobs to 'large' part-time jobs among women in general (Bosch et al. 2008). The question now is: Did the increase in participation among 50+ women mainly occur in large part-time jobs or was it evenly spread over type of jobs (e.g. full time, large part-time and small part-time)?

Figure 4a shows the proportion of women aged 30-39 and aged 50-64 working in different types of jobs. The 30-39 age group is added as a reference group. Note that women in this younger group typically have dependent children. A clear increase in all type of jobs can be observed for both age groups. Among older women, even the

proportion of women with very small part-time jobs (1-11 hours a week) increased somewhat (from 6.5% to 7.6%; see Figure 4b). However, if we look at the distribution of part-time jobs among working women, we see that the share of the smallest part-time jobs is actually decreasing (from 23% to 17%), as is the share of full-time jobs. This pattern holds true for both age groups.

The largest group consists of women who hold intermediate part-time jobs of 12-24 hours a week. Among both younger and older women, this group is growing slowly. The proportion of women that reports having a large part-time job has gone up 5 percent points; in the 2001-2005 period 22% of all (self-)employed women aged 50-64 held a large part-time job. The shift from very small part-time and full-time jobs to intermediate and large full-time jobs has led to an increase of 0.8 hours in the average working hours among older (self-)employed women.

### **3.2.2 Sectors**

Women are more concentrated in certain sectors of the economy, such as education and health care, than men are. Did the increase in participation rates among older women mainly occur in these sectors? Are there differences between sectors in the degree to which they account for the increased participation rates of older women? Perhaps certain sectors are especially attractive for older women, for instance because of the possibilities of part-time jobs. Certain sectors might have a stronger preference for hiring older women than other sectors. Of course, with the data at hand, I cannot distinguish between these mechanisms empirically, but the results do give a picture of relevant differences among sectors. I compare participation versus non-participation between older women and all other men and women aged 25-64. Sectors are based on the SBI'93 classification by Statistics Netherlands.

Table 1a presents the distribution of older women over the sectors by period for employed women only. Actually, because of the overall increased participation rates the proportion of women age 50-64 increased in all sectors if we look at all women. In Table 1, however, we observe that among employed women the relative share of the agriculture, industrial, construction and retail sector has decreased. For the educational and cultural sector there are some fluctuations, but not a clear increase or decrease. The share of the health sector clearly grew: from 28% tot 33%. A third of all employed women aged 50-64 work in health care. Also for younger women, the health care sector

is the largest sector.

Did all sectors contribute proportionally to the overall increase in the female participation rate? The right hand panel of Table 1a shows the contribution of each sector to the overall increased participation among for women aged 30-39 and women aged 50-64. More than 40% of the increase in older women's labor market participation occurred in the health sector. As this is the largest sector among women, the high contribution it self is not surprising, but note that the contribution seems substantially larger than would be expected based on the relative size of the sector alone (41.3% versus about 30%). In order to account for sector-size, I calculate odds ratios for working in a certain sector versus working in any other sector or not working at all. The odds ratios in the upper panel indicate to what extent a sector contributed more than expected (based on its size and overall growth between 1994 and 2005) to the increase in older women's participation. In lower panel, the reference category is working in any other sector and excludes non-employment. Thus, the odds ratios in this panel show to what extent certain sectors have attracted more older women compared to younger women and men relative to other sectors, independent of the overall increased labor market participation among older women.

In the upper panel of Table 2, only two sectors do not have odds ratios that are significantly higher than 1. In the agricultural and construction sector, the participation rate of older women has not increased more than that of other men and women if we take into account the size of the sectors and their development over time. High odds ratios are observed for health care, public administration and transport. Relatively few older women – and women in general – work in the transport sector, but more than any other sector is has 'opened up' for older women. Because of its small size, the inflow of older women in this sector only accounted for 4.4% of the total increase in participation rates of older women.

A part of the differences among sectors in the upper panel of Table 2 is simply caused by changes in the overall (relative) size of the sectors; total employment grew stronger in some sectors than in others. This effect is taken out of the equation in the lower panel of Table 2 by restricting the analysis to employed persons. Only three sectors have really 'opened up' for older women more so than for younger women or men (independent of the overall increase). The transport sector and public administration sector had a higher than expected inflow of older women in 2002-2005 and 1998-2001 respectively. The strongest effect is found in the health care sector. Employment in this

sector has grown over the three periods among all women and it has grown stronger than in many other sectors. However, independent of these changes, the proportion of older women working in the health care sector has increased relatively more than in other sectors. The odds for older women of working in health care in 2002-2005 compared to 1994-1997 is 17% higher than the same odds for all other employed persons. This odds ratio cannot be explained by differences in education, marital status or presence of children. In a model that includes these individual characteristics the odds ratios do not change significantly. Even adding an indicator for health education does not reduce the effect. One possible explanation for the stronger than expected increase in the health care sector could be the availability of part-time jobs. However, controlling for four types of jobs also cannot explain the increase odds ratios for older women. In fact, when taking into account type of job, the odds ratios for older women working in the health sector in the second or third period slightly increase (to 1.18 and 1.28 respectively).

### **3.2 Increased labor market participation of 50-64 year old men**

I discuss the results for men aged 50-64 only briefly as the main focus is on women aged 50-64 and men of post-retirement age. Among older men the participation rate has increased especially after the age of 55: from 41.2% to 55.5% between 1994-1997 and 2002-2005. As was the case for women, there has been an increase in participation rates but not in hours worked by those who are employed. The average hours for all men aged 50-64 increased 23.1 to 25.9. However, there is a slight decrease in the average number of hours worked by employed men. This holds true for men aged 25-50 as well as for the 50-64 age group. In the former group the average workweek decreased from 40.4 to 39.8, whereas the latter group reported working 40.1 hours on average in 1994-1997 compared to 38.5 in 2002-2005. Figures 5a and 5b suggest that the decrease in working hour is mainly due to the increase in part-time jobs among men. In fact, among full-time employed men aged 25-50 the average workweek was only slightly shorter in 2002-2005 compared to 1994-1997 (41.5 vs. 41.9 hours). Their part-time working counterparts increased their hours slightly from 25.1 to 26.4 hours. A similar pattern is observed among older men.

The increased participation rate of older men is mainly due to higher participation in four sectors: construction, service, public administration and health care (Table 1b). The increase in the construction sector is somewhat surprisingly as it often involves

physically demanding work. When taking sector sizes and growth in account it turns out that especially the transport sector, public administration and health care have attracted older men compared to other sectors (Table 2). Two sectors, agriculture and retail, have clearly become relatively less attractive for older men.

### **3.3 Labor market participation of men aged 65-74**

I now turn to the labor market participation of men who have past the retirement age of 65. By pooling the LFS surveys for 1996-2006 I obtain a sufficiently large number of cases of working men aged 65-74 (N=2,916) to present descriptive statistics by educational level and sector. The 1994 and 1995 survey will be added later. Some figure will be compared to data from the European Labor Force Surveys (EU LFS) 2001-2005.

Being active at the labor market in this age-group is defined as reporting paid labor or being self-employed for at least 1 hour a week. Statistics Netherlands does not count working for less than 12 hours as being employed. I choose not to use this definition in this case because I want to obtain a descriptive picture of all activity, including men who work only one day or half a day a week.

#### **3.3.1 Nine per cent still active after the age of 65**

Table 3 shows that about 9% of all non-institutionalized men aged 65-74 is active at the labor market. The percentage for all men, including those in institutions, will be slightly lower. According to Statistics Netherlands about 1.3% of all men in this age group is institutionalized.

The percentage of working men decreases with age; whereas 12% of the men aged 65 reported being (self-)employed, only 4% of the 74-year old did so. In Figure 6, an increase in the percentage of working 65+ men can be observed for the 1996-2006 period. In the first five years (1996-2000) the percentage was 7.5%. It increased to 9.3% in the most recent five years. After 2004 the increase is quite remarkable: In 2005 and 2006 12% of men age 65-74 reported being (self-)employed.

The participation rate of elderly men is average compared to other European countries. Comparing only Western-European countries, the Dutch figures can even be called high. In the data of the EU LFS twelve countries had a participation rate higher than the Netherlands, whereas it was lower in 11 countries. Especially in France and

Belgium the participation rates were low: 1.6 and 2.5% respectively. The Dutch rate more or less equals that of the UK (8.2%) and Sweden (7.7%) and is clearly lower than the Swiss (12.9%) and Norwegian rates (15.5%). Only two of the EU LFS countries – Norway (67) en Ireland (66) – have a official pension age that is higher than the Dutch one.

### **3.3.2 Differences in participation by educational level**

There are substantial differences in labor market participation by educational level among the 65+ men. These differences concern participation per se, as well as the working hours and sector. A higher educational level is associated with a higher chance to be active on the labor market. Almost twice as many men with a college degree (“hogere beroepsopleiding”) keep on working after their 65th birth compared to men with primary education (9,4% and 4,7% respectively). The decrease in the number of working men with age, however, shows a similar pattern in the high and low educated group.

The highest proportion of working elderly is observed among men with a university degree. One in six of these men is still working – at least a few hours a week – after the age of 65. Note that in the cohorts that we observe – birth years 1921 through 1940 – the group of men who obtained a university degree is small and probably quite selective. Less than 7% of this cohort finished university. In more recent birth cohorts the proportion of men who obtain a university degree is much higher. The largest educational group among the 65-year olds in the sample has a higher secondary degree (“havo, vwo en mbo”). Almost 9% of the men in this group is still working. The EU LFS shows that the pattern found for education in the Netherlands is quite similar to that in other European countries (results not shown).

### **3.3.3 Short workweeks among higher educated and employees**

Not surprisingly, the average workweek among the 65+ group is relatively short: 22.7 hours. This is short compared to younger men, but quite comparable to the average working week of 50-64 year old women. In the male 30-55 age group, the average workweek consists of 40.5 hour. At least 95% of the men in this younger groups reports working 32 hours a week or more. Among the 65+ men, 60% of reports an average

workweek of 20 hours at most. Still, one in five report working for at least 40 hours a week or more. The average working hours do not seem to decrease with higher age. Over the 1996-2006 period the average number of working hours was stable.

Large differences in working hours can be observed by educational level and between employees and self-employed men. On average, those men who have a primary or lower secondary education work 7 to 9 hours a week more than men with a university degree (see right-hand panel in Table 3). Especially the lower educated self-employed report long working weeks; more than 30 hours on average. In contrast, the mean number of hours for self-employed men with a university degree is just below 20.

Although some employees also report long working weeks, it is especially the group of self-employed who report a high number of working hours. Among the 65+ men who work 40 hours only one out of eight is an employee. The working week for the self-employed averages 27 hours, whereas employees age 65 and over report an average working week of 15 hours.

### **3.3.4 Differences in self-employment and sector**

Almost two out of three working 65+ men is self-employed. This is much higher than among younger men (aged 25-64) where only 14.5% is self-employed. A small proportion assists in the family business, especially in the sales and agriculture sector. The share of 65+ men who keep on working as an employee has been rising from 32% in the 1996-2000 to 41% in the most recent period (2001-2006).

Table 4 shows that a little over half of the working 65+ population can be found in only three sectors: agriculture, retail, and service. Men working in the agricultural sector are almost all self-employed. They are low educated men who report the longest workweeks of all 65+ men. The retail sector shows a quite similar picture: relatively low educated men who work long weeks. On the other hand, half of the large group of 65+ men working in the service industry, consists high educated men and the average number of hours worked is considerably lower in this sector (19 hours) than that of the other two sectors (36 and 26 hours for agriculture and retail respectively).

The shortest workweeks are reported by men in the public administration, health care and educational sectors. In these sectors, we observe relatively many higher educated and a high proportion of men in these sectors is employee in stead of self-employed.

### 3.3.5 Differences by wife's characteristics

In general, studies on elderly workers and post-retirement age paid relatively little attention to the household and characteristics of the partner. Research on coupled careers has shown that partner influence each others labor market participation and it is also known that there is a moderate to strong correlation between important characteristics of spouses, such as education and health (for instance, Monden, 2007). Is there also an association between labor market participation of 65+ men and the characteristics of their wives? The educational level, age and labor market participation of the wife might influence the male's labor market participation. Financial motives, preferences as well as practical support could each play a role. The descriptive analyses in Table 5 give an indication of the importance of the partner. The cross-sectional nature of the data and the limited number of variables available do not allow for a sophisticated analysis. I estimate a logistic regression model to assess the association between wife's characteristics and husband labor market participation while taking into account husband's age and education.

Sixteen per cent of the observed 65+ men do not have a wife (only heterosexual couples are included in the analytic sample). Men who (still) have a partner more often are active on the labor market after their 65<sup>th</sup> birthday compared to men who do not have a partner (9,1% and 6,3% respectively). This association remains significant after controlling for age.

It seems to be important for male participation whether the wife works or not. The odds of participation is about 4,5 times as high for men whose wife is active on the labor market compared to men whose wife is not or no longer active. In the majority of couples (75%) where both partners still work, the men are self-employed. However, working couples are not an exclusive phenomenon of the self-employed; in one out in five couples where both partner work, both are employees.

Having a higher educated partner is also associated with a higher male labor market participation. Among men married to a low educated wife less than 6% is working, whereas 14% of the men married to a higher educated wife keeps on working after the age of 65. The association between wife's education and husbands labor market participation remains significant in a model that controls for husband's age and education and wife's age.

## 4 Conclusions

The public debate on labor market participation in light of population aging often points to low participation among the older working population, especially men aged 50-64. There is also increasing debate about postponing the official retirement age. Relatively little attention is paid to female labor market participation in these two older groups (50-64 and 65+). In this paper, I explored recent developments in the labor market participation among older women (50-64) and men (65-74).

Labor market participation among women aged 50-64 has increased by about 15 %-points from 29% to 44% between 1994 and 2005. Participation in terms of total hours worked only increased because of the higher participation rates; the average working week of the employed hardly changed. There has been a modest shift from very small part-time jobs and full-time jobs to intermediate and large part-time jobs. Participation in terms of rates is catching up with male figures faster than participation in terms of hours. Almost half of the growth in female participation in the older group occurred in the health care sector. This sector attracts relatively more older women than would be expected on basis of the overall growth of the sector and labor supply of older women. Education, presence of children, marital status, and types of part-time jobs could not explain this association. Some sectors, such as the retail and service sector, seem to have become more closed to older women compared to younger women and men.

What input do these findings give to the debate about increasing labor market participation among older women? First, it is clear that despite the successful increase in participation rates, still a lot of potential labor is not used because of the high proportion of intermediate (12-24 hours) part-time jobs and the decrease in the share of full-time jobs. Second, why are some sectors attracting relatively more older women than others? What is it about the health care sector that makes it attract more older women than would be expected and why do other sectors lag behind?

Almost one in ten men aged 65 to 74 participated on labor market in the 1996-2006 period. Most of these men were self-employed. Over the period, the proportion of elderly men who keep on working after their 65th birthday increased. The group of working men is quite heterogenous. Substantial difference can be observed by educational level, even within the large group of self-employed men. The largest group of working 65+ men – one out of five – is made up of farmers and other workers in agriculture. They are relatively low educated and have long working hours as does the

group of self-employed men in the retail sector. On the other hand, there is a small group of higher educated men who are employed in the public sector (administration, health care and education) and have relatively short working hours. Apart from education and age, also characteristics of the partner seem to influence the participation rates of older men.

These results bear at least two implications for the debate about increasing labor market participation among 65+ men. First, there appears to be a kind of divide: low educated men who work many hours versus higher educated with comparatively short hours. Motives to keep on working after the age of 65 could not be investigated with the data at hand. A survey by NIDI showed that active 65+ men report enjoying working and financial need as the two most important motives (Henkens & Van Solinge 2006). It is not unlikely that the financial motive is especially driving the lower educated self-employed to keep on working, whereas the higher educated who can afford to work less hours are mostly driven by intrinsic motivation. It would seem appropriate to investigate whether such patterns indeed exist before making drastic changes to the retirement system.

A second implication is that, based on the increasing level of education over male and female birth cohorts and the increasing participation rates of women (wives), we could assume that the willingness to keep on working after 65<sup>th</sup> birth day will slowly increase in the future.

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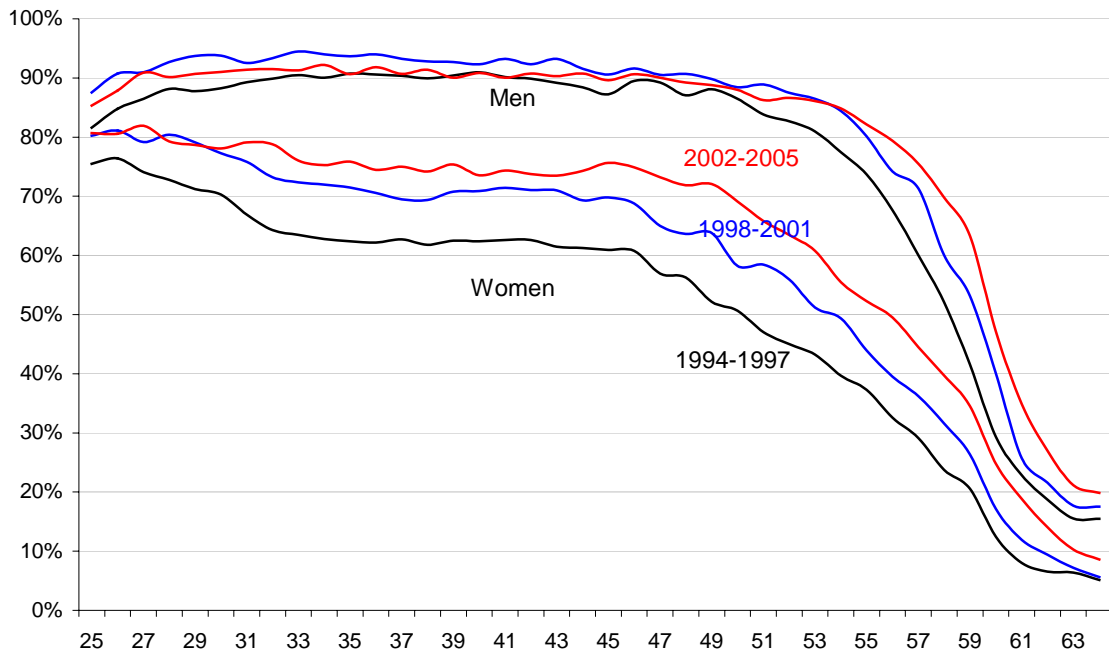


Figure 1a Labor market participation of men and women aged 25-64 in three periods: 1994-1997, 1998-2001 and 2002-2005

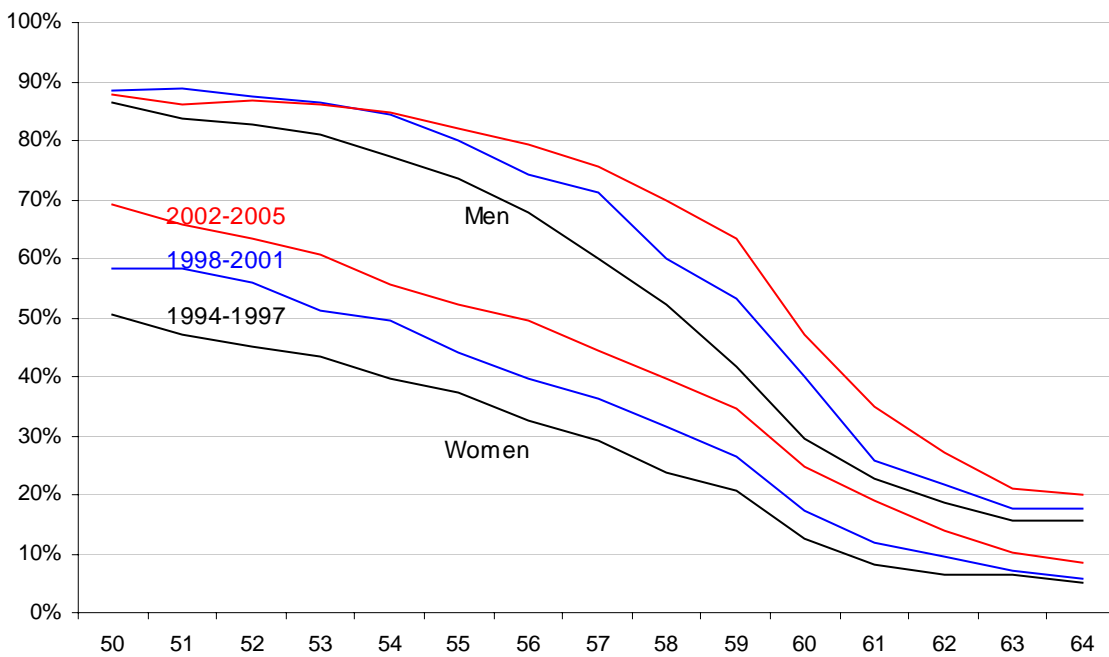


Figure 1b Labor market participation of men and women aged 50-64 in three periods: 1994-1997, 1998-2001 and 2002-2005

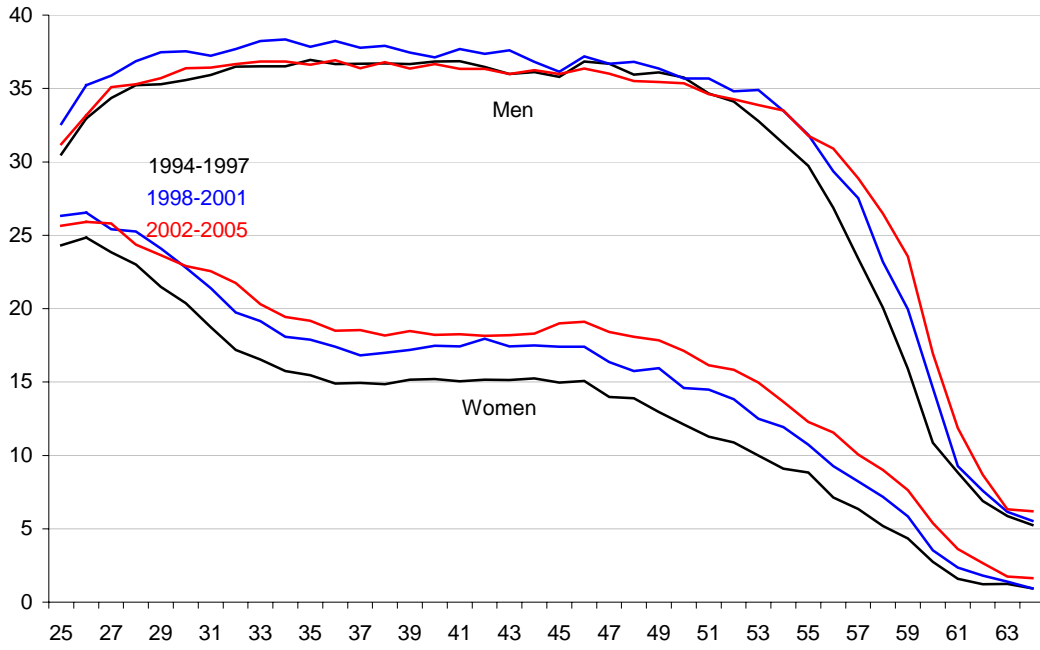


Figure 2a Average hours worked by (employed and non-employed) men and women aged 25-64 in 1994-1997, 1998-2001 and 2002-2005.

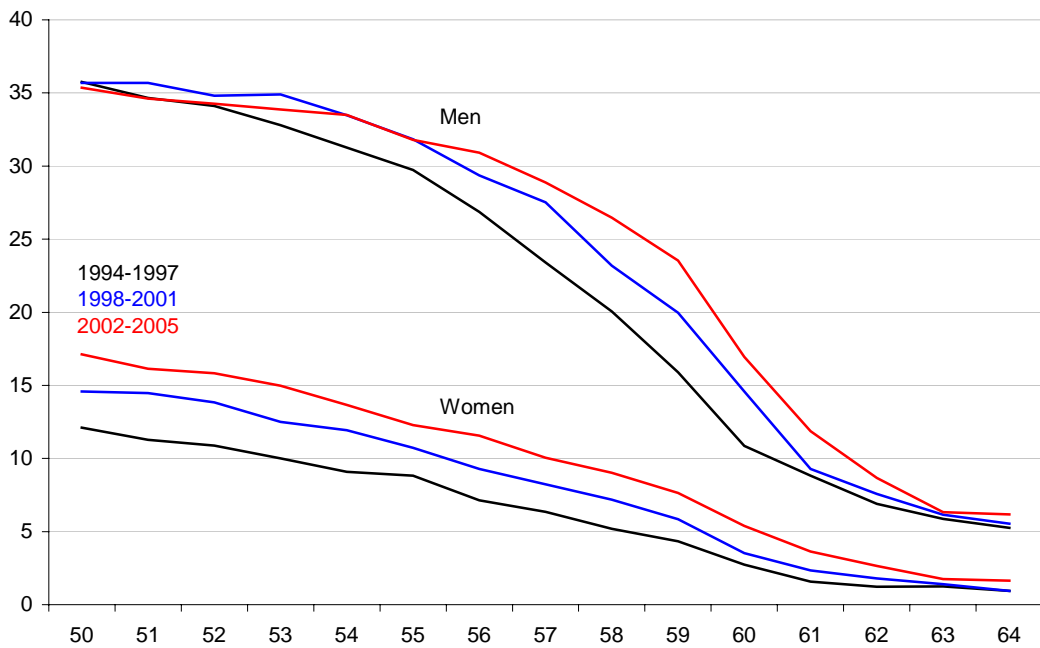


Figure 2b Average hours worked by (employed and non-employed) men and women aged 50-64 in 1994-1997, 1998-2001 and 2002-2005.

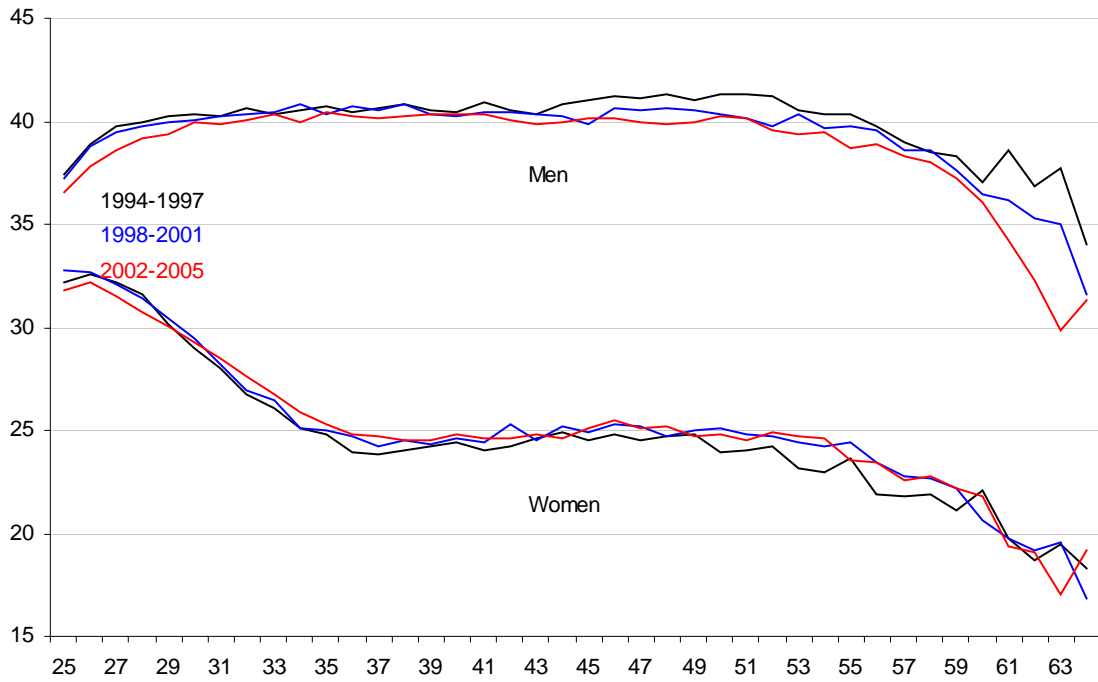


Figure 3a Average hours worked by (self-)employed men and women aged 25-64 in 1994-1997, 1998-2001 and 2002-2005.

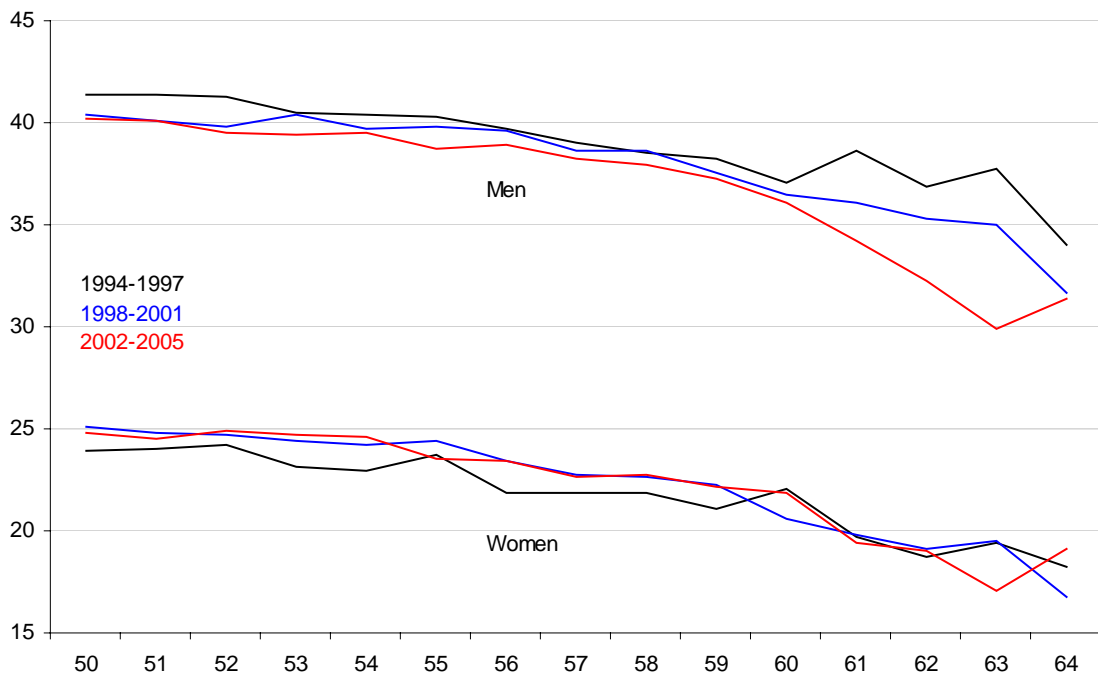


Figure 3b Average hours worked by (self-)employed men and women aged 50-64 in 1994-1997, 1998-2001 and 2002-2005.

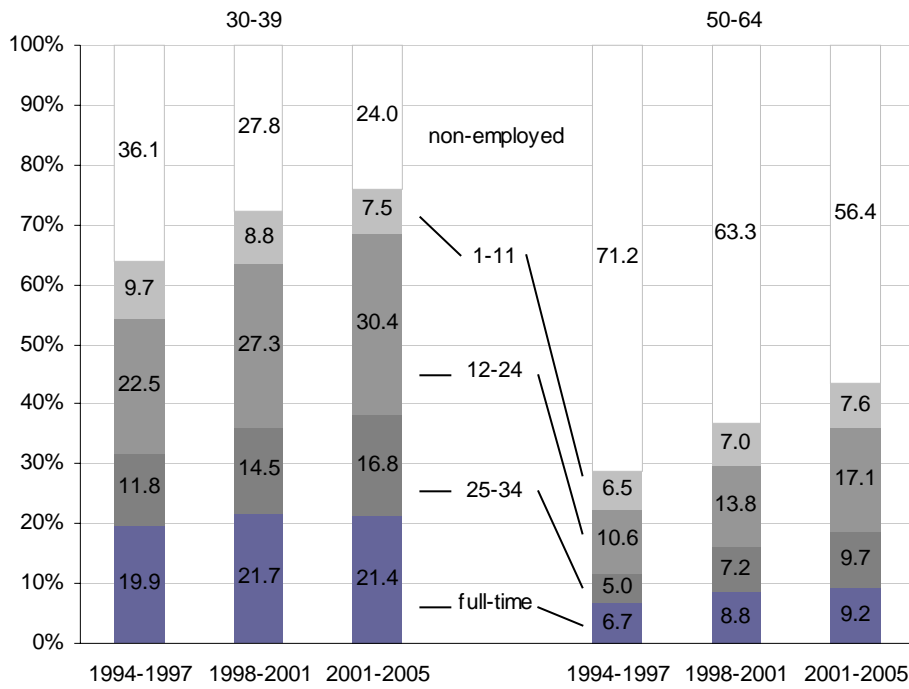


Figure 4a Part-time employment and non-employment among women aged 30-39 and 50-64 in 1994-1997, 1998-2001 and 2002-2005.

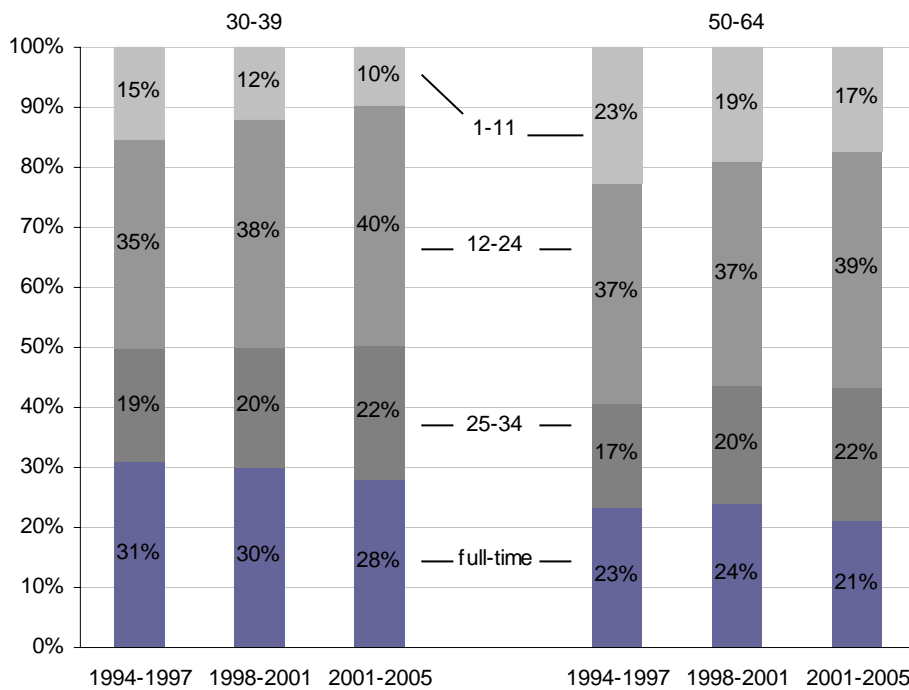


Figure 4b Part-time employment among employed women aged 30-39 and 50-64 in 1994-1997, 1998-2001 and 2002-2005.

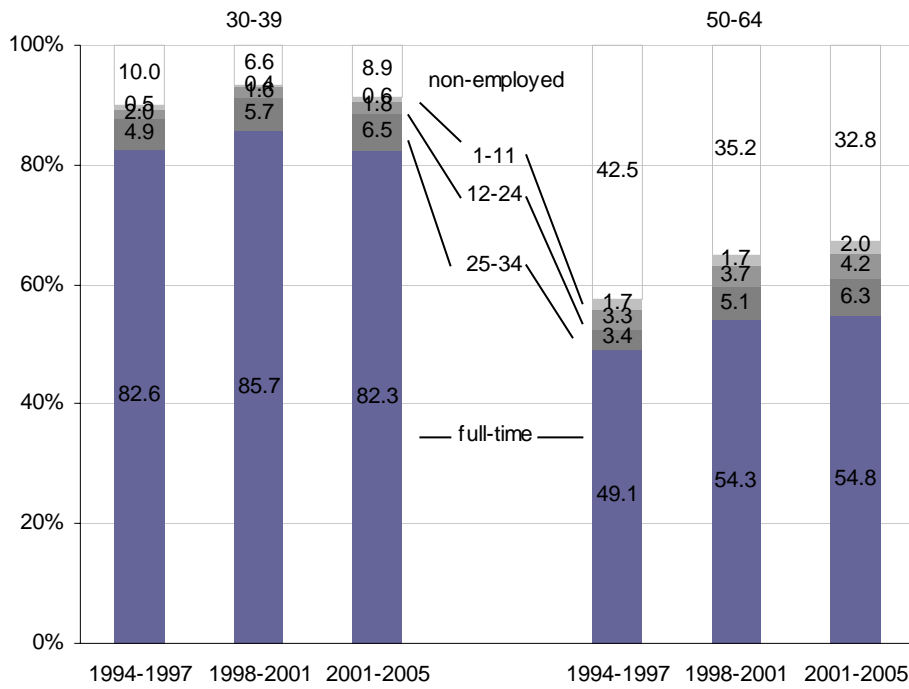


Figure 5a Part-time employment and non-employment among men aged 30-39 and 50-64 in 1994-1997, 1998-2001 and 2002-2005.

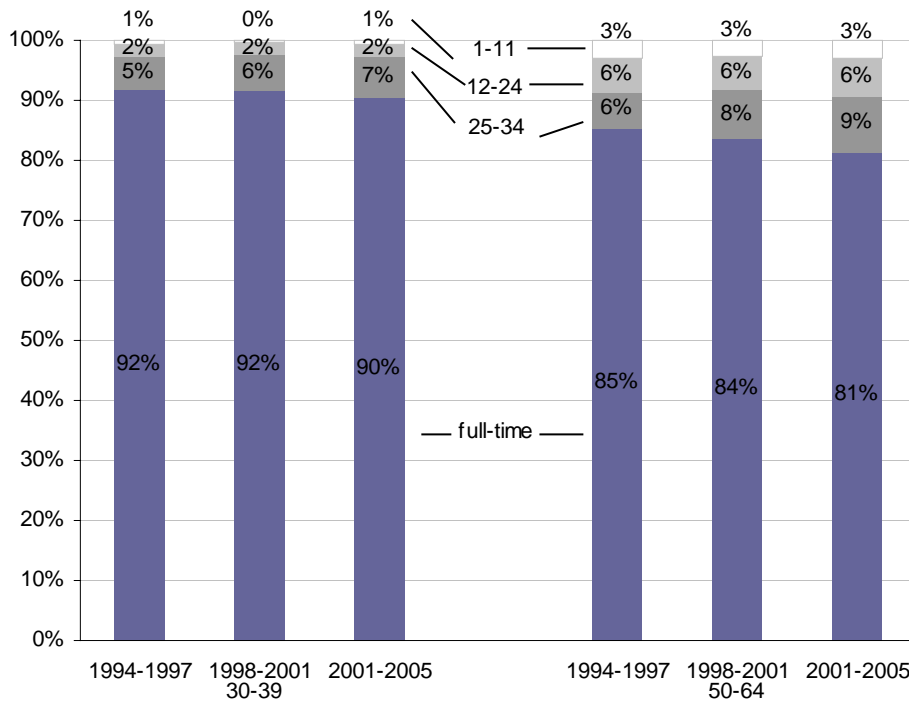


Figure 5b Part-time employment among men aged 30-39 and 50-64 in 1994-1997, 1998-2001 and 2002-2005.

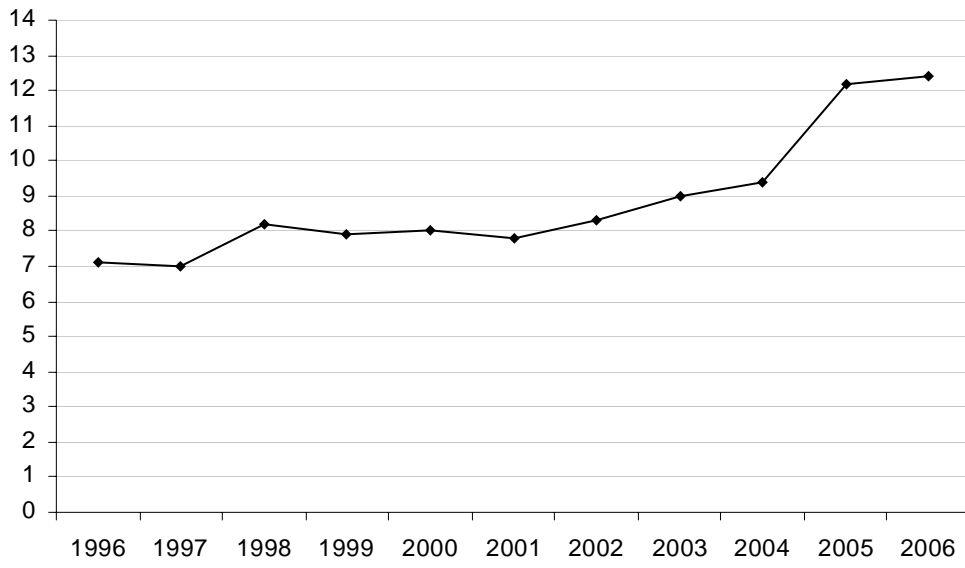


Figure 6 Percentage of men age 65-74 active at the labor market 1996-2006

Table 1a

Relative share of sectors in the employment of women aged 50-64 and contribution to the increased participation rate between 1994-1997 and 2002-2005

Sector	Women aged 50-64			Share in 1994-1997 to 2002-2005 increased participation rate	
	1994-1997	1998-2001	2002-2005	women aged 50-64	women aged 25-64
Agriculture	5.1%	4.0%	3.5%	0.8%	2.7%
Industrial	7.0%	7.2%	6.7%	6.1%	4.8%
Construction	1.5%	1.4%	1.3%	1.0%	2.2%
Retail	16.1%	14.2%	12.9%	7.7%	7.5%
Catering	3.1%	3.2%	3.2%	3.6%	2.0%
Transport	2.6%	2.7%	3.2%	4.4%	3.9%
Finance	2.0%	2.2%	2.0%	2.1%	3.5%
Service	9.2%	9.4%	9.2%	9.2%	14.9%
Public administration	5.5%	5.7%	5.6%	5.7%	5.6%
Education	13.3%	12.5%	13.1%	12.8%	11.6%
Health care	28.0%	30.5%	33.0%	41.3%	37.3%
Culture	6.6%	7.0%	6.2%	5.5%	3.9%
<i>Total</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>		
Non-employed	73.5%	64.6%	57.5%		

Table 1b

Relative share of sectors in the employment of men aged 50-64 and contribution to the increased participation rate between 1994-1997 and 2002-2005

Sector	Men aged 50-64			Share in 1994-1997 to 2002-2005 increased participation rate
	1994-1997	1998-2001	2002-2005	
Agriculture	6.6%	4.5%	4.7%	-6.7%
Industrial	23.2%	21.8%	20.9%	7.1%
Construction	8.7%	9.1%	9.8%	16.2%
Retail	13.2%	12.3%	10.6%	-4.8%
Catering	1.3%	1.4%	1.4%	1.9%
Transport	7.6%	7.8%	8.0%	10.0%
Finance	3.3%	3.8%	3.3%	3.1%
Service	8.9%	10.3%	10.9%	23.0%
Public administration	10.2%	10.2%	11.0%	16.0%
Education	8.8%	9.2%	9.3%	12.1%
Health care	4.7%	5.7%	6.3%	16.1%
Culture	3.4%	3.8%	3.8%	6.2%
<i>Total</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	
Non-employed	43.1%	35.6%	33.5%	

Table 2  
Odds ratio's of being employed in a certain sector in 1998-2001 and 2002-2005 compared to 1994-1997, women and men aged 50-64.

	Employed in a sector vs other sectors or non-employed			
	Women		Men	
	1998-2001	2002-2005	1998-2001	2002-2005
Agriculture	1.13	0.98	<b>0.78</b>	<b>0.70</b>
Industrial	<b>1.32</b>	<b>1.54</b>	1.04	<b>1.11</b>
Construction	1.09	1.20	<b>1.07</b>	<b>1.21</b>
Retail	<b>1.09</b>	<b>1.38</b>	0.97	0.96
Catering	<b>1.33</b>	<b>1.51</b>	1.12	1.06
Transport	<b>1.34</b>	<b>1.91</b>	<b>1.15</b>	<b>1.20</b>
Finance	<b>1.22</b>	<b>1.43</b>	<b>1.12</b>	1.02
Service	1.07	<b>1.19</b>	1.05	<b>1.10</b>
Public administration	<b>1.44</b>	<b>1.63</b>	<b>1.24</b>	<b>1.35</b>
Education	<b>1.25</b>	<b>1.50</b>	<b>1.17</b>	<b>1.13</b>
Health care	<b>1.36</b>	<b>1.71</b>	<b>1.20</b>	<b>1.23</b>
Culture	<b>1.28</b>	<b>1.41</b>	<b>1.13</b>	<b>1.20</b>

	Employed in a sector vs other sectors			
	Women		Men	
	1998-2001	2002-2005	1998-2001	2002-2005
Agriculture	0.90	<b>0.66</b>	<b>0.73</b>	<b>0.65</b>
Industrial	1.08	1.05	0.98	1.02
Construction	0.89	0.81	1.02	<b>1.14</b>
Retail	<b>0.87</b>	<b>0.90</b>	<b>0.92</b>	<b>0.89</b>
Catering	1.08	1.03	1.07	0.99
Transport	1.09	<b>1.30</b>	<b>1.10</b>	<b>1.13</b>
Finance	0.99	0.97	1.07	0.95
Service	<b>0.86</b>	<b>0.80</b>	1.00	1.03
Public administration	<b>1.17</b>	1.10	<b>1.18</b>	<b>1.27</b>
Education	0.99	1.00	<b>1.11</b>	1.05
Health care	<b>1.11</b>	<b>1.17</b>	<b>1.15</b>	<b>1.16</b>
Culture	1.04	0.95	1.08	<b>1.12</b>

*Odds ratio's significant at the 5%-level are printed bold.*

Table 3  
Participation and self-employment and working hours by educational level among men aged 65-74 .

	Participation rate (%)	Of which (row percentages)				Average Hours per week		
		Self empl'd	1-11 hours	12-31 hours	32+ hours	All	Empl'ed	Self-empl'd
All	8,7	62,9	36,3	36,2	27,5	22,7	15,6	26,9
Primary	4,9	53,7	35,9	34,7	29,3	23,8	14,8	31,6
Lower secondary	7,9	61,5	27,5	37,3	35,2	26,7	15,3	33,8
Higher secondary	9,2	61,9	33,9	37,2	29,0	23,4	16,3	27,8
College (HBO)	9,8	67,3	43,3	36,1	20,6	19,6	15,4	21,7
University	18,1	70,7	48,8	33,3	18,0	17,4	14,3	18,4

Table 4  
Distribution of active 64+ men over sectors and self-employment, educational level and work hours by sector.

Sector	% of all active 65+ men	Of which (% by sector)		Average work hours per week (by sector)
		Self-employed	Tertiary education	
Agriculture	21,0	91,1	5,1	36,0
Service	17,7	70,2	50,6	19,1
Retail	17,0	59,6	7,9	26,6
Culture	9,5	55,3	41,6	18,3
Industrial	8,6	49,3	18,1	21,9
Transport	6,6	20,9	8,5	17,8
Education	4,4	40,6	64,4	14,3
Construction	3,9	66,3	12,4	24,9
Health care	3,6	52,4	69,1	15,1
Public administration	3,1	43,6	63,4	15,7
Catering	2,3	63,0	9,3	25,6
Financial service	2,3	59,3	37,0	18,6
	100,0%			

Table 5  
 Percentage of active men aged 65-74 by characteristics of their wives and results from logistic regression analyses.

	% active men	Odds ratio <sup>1</sup>	95% confidence interval	
<hr/>				
Wife's characteristic				
Primary education	6,1	1,00		
Secondary education	9,8	1,28	1,15	1,43
Tertiary education	14,5	1,37	1,16	1,61
Does not work	7,3	1,00		
(Self) Employed	29,1	4,48	4,00	5,02

<sup>1</sup> Also in the model: men's age and men's education, wife's age.

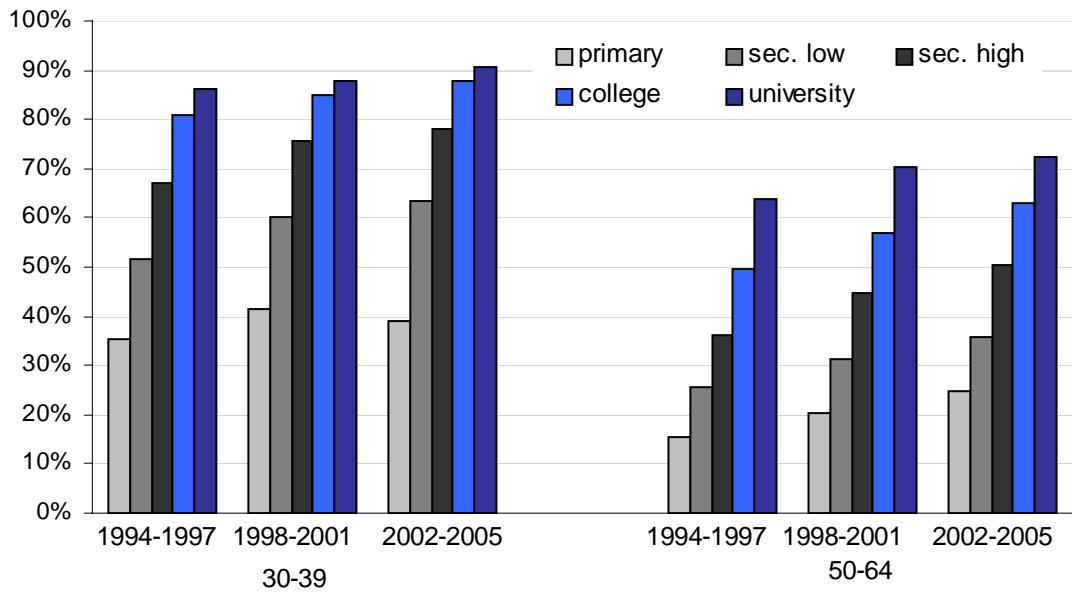


Figure X Participation rates by educational level for women aged 30-39 and 50-64 in 1994-1997, 1998-2001 and 2001-2005.

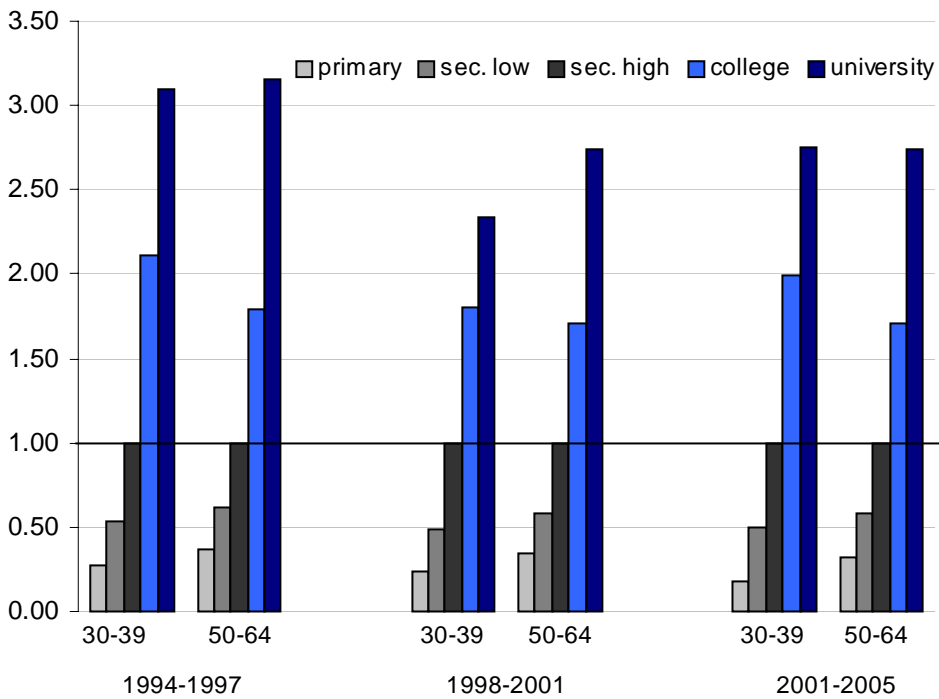


Figure X Odds ratio's for participation by educational level for women aged 30-39 and 50-64 in 1994-1997, 1998-2001 and 2001-2005.