

Extending working lives: how European birth cohorts compare

Jan Einhoff | April 23, 2026



Promoting longer working lives has become a key policy response to population ageing. Jan Einhoff finds that successive European birth cohorts have spent a growing number of years in employment between ages 55 and 64. Yet, gender gaps in the length of working life remain large, especially if women's lower working hours are considered.

The extension of working life has emerged as a key policy response to the ongoing ageing of European societies. Since the mid-1990s, governments across the continent have implemented a variety of reforms to promote higher labour market participation at older ages and later entries into retirement. Prominent measures include raising statutory retirement ages, closing off routes for early retirement, tightening pension eligibility criteria, and supporting life-long learning.

Toward longer working lives in Europe

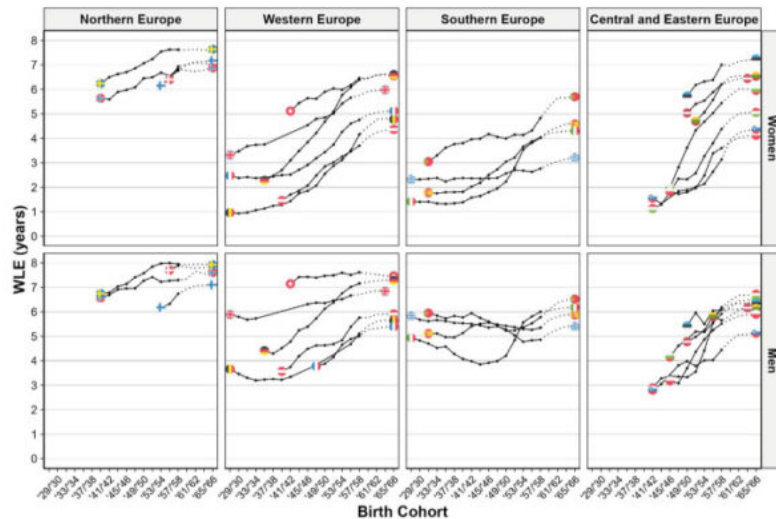
Evolving economic and social conditions have also been central to the extension of working lives. Older Europeans are becoming healthier and better educated, and working conditions have generally improved, allowing for continued employment at more advanced ages. Firms are increasingly affected by a lack of skilled labour and shrinking workforces, creating incentives for retaining their older employees. At the same time, some countries have undergone severe economic hardships, such as in Eastern Europe following the collapse of the Soviet Union and in Southern Europe following the Great Recession of the 2010s.

In a recent article (Einhoff, 2026), I took a comparative perspective and applied demographic indicators to track the evolution of late working lives in 21 European countries. Extensive data from the European Labour Force Surveys allowed me to observe the complete late working life trajectories of birth cohorts that experienced changing labour market conditions across their careers.

How many years do older Europeans spend in employment?

I first calculated working life expectancy (WLE) between ages 55 and 64, which measures the remaining years an average older person spends in employment. The results are displayed in Figure 1. Almost all countries show a steep upward trend in both men's and women's WLE, especially in Western Europe and in Central and Eastern Europe. The highest levels of male and female WLE, reaching more than 7 years, are achieved in the Northern European countries, especially Sweden. By contrast, WLE in Spain, Greece, and Portugal has declined, reflecting the impact of the Great Recession on older men's labour market outcomes.

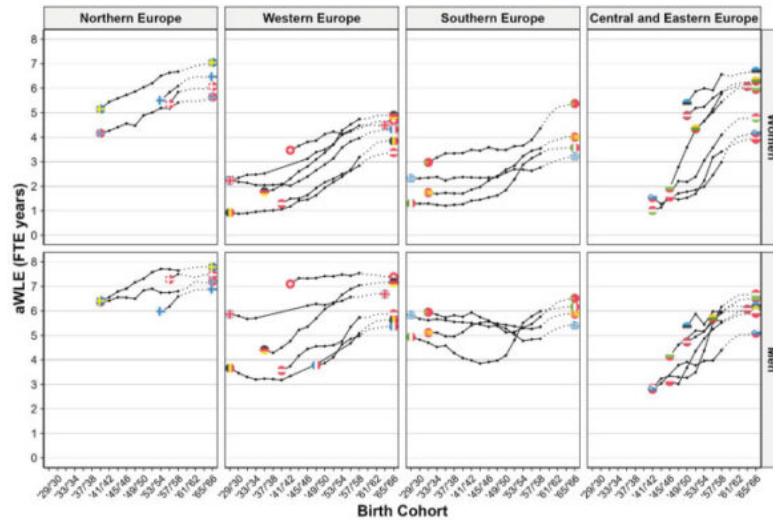
Figure 1: Working life expectancy (WLE) of birth cohorts of men and women between ages 55 and 64 in European countries (in years)



Notes: All data points are weighted estimates and are adjusted for mortality. Dotted lines indicate projections for partially observed cohorts. Country flags by region: Northern Europe: 🇩🇰 Denmark, 🇫🇮 Finland, 🇳🇴 Norway, 🇸🇪 Sweden; Western Europe: 🇦🇹 Austria, 🇧🇪 Belgium, 🇫🇷 France, 🇩🇪 Germany, 🇨🇭 Switzerland, 🇬🇧 United Kingdom; Southern Europe: 🇬🇷 Greece, 🇮🇹 Italy, 🇵🇹 Portugal, 🇪🇸 Spain; Central and Eastern Europe: 🇧🇬 Bulgaria, 🇪🇪 Estonia, 🇭🇺 Hungary, 🇱🇻 Latvia, 🇱🇮 Lithuania, 🇵🇱 Poland, 🇸🇯 Slovenia.
Source: Einhoff (2026)

Next, I adjusted my estimates of WLE for cohorts' average working hours, following previous work by Dudel et al. (2023). This is crucial because many older Europeans work less than full-time, although with large variations by gender, country, and birth cohort. Figure 2 shows that the adjustment reduces estimated WLE considerably, particularly for women. For example, in the youngest birth cohorts in Switzerland, women's aWLE (adjusted) is nearly 2 years lower than their WLE, reflecting the large share of individuals working less than full-time.

Figure 2: Working life expectancies adjusted for working hours (aWLE) of birth cohorts of men and women between ages 55 and 64 in European countries (in full-time equivalent years)



Notes: All data points are weighted estimates and are adjusted for mortality. Dotted lines indicate projections for partially observed cohorts.

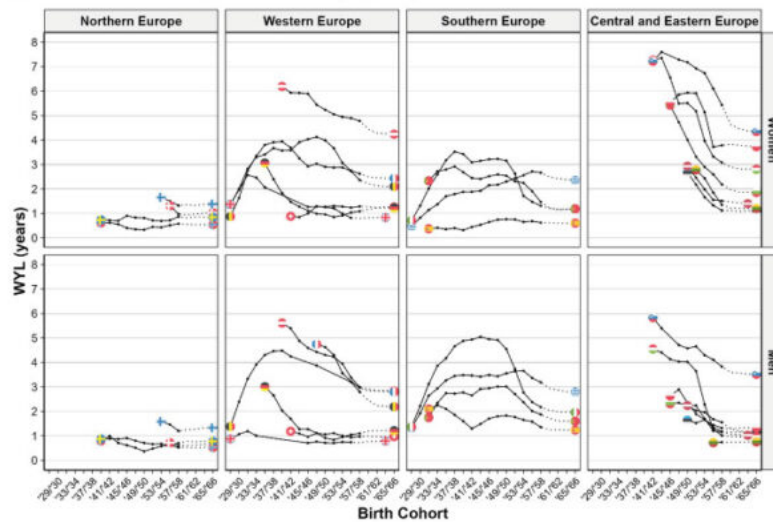
Source: Einhoff (2026)

Gender gaps in WLE are pronounced in almost all countries. For example, women born in the oldest cohorts in Greece, Spain and Italy spent nearly 3.5 fewer years in employment from age 55 than their male counterparts. These gaps remain highly persistent, even among more recent birth cohorts.

What is behind the rise in working life expectancies?

To complement the analysis of working life expectancies, I also calculated the years older Europeans spend outside of work. Figure 3 shows the “working years lost” to retirement, which is the main non-employment status in later life. The time spent in retirement has declined considerably, reaching less than two years in many countries. Notably, while women in Central and Eastern European countries born around 1943/44 spent up to almost eight years in retirement between ages 55 and 64, this number will likely be much lower for the more recent ‘baby-boomer’ cohorts.

Figure 3: Working years lost to retirement (WYL) of birth cohorts of men and women between ages 55 and 64 in European countries (in years)



Notes: All data points are weighted estimates and are adjusted for mortality. Dotted lines indicate projections for partially observed cohorts.
Source: Einhoff (2026)

Additional analyses confirm this pattern. Changes in WLE over successive birth cohorts are most strongly associated with changes in working years lost to retirement. By contrast, changes in the time cohorts spend in unemployment or inactivity are not systematically linked to gains or losses in the length of their working lives. This suggests that policymakers' efforts to discourage early retirement have been a primary driver behind the extension of working lives in Europe.

Conclusion

The working lives of older Europeans have been extending over successive birth cohorts. To some degree, this development may compensate for population ageing and the associated pressures on social security systems, as it raises the number of workers relative to retirees. Yet, unless further progress is made in activating older individuals, gains in WLE might soon begin to stagnate.

Going forward, policy-makers should address the remaining barriers to extended employment participation. While past reforms have focused on limiting options for early retirement, the "working years lost" to inactivity and unemployment remain high in some countries, reflecting distinct employment barriers, particularly for women. Also, the number of people working less than full-time during their late career remains high, which drastically reduces working life expectancies once actual working time is taken into account.

Moreover, inequalities in working life expectancies remain large, not just between men and women (see Solovieva et al., 2024 for a review). Future research should focus on the factors that causally explain these inequalities and that could realistically be addressed through policy interventions (e.g., Feraldi & Dudel, 2025).

References

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