



National Report: Norway

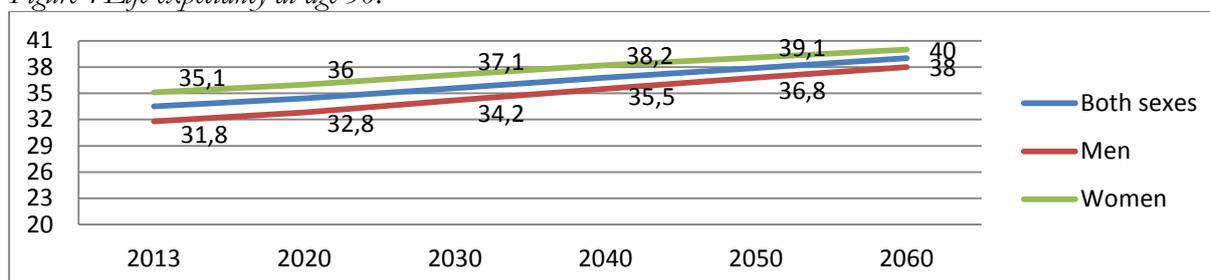
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National background¹

1.1 Demographic factors (including future estimates)²

The Norwegian population will continue to grow throughout the century from 5.1 million inhabitants today, to 6 million in 2030 and 7 million in 2065, according to the medium alternative³ (main alternative) in the population projections. Due to increased life expectancy (figure 1) the aging of the population will continue. The number of adults and elderly will increase sharply over the coming decade, particularly among those aged 70 and over; from 11 per cent of the population today to around 19 per cent in 2060. The share of persons aged 50 to 70 are however expected to be stable, around 23-24 percent of the population from 2014 to 2040. As a result the rate of persons age 66 and above per 10 persons aged 20-66 (working age) is expected to increase from 2.2 in 2012 to 4.0 in 2060 (Haga 2014).⁴

Figure 1 Life expectancy at age 50.⁵



1.2 Employment figures (by age groups)

Seen in an international perspective, the employment rate among Norwegian older workers is high. While economic activity in general has declined slightly, this does not apply to older workers (age 50) for whom the expected duration of economic activity (full time job) has increased from 9.6 years in 2001 to 11.3 years in 2013. For women, from 7.9 years to 9.8 years and for men from 11.3 years to 12.8 years (Figure 2) (Haga 2014).

¹ The authors of this report are Tove Midtsundstad and Anne Inga Hilsen of Fafo Institute for Labour and Social Research in Norway. They were national representatives in the working group „Understanding employment participation of older workers“ appointed by the Joint Programming Initiative „More Years, Better Lives – The Potential and Challenges of Demographic Change“.

² <http://www.ssb.no/en/befolkning/statistikker/folkfram>

³ [The medium alternative MMMM](#) is Statistic Norway’s main alternative, and in this alternative they assume a medium development in fertility, life expectancy, domestic migration and immigration.

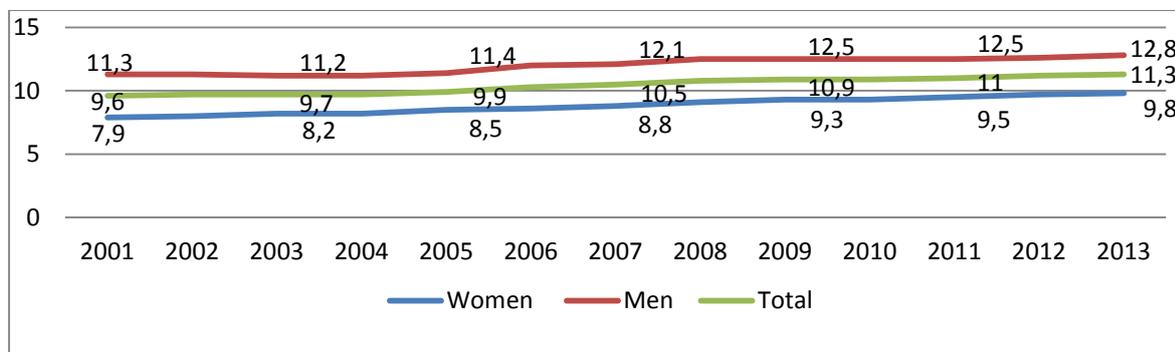
⁴ Meld. St. 12 (2012–2013) Report to the Storting (White Paper) Long-term Perspectives on the Norwegian Economy 2013.

⁵ Statistic Norway <https://www.ssb.no/statistikkbanken>



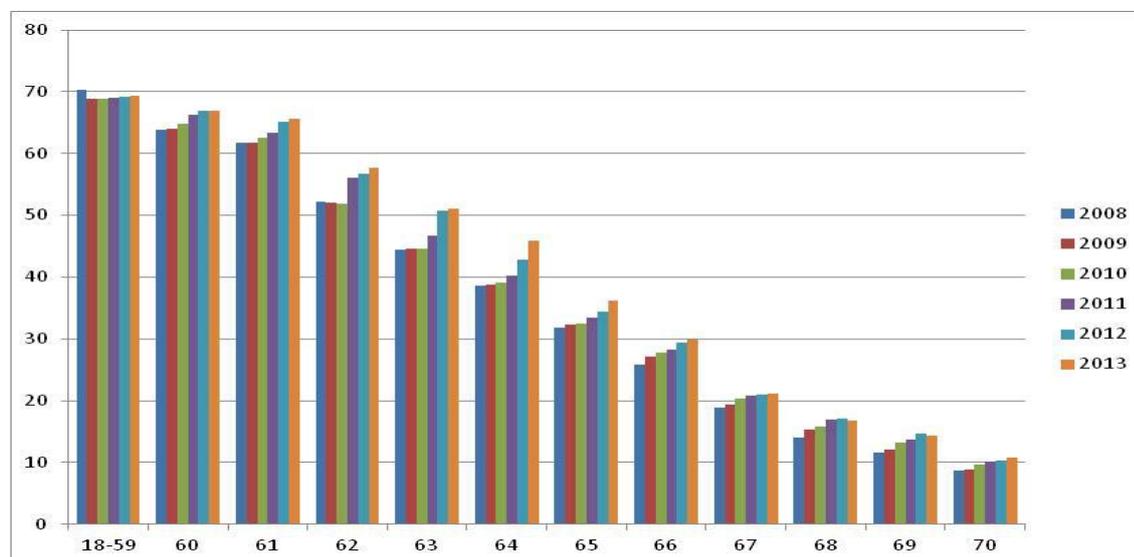
National Report: Norway

Figure 2 Expected years of economic activity at age 50, 2001-2013.



The labour market participation for those past 50 have increased every year from 2001 to 2013, even in periods with growing unemployment (2002-2003 and 2009-2010). Weekly average working hours have also increased by 10 percent for employees' aged 67 - 70 years from 2008 to 2013. The increase from 2010 to 2013 may be an effect of the pension reform. A very positive growth in employment has been noticeable among older workers after 2011, especially among the 62-64-year-olds (ref. Figure 3) and this applies for both women and men. The growth has been particularly strong for those with secondary education as their highest level of education. Further on, the growth in the share of the employees who are still working one year after was stronger in the private sector than in the public sector from 2011 to 2012 (Claus, Nordby et al. 2014).

Figure 3 Share of persons aged 60 – 70 years, employed per 31.12.2007 – 31.12.2013. Per cent.



1.3 Employment policies and their changes

The aim of the Norwegian employment policy is to promote high labour force participation, low unemployment and efficient labour force utilisation. Tripartite cooperation between government and the social partners is vital. In Norway, trade union membership is high, wage formation is



National Report: Norway

relatively coordinated at the national level, and working life is well-regulated.⁶ This allows business and labour organisations to share responsibility for social progress, not least by helping to limit unemployment. Cooperation between the government and the social partners has contributed to greater wage equality and fostered social cohesion.⁷

The authorities may use various strategies and instruments to increase employment activity among older workers, including legislation, financial incentives targeting employers or employees, the initiation or funding of various information and awareness campaigns, or the offer or funding of various forms of counselling and guidance for the labour market: the social partners, employers, managers and older workers.

In their efforts to increase employment among older workers, the Norwegian authorities have reformed the total Norwegian pension system to increase the attractiveness of continuing to work after having reached the statutory retirement age. Moreover, through the initiation and signature of the agreement on a More Inclusive Working Life (IA agreement), they have assigned the social partners a more active role in the efforts to prevent early retirement and to increase the recruitment and retention of older workers.

While the pension reform emphasizes the attractiveness of the pension system as a main cause for early retirement and seeks to counteract early exit by strengthening the financial incentives targeting the employees, the basic principle of the IA agreement is that early retirement is an effect of workplace conditions and therefore needs to be counteracted by policies and initiatives for older workers in the individual enterprise.

The efforts to reform the Norwegian pension system were initiated in 2001, and entered into force on 1 January 2011. From then on, the age group 62-66 was given the opportunity to retire on an old-age pension from the national insurance system, and a new AFP scheme was introduced in the private sector. While strict deduction rules had previously been applied if labour incomes exceeded NOK 15 000 in combination with payments from the AFP scheme, people were now free to combine the new, private-sector AFP scheme with unlimited income from work. However, this did not apply to recipients of AFP pensions in the public sector.

The reform also enabled 67-year-olds who had retired in 2008 to combine work and retirement, with no deductions from their pension payments. In 2009 and 2010, this scheme was expanded to also include 68- and 69-year-olds. Old-age retirees over 70 already had this opportunity. These regulatory amendments have made the combination of work and retirement increasingly common (Bråthen and Grambo 2009).

In other words, the pension reform allows employees to retire at any time they want after reaching the age of 62, irrespective of whether they continue working or not. The precondition is that the accumulated pension entitlements (old age pension from the NIS, AFP and occupational pension schemes) must exceed the minimum pension level (from age 67), when adjustments based on changes in life expectancy are taken into account. The new rules imply that retirement and resignation from work are turned into two independent decisions, and no longer need to be taken at

⁶ EIRO: Norway: Industrial relations profile - <http://www.eurofound.europa.eu/eiro/country/norway.htm>

⁷ Meld. St. 12 (2012–2013) Report to the Storting (White Paper) Long-term Perspectives on the Norwegian Economy 2013.



National Report: Norway

the same time. If retirement is delayed, the annual pension disbursements increase. Continued employment after the age of 62 will also accumulate increased pension entitlements (up to age 75) and thus a higher annual pension when it is finally claimed. Many will therefore have a financial incentive to delay their retirement and to continue working. However, the level of future pension benefits and the opportunity to retire early depend considerably on whether the person concerned is entitled to an AFP pension (which cover all public employees and about half of all private sector employees) and a beneficial occupational pension.

The pension reform also involved the introduction of a compulsory occupational pension for all wage earners. From 1 January 2007, all companies must have such schemes ([NO0404101N](#), [NO0507102F](#)); most of the legal framework had already been established in this regard. Before 2006, only 50 % of private sector employees were covered by such schemes.

In July 2008, all Norwegian employees were also given a statutory right to reduced working hours from the age of 62 years to make it easier for older workers to combine work with a pension (The Working Environment Act § 13). The changes also aim to enable these employees to remain in employment even if they do not want to work full time. This is in line with the new National Insurance Scheme, as well as the revised early retirement scheme AFP, both of which contain strong financial incentives to remain in employment – including part-time work – beyond the age of 62 years ([NO0611019I](#), [NO0804039I](#)).

Further arrangements exist in Norwegian working life to encourage continued employment among older employees: employees aged 60 years and over have been entitled to an extra holiday week. In the state sector employees past 62 are also offered 8 to 14 extra days off with pay to encourage older employees to stay longer in employment.

The declaration of intent to cooperate on attaining a more inclusive labour market (IA agreement) was signed on 3 October 2001. The declaration of intent was initially signed for a period of four years from 3 October 2001 to 31 December 2005, later extended from 2006 to 2013, and most recently from 2014 to 2018. On the basis of this IA agreement, the Government and the social partners have committed themselves to seeking to establish a more inclusive labour market for the benefit of the individual employee, the workplaces and society as a whole. Through the agreement, focus has been placed on reducing sickness absence and the use of disability pensions, increasing the retirement age and ensuring the recruitment of people with impaired functioning capacity and other vulnerable groups to the employment market. The goal of the last agreement is to increase the years in employment for 50 years old by 12 months from 2009 to 2018.

As a result of the IA agreement many companies have incorporated old-age policy measures as part of their personnel policy (Midtsundstad and Bogen 2011, Midtsundstad 2014). Some employers, especially in the municipality sector, offer reduced working hours without a parallel wage reduction, extra days off and bonuses to older employees who chose to continue working rather than to retire.

The Government's main instruments with regard to reduce exclusion and attrition from the labour market have included information and counselling services. These have been provided under the auspices of [NLWA's](#) labour centres, as well as in the form of support for the [Centre for Senior Policy](#) (CSP). As part of the follow-up of the IA agreement, the Government also reduced the payroll tax for workers over 62 in 2004. The purpose was to make it more attractive for employers to recruit and



National Report: Norway

retain a greater number of older workers (cf. (Midtsundstad 2007). As the effect of this measure appeared to be quite negligible (Ellingsen and Røed 2006) it was discontinued from 1 January 2007.

1.4 Labour market for older workers

From 2004 onwards, the Norwegian economy experienced an unprecedented boom generating strong economic growth and a tight labour market with low unemployment. The international financial and economic crisis prompted a sharp deterioration in the Norwegian economy in 2008 and 2009. In early 2009, the Norwegian parliament (Stortinget) approved the spending of significant funds to alleviate the effects of the economic crisis, including increased spending on roads, railways and other public facilities, as well as helping financial institutions to deal with their liquidity challenges. In the course of 2010 there was an upward swing in the economic cycle, the rise in unemployment stalled, and the employment rate started to grow again.

The unemployment rate, as measured in the [Labour Force Survey](#), was 3.5 % in 2012 (among workers aged 15–64 years), compared to 3.6% in 2010 and 4.6 % in 2009, but only 1.2 % among people aged 55-74 in 2012. In the last decade unemployment among older workers has remained well below two per cent.⁸

The labour market mobility of people above 50 in Norway is low, only 5-6 per cent changes their employer during a period of 12 months (Lien 2014). This share has been stable the last 10 years. Studies also show that Norwegian employers hesitate to recruit workers above the age of 57. 97 per cent prefer to recruit experienced workers, but only 60-70 per cent, prefer to hire older workers (Dalen 2013).

1.5 Retirement figures and trends

Since a growing number of people have chosen to combine employment and retirement after 2011, there is often no longer a correlation between the time someone draws a pension (retire) and the time when he or she stops being employed. The NLWA have therefore established separate indicators for employment behaviour and retirement behaviour among older people in the form of expected employment (see figure 2) and expected retirement age respectively (Haga 2014).

The expected retirement age reflects retirement behaviour and comprises retirement pension, permanent disability pension and contractual pension (AFP). In 2010, the expected retirement age for a 50 years old was 63.7, which is 0.3 years lower than in 2005 but approximately equal to what it was in 2001 (63.5).

In Norway in 2010, the main reason why people aged 50-64 are outside the labour force included illness or disability (60.9 per cent) and early retirement (22.0 per cent)(Commission 2012). An international survey conducted in 2006 among people in the age group 50-69 (who had been employed at least until the age of 50) found that among those who were retired in the EU-27, a total of 61.3 per cent had retired because they had reached the statutory retirement age or because they wanted to stop working compared to 48.9 per cent in Norway. In the EU-27 close to one in every six persons had retired after having been made redundant or after having encountered difficulties in performing their job. Health issues also appear to be a major cause of retirement in the EU-27, and

⁸ <https://www.ssb.no/a/english/aarbok/tab/tab-220.html>



National Report: Norway

particularly in Norway, where 32.8 per cent had retired because of health-related or financial reasons.

1.6 Political constellations, ideology

During the period 2005-2013 Norway was led by a centre-left government, formed by the Labour Party ([AP](#)), Socialist Left Party ([SV](#)) and the Centre Party ([SP](#)). After the parliamentary election in 2013 Norway has a new right-wing coalition government, formed by the Conservative Party ([Høyre](#)) and the Progress Party ([FrP](#)), supported by two smaller parties, the Christian Democrats ([KrF](#)) and the Liberal Party ([Venstre](#)).

Both the pension reform and the IA agreement, is supported by the majority of the political parties as well as the social partners. The new coalition government however opens up the possibility of new flexibility in employment relations, particularly the possibility of making temporary employment contracts easier for employers to use, to help disabled people, older people and young people to enter the labour market. They also want more flexible working time regulations, especially for the calculation of working hours, alternative arrangements for shift work and the use of overtime.

The dominant employers' organisation ([NHO](#)) has been positive about the new government's plans for deregulation. ([LO](#)), on the other side, have argued that the government's reforms will weaken the tripartite system of industrial relations through a long series of minor reforms that will eventually undermine the positive relationship between the social partners.

The government also plans to review the Norwegian Labour and Welfare Administration ([NAV](#)), and will re-evaluate many welfare schemes, including the special retirement arrangements for public sector workers. They has not announced radical changes in public welfare benefits and nor has it said it will change the generous sick leave scheme which guarantees 100% of a worker's pay from the first day they are unable to do their job because of illness or injury. However, a stricter sick leave policy will prohibit individual general practitioners from authorising more than six months' sick leave.

Norwegian employees have the right to continue working while receiving pension benefits until the age of 70 (and 67 years for many employees in private sector with a lower company age limit for drawing a occupational pension). After the age of 70, an agreement with the employer must be made for the employee to be able to continue working. The new government have proposed to increase the age limit in the Working Environment Act to 72 years, and later 75 years⁹ (the age limit for pension accrual in the National Insurance system is 75 years). Neither the main employee nor the main employer organisations do support these change.

⁹Høring om endringer i arbeidsmiljølovens regler om aldersgrenser (Juni 2014). Opphør av arbeidsforhold grunnet alder og adgangen til å ha lavere bedriftsinterne aldersgrenser. [Hearing about changes in age limits in the Work Enviroment Act (June 2014)]. Ministry of Labour and Social Affairs.



National Report: Norway

Analysis of research by domain

There is extensive research on ageing and retirement in Norway but few studies that focus solely on one of the aspect mentioned above (A-J). There are large-scale datasets from surveys (cross-sectional and cohort studies) and register data, as well as some longitudinal studies. Mostly they focus on all possible factors that can predict early retirement or extended work careers.

There has been extensive research on the effect of policy measures on extending working age, particularly since 2001, with the signing of the first Tripartite Agreement on a more Inclusive Working Life (IWL agreement), where one of the objectives was increased labour market participation for the 50+ population.

The only recent longitudinal study is the Norwegian Life-Course, Ageing and Generation Study, NorLAG, which is the first national and longitudinal ageing survey to be completed in Norway. The first wave of data collection was carried out in 2002–2003 among respondents aged 40–84 (however, the sample of persons aged 50 and above was limited). The second wave was carried out five years later (2007–2008), it included the whole adult life-course (respondents aged 18–84) and was integrated with the UN-based Generation and Gender Survey (GGS), therefore allowing comparative analyses. A third wave is planned for the next year or two if financing allows. NorLAG has produced a range of publications, from scientific articles to reports (grey literature), but few of these focus on factors that may affect the retirement decision.

There are also some relevant analyses based on The HUNT Study - a longitudinal population health study in Norway. The HUNT Study is one of the largest health studies ever performed. It is a unique database of personal and family medical histories collected during three intensive studies (1984-86, 1995-97 and 2008). The HUNT Study is reinforced and supplemented by cross-referencing with registries at the regional and national level (The Cancer Register, The Medical Birth Register and The National Health Insurance Register). Norway (specifically The National Institute of Occupational Health) also participates in the European Working Conditions Survey (EWCS) which monitors the status of and trends in working conditions, identifies groups with specific work challenges and analyses various aspects of the work environment.

In addition, we have the FD-Trygd database. FD-Trygd is a historical event database; the main topics covered are demography, social conditions, social security, employment, search for work, state employees, income and wealth. The statistical unit is the person and information in the database consists of registrations of events in each personal life span. These registrations can be put together to build event histories for a group of persons or a whole population. FD-Trygd contains information for the whole population from 1992 onwards. It is possible to connect all people belonging to the same family. The family definition is coherent with the system for personal registration.

Since 2003 there has also been an annual survey among a representative sample of managers and employees (SSP seniorpolitisk barometer) on attitudes towards older workers and self-reported experiences of discrimination. The results are presented in annual reports and there is one report (grey literature) which analyses the development from 2003 to 2008 (Solem and Mykletun 2009). However, the studies do not analyse how these attitudes actually influence older workers retirement behaviour and labour market participation.



National Report: Norway

THE LABOUR MARKET

Unemployment rates and mobility rates among older workers in Norway are low (OECD 2013). The retention rate, i.e. at which firms retain older employees in their workforce, is especially high after the age of 60 in Norway, and has increased since 2005: 65.2 percent in 2010, 11 percent point higher than in 2005. The other side of the coin is the low aggregate share of new hires of older workers in Norway: 4.9 percent for people aged 55-64 years in 2011 (Ibid.). However, 48.3 percent of older unemployed persons were rehired in 2011, a figure very close to the rehiring rate for the prime-age unemployed.

Analysis by Lien (2014) shows that labour market mobility of people above 50 in Norway is low. Only 5-6 per cent changes their employer during a period of 12 months. This number has been stable over the last 10 years. Studies also show that Norwegian employers hesitate to recruit workers above the age of 57. While 97 per cent prefer to recruit experienced workers, only 60-70 percent, prefer to hire older workers (Dalen 2013).

Using survey data from 2010-2011 Furåker, Nergaard et al. (2014) examines patterns of lock-in, i.e. difficulty in finding an equally good job with some other employer, among employees in Finland, Norway and Sweden. They find that the number of those locked-in is lower in Norway than in Finland and Sweden; probably due to higher demand for labour and lower levels of unemployment. Furthermore, they find that older workers are more pessimistic about their job prospects than younger workers, and that the likelihood of being locked-in increases with increased age and health problems.

According to OECD (2011) and Halvorsen and Tägtström (2013), unemployment benefit is used as a pathway to early retirement only to a very limited extent in Norway (which may affect the composition of unemployment among older people). Conversely, once registered as inactive, few older workers go back to work. Bratsberg, Fevang et al. (2010) have studied the connection between unemployment and disability rates in light of the fact that permanent disability insurance rolls in Norway outnumber registered unemployment by four to one. Based on administrative register data matched with firms' financial statements and closure data collected from bankruptcy proceedings, the authors show that a large fraction of Norwegian disability insurance claims can be directly attributed to job displacement and other adverse shocks to employment opportunities. For men, they estimate that job loss more than doubles the risk of entry to permanent disability rolls and that displacements account for fully 28 percent of all new disability insurance claims. They conclude that unemployment and disability insurance are close substitutes.

Andreassen and Kornstad (2010) [ENREF 1](#) use a discrete choice model to quantify the desire to draw a rehabilitation or disability benefits among fully employed married women in Norway. Important findings are that decreasing unemployment has played a significant role in increasing the number on disability and rehabilitation, while changes in disability benefits have not played a significant role.

Furthermore, Myklebø (2011) analyses re-entry into work among recipients of social benefits. She finds that 66 percent of the unemployed and 36 percent of people who had been registered as having reduced work ability were in a job six months after their last registration at the Norwegian Labour and Welfare Administration (NLWA). Re-entry to work is highest among those who had been registered as unemployed. The probability of restarting work was 74 percent for the 45-59 age group, declining to 57 percent for people above the age of 60. The likelihood of exiting the labour



National Report: Norway

market again because of health problems is highest for the 60-66 age group. Among those previously registered as having reduced work ability, 45 percent of the 60-66 age group were receiving a disability benefit six months later.

Investigating the paths to a disability pension among persons aged 30 to 55 years, Fevang and Røed (2006) find huge variation in disability risk between different groups. Women are more at risk than men, and the lower educated are more at risk than the higher educated. Not surprisingly, the risk also increases with age. The likelihood of being a disability pensioner in 2003 among those aged 51 to 55 years in 1992 was 30 percent. They also find that labour market situation affects disability risk: about 5 percent of all new disability pensions between 1993 and 2000 relates to downsizing.

Based on survey data, Andersen (2007) studies the possibility of reactivation of disability pensioners. He finds that the number of disability pensioners wanting to increase their labour market participation decreases with age: 50 percent of those 45 years and younger stated that they wanted to work for more hours or re-enter the labour market, but only 15 percent of those 60 years and above. The main reason given, especially among the oldest, is lack of suitable work. However, many in the age group 55 years and above also stated that work adjustment in itself would not have helped them back to work. This is in line with earlier studies which find that few early retirees retired because of unsatisfactory work adjustments (Midtsundstad 2002, Midtsundstad 2005a).

Solem (2012) [ENREF 66](#) analyses the relationship between employers' attitudes to older workers and the economic crisis (2008-2009) based on data from CSP's Senior Policy Barometer from 2003 to 2009. He finds that the quick shifts in business cycles in 2008 and 2009 produced immediate reactions among managers. In particular, the protection of older workers by downsizing (the seniority principle) gained less support within the first half year of the crisis; however, there was a return to the former level of support within the next half year. This pattern of change was observed in the private sector, while managers in the public sector changed attitudes on a smaller scale and in the direction of increased support for the seniority principle. The cognitive component of attitudes was less affected by the financial crisis than the behavioural disposition mentioned above. The tendency was for more positive conceptions of older workers among managers in the public sector. In the private sector, the views of managers changed even less and in the opposite direction. The impact of steadier business cycles is seen in the affective component of attitudes; yet older workers are among the least popular categories to recruit in both rising and falling cycles. The finding that managers in the private sector are more affected than managers in the less market-exposed public sector supports the possible effects of the financial crisis on attitudes to older workers. However, for senior policy, it is important to keep in mind long-term trends and not be beset by short-term shifts in the need for older workers. Lasting effects of falling business cycles on the employment of older workers may be prevented by reinforcing a solid basis of realistic cognitions about older workers and by openness concerning affective aspects of ageing and older workers.

LEGISLATION & ITS IMPLEMENTATION

Norwegian studies in this area are connected to labour market regulations and welfare arrangement, and changes in these laws and regulations over the last 10 years; for example the tripartite agreement on a more inclusive labour market (IWL agreement), signed in 2001, the pension reform (see C), changes in the Working Environment Act, the disability benefit scheme etc.

As part of the IWL agreement, the Norwegian *payroll tax* was reduced by 4 percentage point (from 14 to 10 percent) in July 2002 for employees aged 62 and older. Ellingsen and Røed (2006) analyses



National Report: Norway

the effect of this tax reduction on the employment patterns and unemployment of older workers. They find that a reduction in payroll taxes has no effect on older workers' possibility of finding new jobs, but they also find a reduction in older workers' (62+) exit rates, compared to younger employees. However, this is mainly due to reduced disability rates, which was probably an effect of changed disability regulations during the same period.

Finseraas & Jacobsen (2014) present the results of a survey experiment where the treatment group was provided with an *information brochure regarding recently implemented changes in the Norwegian pension system* and a control group was not. They find that those who received the information were more likely to respond correctly to questions regarding the new pension system. The information effect was larger for those with high education, but only for the most complex aspect of the reform. Despite greater knowledge of the reform in the treatment group, they find no differences between the treatment and control group in their preferences regarding when to retire or whether to combine work and a pension.

FINANCIAL FACTORS

The Norwegian Research council has through a special research programme ([EVAPEN](#)) funded a few projects analysing the effects of the ongoing Norwegian pension reform. However, just a few results have been published so far. Important features of the Norwegian pension reform, in effect since 2011, are the adjustment of pensions for changes in life expectancy, flexible retirement starting at age 62 based on actuarial principles and new rules for the indexation of pensions. Another part of the reform is a new model for accumulating pension entitlements that will be introduced gradually for cohorts born after 1954 and fully for cohorts born after 1962.

Most analyses of the effect of the reform so far are based on dynamic micro-simulation models (for example MOSART)¹⁰. The pension reform implemented from 2011 will imply a shift to a quasi-actuarial system, seeking to neutralise the expenditure effect of further increases in life expectancy and strengthen ties between former earnings and pension benefits. Labour supply will be stimulated by lowering implicit tax rates and by aligning the social and private costs of early retirement. Using a large, dynamic micro-simulation model, Stensnes and Stølen (2007) find that the reform will stimulate labour supply and reduce the future tax burden, but also increase inequality in the benefits received by old-age pensioners.

The calculations presented by Christensen, Fredriksen et al. (2012) also indicate that Norway's pension reform will lead to a strong improvement in economic incentives to continue working and to delay retirement, in comparison with the old system: postponing retirement by one year will typically increase the annual old-age pension by about 7.5 percent. About two thirds of this effect is

¹⁰ From a representative sample of the population in a base year, the MOSART model simulates the future life course for each person in this initial population. The life course is simulated by possible transitions from one state to another, as determined by transition probabilities that depend on each person's characteristics. These transition probabilities are estimated from observed transitions in a recent period. Events included are migration, deaths, births, marriages, divorces, educational activities, retirement and labour force participation. Public pension benefits are calculated from labour market earnings and other characteristics included in the simulation. Old-age pensions, disability pensions, surviving spouse pensions and early retirement pensions are included in the model (Christensen et al 2012).



National Report: Norway

attributable to the actuarial adjustment and about one third to the accumulation of additional pension entitlements in the new system. These incentives however, only apply to a part of the population; about 40 percent of Norwegians retire on a disability pension before the age of 67, and this group is mainly unaffected by the economic incentives of the reform. Public sector employees are also not fully affected by the incentives because of the AFP early retirement plan for the 62–66 age group. The public sector AFP scheme, which has poor work incentives, will remain largely unchanged in the near future.

Using a difference-in-differences approach Hernæs et al. (2014) and Midtsundstad and Nielsen (2014) compare changes in employment at age 62-63 from 2008 to 2012 in private sector companies with the new, flexible AFP scheme and public sector companies with the old AFP scheme. Both find that the probability of being employed has increased more in private sector companies with AFP than in public sector companies with AFP from 2008 to 2011, controlled for sex, cohort, educational level and industry/sector etc. Hernæs et al. (2014) also find that the probability of being employed for those in private sector companies without AFP decreases over the period. The reason seems to be that they now have the possibility of drawing a flexible old-age pension from the National Insurance scheme from the age of 62. Previously (prior to 2011), they had to wait until the age of 67.

Analysis by Bråthen and Bakken (2013) based on register data on retirement behaviour and employment from 2001-2012 supports these findings. For a reference person (Norwegian born, male, 64 years, no children under the age of 12, no parents alive, having worked for 30 years or more, works in the private sector, spouse is still working etc.), the probability of still being employed after one year increases if he works in a company with an AFP scheme.

Furthermore, Dahl and Lien (2013) find that almost 45 percent of those with the opportunity to draw an old-age pension before the age of 67 did so. However, two out of three of these pensioners continued working. As a result, the proportion of older people (aged 62–66) in employment increased from 39 percent in 2010 to 42 percent in 2012. The increase was especially high in private sector companies with an AFP scheme, and among blue collar workers and those with primary school as their highest educational level. The proportion of retirees from companies with an AFP scheme has decreased from 24 percent in 2009-2010 to 15 percent in 2011-2012 among 62-66 year-old workers. Furthermore, old-age pensioners aged between 62 and 66 continue working almost as much as they did prior to taking up their pension benefits. Of those combining work and the old-age pension, over 80 percent work at least 30 hours per week.

Norway's National Insurance system provided benefits from the age of 67 (until 2011), but with an earnings test for those aged 67-69. Up to the 1st of January 2008, 40 percent of earnings exceeding a threshold were deducted from the public pension. The threshold was around one sixth of average full-time earnings up to the 1st of January 2002, when it was doubled. Part of the ongoing pension reform is the complete elimination of the earnings test; it was abolished for those aged 67 from 2008, for those aged 68 from 2009 and for those aged 69 from 2010. In the current system there is no deferral, so the earnings test can be viewed as a "real" tax. Hernæs and Jia (2009) analyse the changes in earnings following the reform implemented in 2002, which doubled the wage threshold for the earnings test using administrative registers, spanning the years 1999 – 2003, covering many socioeconomic dimensions of the whole population and containing extensive information on employment and income. In broad terms, their analysis indicates a positive labour supply response to the earnings test reform. The impact of the earnings test was also confirmed by a difference-in-



National Report: Norway

difference analysis of the reform. However, they find no clear evidence that the reform has increased labour market participation.

Brinch, Hernæs et al. (2012) have also studied two recent changes in incentives to work facing 67-69 year-old workers in Norway: an earnings test reform (which increases current earnings from work) and a pension system maturation (which increases pension accrual from work). Within a difference-in-differences framework, they exploit these changes to investigate the effects of economic incentives and find that the earnings test reform has significant effects, while the pension system maturation has no significant effects. The findings confirm that 67-69 year-olds do adjust their work efforts when there are economic incentives but are only motivated to do so by incentives affecting their current income and not those affecting their future pension.

The positive effect of changes to the old-age pension on employment rates among those aged 67 and above are also documented by Bråthen and Grambo (2009). They find that the changes had an effect on older workers' labour market participation: the probability of a person aged 66 working at the age of 67 increased by 4 percent. However the effect varied with individual characteristic and industry.

Vestad (2013) estimates the labour supply effects of the early retirement programme AFP in the 1990s. He uses detailed administrative data to characterise full paths towards retirement and account for substitution from other exit routes, such as unemployment and disability insurance. By exploiting a reduction in the lower age limit for early retirement during the 1990s as a source of exogenous variation in individual eligibility, he obtains robust difference-in-differences and triple differences estimates indicating that more than two out of three pensioners would still be working at the age of 63 had the age limit been 64 rather than 62. Hence, although successful in creating a more dignified exit route for early leavers, the programme also generated substantial costs in terms of inducing others to retire earlier.

There are also studies of the connection between retirement behaviour and labour market participation among employees aged 62+ entitled to a labour market-based pension (occupational pension) or employees being offered bonuses for opting out of employment. In a study based on survey data from 1,474 employees and pensioners born in 1933, 1934 and 1935, Midsundstad (2002) finds that entitlement to an occupational pension (defined benefit) increases the probability of early retirement, controlled for other important factors like sex, education level, occupational group (class), income, health and working capacity, seniority, working conditions etc. Furthermore, being offered a bonus for opting out of employment also increases the probability of early retirement at age 62 (Midsundstad 2002).

Furthermore, a study by Kostøl and Mogstad (2013) shows that there is significant potential among younger disabled people to work if financial incentives are increased. They do not, however, find any effects of economic incentives among disabled people in the 50-61 age group. This research is supported by Bråthen (2011). Based on data from the Norwegian labour force survey, he estimates that nearly 32 000 people receiving disability benefits would like to start working. But while 22 percent of the recipients in the age group 35-49 report willingness to work, the proportion among people above the age of 50 is only 9 percent.



National Report: Norway

SOCIAL POSITION

Many of the Norwegian studies in the field control for gender, income, education level and occupation, hence we know how these factors affect the retirement decision and labour market participation of older workers.

In a study of early retirement among private sector employees, Midtsundstad (2002) finds that retirement patterns vary between different occupational and educational groups: blue-collar workers retire earlier than white-collar workers, and those with higher education retire later than those with upper secondary school or less. This was true even after controlling for gender, income, occupational group, sector, self-reported health and work capacity, seniority, civic status etc. Furthermore, different occupational and educational groups give different reasons for retiring early: although the main reason expressed by both groups was that they wanted more leisure time, many blue-collar workers who had retired early emphasise the importance of long working careers, heavy workloads, health problems and reduced working capacity; while the white-collar workers claimed that work was no longer as interesting or rewarding, or that they wanted to retire because their spouse had retired (Midtsundstad 2002, Midtsundstad 2005a). The same differences in retirement patterns between different occupational and educational groups were found in a study of retirement behaviour among government sector employees, based on survey data from 2002/2003 (Midtsundstad 2005a, Midtsundstad 2005b) and a study of early retirement behaviour among local government employees in 2012-2013 (Midtsundstad and Nielsen 2013, Midtsundstad and Nielsen 2014). [ENREF 10](#)Hauge and Årethun (2008) and Bråthen and Bakken (2013) also find the same socioeconomic differences in retirement patterns, when analysing early retirement with AFP in 2007 and 2012.

Solem, Syse et al. (2014) analyse the possible associations between retirement intentions and behaviour, using five-year high-quality quantitative panel data on Norwegian senior workers, and found significant correlations between retirement intentions and retirement behaviour within a five-year period. They also found that labour market resources (i.e. health, education) not only influence timing of retirement, but even the connection between intentions to retire and retirement behavior: Older workers with poor health, and workers with low education, often retire earlier than they prefer, and blue-collar workers often retire earlier than they had decided. Even for white-collar workers and those in good health, constraints seem to apply when they wish to retire late.

Furthermore, Bruusgaard, Smeby et al. (2010) find a dramatic increase in the prevalence of persons granted a disability pension with decreasing years of education across all levels of education. The disparities were much stronger than those seen for other health-related parameters and were especially strong for those with musculoskeletal diagnoses. The disability pension is more a consequence of health problems than a proxy for health status. The demonstrated relationship between education and disability pension may be partly explained by exclusion from the workforce because of health-related work problems. The study was based on data on all ethnic Norwegians aged 18–66 years and alive on the 31st of December 2003. Age, sex, the receipt of a disability pension on 31st of December 2003, and the diagnosis on the medical certificate were taken from a national social security file. The file also included six levels of education: primary school, low-level secondary school, secondary school, low-level university, and university and research level.

DOMESTIC DOMAIN

Jia (2005a) uses a binary choice panel data model to analyse married individuals' retirement behaviour in Norway when a new option, AFP, becomes available, and finds that the directions of



National Report: Norway

spousal effects are quite symmetric, although women seem to have a much stronger response to their spouses' characteristics than men. In another paper Jia (2005)b) analyses the labour market participation behaviour of retiring couples. To account for the unobserved heterogeneity in decision-making structures within the households, he formulates a mixed model with two types of households, the cooperative type and the non-cooperative type. The estimation results show that more than half of the households were of the non-cooperative type. Furthermore, Jia (2005)c) provides an empirical analysis of the joint retirement behaviour of working couples using a dynamic programming model, estimated on micro data. The estimation results show that a model which uses only measures of economic incentives (wage and pension benefits) gives a satisfactory fit with the observed retirement pattern. The results also indicate that husbands have higher bargaining power within the household. A hypothetical policy simulation shows that by taxing pension benefits as wage income, the labour market participation of both husbands and wives will increase by around 4 percentage points at age 65.

Studying early retirement among AFP among private sector employees born in 1933, 1934 and 1935, Midtsundstad (2002) finds that having an unemployed or retired spouse increases the probability of early retirement. She also finds that being single and male increases the probability of early retirement, while being single and female increases the probability of postponed retirement, compared with having an employed husband/partner.

Bråthen and Bakken (2013) also find in their analysis, based on register data from the period 2001-2012, that spouses coordinate their retirement. The probability for a male employee retiring early increases by 10 percent points if his spouse has left the labour market the same year. The importance of spouse retirement behaviour for own retirement behaviour also increases with age.

A few studies have also analysed how caring responsibilities (for elderly parents or other family members) may affect the retirement decision. Midtsundstad (2009) finds in her study of older workers' retirement behaviour among private and governmental sector employees that care responsibilities for relatives is of little or no importance; the main reason being that few older workers had older relatives alive. However, even though very few older workers have caring responsibilities, multivariate analyses showed that having a sick partner or relative increased the probability of early retirement (Midtsundstad 2002, Midtsundstad 2005b). The same studies find that one out of four women over the age of 55 worked part-time due to caring responsibilities.

A study based on Norwegian register data by Fevang, Kverndokk et al. (2008) finds that having a lone parent in the terminal phase of life significantly affects the offspring's labour market activity. Employment propensity declines by around 1 percentage point among sons and 2 percentage points among daughters during the years just prior to the parent's death, *ceteris paribus*. Long-term sickness absence also increases sharply. The probability of being a long-term social security claimant (defined as being a claimant for at least three months during a year) rises by as much as 4 percentage points for sons and 2 percentage points for daughters. After the parent's death, earnings tend to rise for those still in employment while employment propensity continues to decline. The higher rate of social security dependency persists for several years.

Gautun and Hagen (2010) also investigate how common it is for elderly employees to experience difficulties associated with combining work and care obligations for their parents, and to what extent this affects their behaviour in working life. To illuminate these questions, they present findings from a representative survey conducted in Norway in 2007. One finding is that seven out of 10



National Report: Norway

respondents (with one or both parents alive) were both employed and caring for their elderly parents. Of these, 57 percent had experienced difficult situations in coping with both. The most preferable arrangement was flexible working hours. Employees preferred the possibility of reducing or staggering working hours, or the option to work from home if necessary.

Kotsadam (2011) found that care for elderly parents has an effect on women's labour force participation in European countries, but that that effect is small in Norway and cannot be used as an explanation for the higher incidence of disability among older women.

Furthermore, in a newly published study based on NorLAG data, gender differences are identified in couples, where "common problems" (health symmetry) seem to be a comfort for men, but not so for women, who will have to shoulder the majority of the caring responsibilities regardless (Syse, Solem et al. 2014).

WORK: HRM AND INTERVENTIONS

HRM and interventions can be defined as the role of organisations and the employer (human resource management incl. recruitment and selection, enterprise policies, organisational health promotion, interventions and attitudes towards older workers in the organisation, e.g. discrimination) with respect to work participation. HRM and interventions cover initiatives and measures introduced by the employer (or the HR department) to strengthen the choice of work over early retirement ("stay" factors) or to counteract "push" factors.

Prevention, by definition, starts early, and thus does not only encompass older workers. A holistic approach will also have to start early, while special provision for older workers may be necessary later in their careers. Employers often use a combination of measures and initiatives, usually as part of an overall strategic plan (Steinum 2008). Demands from older workers, or from unions on behalf of older workers, may also influence the types of measures selected, e.g. focusing on reduced working hours and economic incentives to retain those eligible for early retirement (Midtsundstad and Bogen 2011, Midtsundstad and Bogen 2014).

Measures or programmes aimed at reducing early retirement and increasing employment of older workers can be categorised in different ways. Midtsundstad (2005, 2011) distinguishes between strategies for prevention, retention and integration. Prevention encompasses long-term efforts to ensure that employees do not end up in a vulnerable position in relation to the labour market. These initiatives are meant to prevent health problems and the loss of working capacity, competence and/or motivation, and are often aimed at all the company's employees rather than restricted to a particular group of employees, for example those over 50. Retention initiatives target individuals who are already in a vulnerable position. They may have been threatened with exclusion, or have access to an early retirement scheme they wish to use. Retention initiatives will not have the same scope and long-term impact as prevention initiatives. Instead, they will be for defined target groups and particular situations. For example, initiatives for the retention of older workers in Norway are often focused on employees around the age of 62 years who can retire on the AFP scheme. Integration includes policy initiatives targeting individuals outside the company, e.g. recruiting people who have typically had difficulty finding jobs and/or permanent employment. As part of old-age policy, different personnel policy interventions may be used to recruit or re-employ older workers.



National Report: Norway

Furthermore, Midtsundstad (2007) has distinguished between measures directed at the work itself in order to reduce work demands, e.g. reduction of workload, reduction of hours worked, change of work task, restructuring, new technology etc., and measures that are directed at the individual employee in order to strength their health and working capacity, their competence or motivation, such as different health promotion programmes, for example lifelong learning. Measures which aim to encourage older workers to shift their priority from leisure time to work, or make it easier to combine work and family life may be also used.

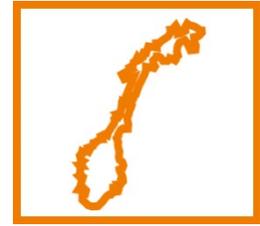
In addition, [ENREF 22](#) Salomon and Hilsen (2011) have suggested that the different measures mentioned gain relevance during different stages of the working career, and propose a three-phase working careers model. Phase 1 starts from the first day on job and continues as long as a person is active in working life. From day one, job content and job demands, work environment and competence management will influence the future career of the employee. The employees are exposed to their employer's HR policy and competence management systems. In phase 2, as employees get older, HR policy is still crucial for motivation and work performance. Still, at a certain stage some employees experience a need for more specific support, to be able to perform their work to a satisfactory level. At the age of 50 + an increasing number of employees are facing some kind of health problems. Interventions during the second phase therefore focus on support directed at specific groups. Phase 3 starts when employees come close to the date of deciding whether to use existing early retirement schemes or continue working. At this stage, the aim of HR policies for prolonging working careers is to make the job so attractive that it can compete with a pension. Support measures will also be in use, but the main focus will change from the support perspective to the use of extra economic and social incentives to keep people working.

Research on HRM and interventions concentrates on a range of issues, and covers (at least) the following two main issues:

1. A focus on attitudes towards older workers in the organisation. Attitudes of employers, colleagues and older workers themselves influence actions and have consequences for perceived work ability and retirement behaviour.

Anti-discrimination in recruitment/selection and promotion is a consequence of negative attitudes towards older workers and negative stereotypes (ageism). It is also an issue by itself covered in the literature. Solem (2010) and Solem and Mykletun (2009) finds that managers show a less positive attitude towards "older" or "senior" applicants to jobs than to "young" and "experienced" applicants, and they hesitate to call in for interview applicants in their late 50s. This is based on analyses of the Norwegian Senior Policy Barometer, which have collected data yearly from national representative samples, starting in 2003. One sample consists of 750 managers and the other includes 1,000 employed persons. Managers in the public sector are more positive towards older workers than managers in the private sector. Age discrimination is one type of negative behaviour towards older workers, however its prevalence is hard to determine. Age discrimination has been illegal in Norway since 2004, but many workers are of the opinion that it takes place. About 4–5 percent indicates that they have been exposed to age discrimination in working life themselves.

Other studies fail to find age barriers in recruitment, although few managers planned to actively recruit older workers. Also no overt negative attitudes towards seniors were expressed, and older managers seemed to be more positive towards older workers (Furunes and Mykletun 2005). However, through analysing managers' use of metaphorical images, another study based on the



National Report: Norway

same data reveals negative stereotyping of a senior hospitality workforce (Furunes and Mykletun 2007, Furunes, Mykletun et al. 2011). In-depth analyses indicate that age discrimination towards seniors does exist; managers seem to be biased. Some have positive experiences with a senior workforce, but when it comes to recruiting new employees, younger people are the first choice.

Managers' attitudes towards older workers may be dependent on many factors. A study of data from 1,138 managers who were asked to rate their perceptions of 30 capabilities related to human development and working life (Furunes, Mykletun et al. 2011) finds that managers perceive ageing as contributing to increased managerial and interpersonal skills, creative problem solving capacities and work moral. On the negative side, age contributes to impaired learning capacities and basic functions. The researchers suggest that it is likely that managers working with older workers will develop conceptualisations of this part of the workforce that are closer to the characteristics demonstrated by research on actual behaviour, hence prevailing stereotypes of these workers may not be so general and persistent as argued in the existing research.

2. A focus on the different measures and initiatives (mentioned above) that may prevent early retirement and promote longer working careers. The literature in this field underlines the importance of a holistic approach that covers the whole range of different measures, as well as the entirety of working life, not solely older workers (Midtsundstad 2007, Hilsen and Salomon 2010, Salomon and Hilsen 2011). The argument is that what happens at the end of the career is often informed by what has happened earlier. A holistic approach on the other hand, means that one also considers the importance of motivation and workplace health promotion measures, like protection, adaptation of the workplace, work tasks or working hours and other health promotion interventions.

There is extensive research on HRM and interventions for prolonging working life among older workers in Norway. The types of interventions and the experiences of the older workers have been extensively studied through surveys and case studies. Most HR policies and different types of interventions are related to well-being at work, health, work ability and attitudes to retirement and expected (self-reported) retirement behaviour. The measurable "effect" is mostly defined as the older workers' wishes for a late exit.

However, qualitative studies of the relationship between work time reductions, extra days off, bonuses etc. on expected and actual retirement age fail to find any clear indications of the results of such interventions, although all such interventions are highly appreciated by the older workers receiving them (Bogen and Midtsundstad 2007, Econ 2009, Hilsen 2009, Hilsen, Olsvik et al. 2009, Econ 2010, Hilsen and Salomon 2010, Becken 2011, Midtsundstad and Bogen 2011, Reichborn-Kjennerud, Gamperiene et al. 2011, Becken 2012, Hilsen 2012, Bogen and Hilsen 2013)

A few studies based on combined survey data and register data (2001-2007/2010) have also analysed the actual effect of HRM/interventions on retirement behaviour using a difference-in-differences approach (Midtsundstad, Hermansen et al. 2012, Midtsundstad, Nielsen et al. 2012, Midtsundstad, Nielsen et al. 2013, Hermansen 2014, Hermansen 2014). These studies do not find any effect on retirement behaviour, except Hermansen (2014) who finds that older workers who were offered extra days off had a reduced probability of drawing an AFP pension early (at age 62-63). Furthermore, Midtsundstad, Nielsen et al. (2013) find that work-related measures to prevent injury and exhaustion reduced disability rates among workers over the age of 50.



National Report: Norway

WORK: WORK FACTORS/WORKING CONDITIONS

Work factors, i.e. factors in the workplace or related to the work tasks are well covered in the literature. However, the literature mostly focuses on how working conditions are related to well-being at work, work ability, health, sickness absence etc. and less on the relation with retirement behaviour.

In a review of the literature Solem (2010) finds that physical and ergonomic work environments are often better among older workers than among younger workers. This may partly be due to selection (the healthy worker effect) and partly an effect of adaptations and shifts to less demanding jobs with age. The review finds that older workers seem to encounter fewer demands at work, but also receive less support and feedback from their supervisor.

However, Midtsundstad (2002) analyses of survey data covering 1,500 private sector employees and early retirees show that having a heavy workload increases the probability of drawing an AFP pension early, controlled for other relevant factors. She also finds that many retirees themselves, especially blue-collar workers, relate their early retirement to heavy workloads, long working careers and, among other factors, to the company culture, i.e. that it was common at the workplace to retire at a certain age.

Furthermore, in a survey data (retrospective cohort) study of early retirement among government sector employees and early retirees, Midtsundstad (2005b) finds that (self-reported) age discrimination at the workplace increases the probability of early retirement. Analysing the retirement behaviour of municipal employees, Midtsundstad and Nielsen (2013) also find that lack of job autonomy and a good relationship with middle management increases the probability of drawing an AFP pension as early as possible (at age 62), *ceteris paribus*.

Blekesaune and Solem (2005) investigate the impact of working conditions on individual retirement for 270 occupations. The study combines survey data for estimates of job strains, census data for occupations and income and social insurance/security data for the transition from work to retirement for 18,847 Norwegian employees between the ages of 60 and 67. Retirement was identified by a drop in work-related income and studied both jointly and separately for disability and non-disability retirement. Data are analysed using logistic regression (competing risk) "duration" models. Findings indicate that disability retirement is related to physical job strains. Among men, both pathways of early retirement are related to low autonomy in job tasks. Furthermore, psychological job stress may reduce non-disability retirement. The findings are discussed in relation to (a) the prospect of reducing early retirement by changing working conditions and (b) the distributional impacts of actuarial principles in pension systems.

Several studies have also found that restructuring and downsizing increases the probability of sickness absence, early retirement and welfare dependency (Midtsundstad 2002, Midtsundstad 2005b, Lorentzen, Løken et al. 2006, Røed and Fevang 2007, Rege, Telle et al. 2009, Bratsberg, Fevang et al. 2010).

Schone (2009) analyse whether introduction of new technology and new work practices reduce the demand for older workers and increase the demand for younger workers and finds that technology is age-biased towards young, low-skilled workers. However, after sweeping away time-invariant unobserved firm effects by using a fixed effect approach, most of the significant relationships disappear. Hence the results seem to be driven by unobserved heterogeneity between firms and are



National Report: Norway

not causal effects of technology and new work practices on the demand for workers in different age groups.

HEALTH & HEALTH-RELATED BEHAVIOUR

Health is strongly related to retirement behaviour. When the early retirement scheme (AFP) was introduced in Norway, it was argued that it would provide a “dignified exit” for worn out workers at the end of a long career. Health is seen as the factor that decides what opportunities are open to the older worker.

A substantial and increasing proportion of the workforce in Norway receives a disability benefit. Among older worker (55+) however, the disability rate has been falling for some years. A systematic review (Bjørngaard, Krokstad et al. 2009) of the epidemiological research on disability benefit in the Nordic countries identified 118 articles of relevance. The majority of the articles were cohort studies using disability benefit as an end point, with 67 studies being population-based and 29 based on patient populations. Six cohort studies use disability benefit as an exposure. There were seven case-control studies and nine studies describing different interventions. Connections between different health issues and work disability are well documented, as is the importance of socioeconomic and work-related factors. The review reveals an emphasis on individual risk factors and concludes that although important, individual factors alone cannot explain the growth seen in the last decade in the number of employees receiving disability benefits.

The Norwegian Life Course, Ageing and Generation Study (NorLAG) is an ambitious longitudinal study. So far, two waves have been conducted. The first one was carried out in 2002-03. In the second wave (2007-08), NorLAG was merged with the United Nations-initiated Generations and Gender Survey (GGS). The data collection was therefore labelled LOGG: Life-course, Generation and Gender. There has been a wide range of publications based on NorLAG (Slagsvold and Solem 2005, Slagsvold and Daatland 2006, Veenstra, Lima et al. 2009, Furunes, Mykletun et al. 2012, Slagsvold, Veenstra et al. 2012, Daatland and Slagsvold 2013). NorLAG results confirm that the early retirement scheme (AFP) to some extent reflects health-related causes for early labour market exits. Among men, the effect is strongest for subjective health status, whereas among women, signs of depression have the strongest impact on subsequent early retirement. Although poor health represents a limitation for work, there is no clear-cut point where work becomes impossible. Even in the lowest health decile a fair proportion are employed. However, age adds to the effect of health on early retirement. Persons with poor health aged 55-61 are less inclined to work compared to those below 55 with a similar health status. This age effect may reflect negative stereotyping of older workers and indicate a potential for increased employment rates in middle-aged and older age groups. Compared to any other type of retirement, disability pensioning tends to weaken self-esteem among retirees. This finding indicates that the disability pension is not an appealing exit path. Most likely, it constitutes a risk to self-esteem and quality of life (Slagsvold, Veenstra et al. 2012).

There are several studies which look at the correlation between self-reported health and work ability and early retirement (Midtsundstad 2002, Midtsundstad 2005a, Midtsundstad 2005b, Midtsundstad and Nielsen 2013, Midtsundstad and Nielsen 2014), and correlations between sick leave history and retirement behaviour (Midtsundstad and Nielsen 2013), controlled for other relevant factors. Most of these analyses find that health problems and (self-reported) reduced work capacity increase the probability of early retirement. However, one study on the connection between expected retirement age and expected health development, based on survey data among employed women aged 50-70 (Gamperiene, Hilsen et al. 2010), finds that neither work ability nor actual health has the same effect



National Report: Norway

as expected health development on expected retirement age. In other words, beliefs can predict expected retirement age better than actual health. However, without follow-up studies it is impossible to determine what the actual retirement pattern will turn out to be (Hedström 2005).

WORK ABILITY

If work ability is defined “the Finnish way”, this has not had much focus in Norway. Health and exit from work life is covered under the domain Health. Work ability is interpreted more loosely under the domain Health and is covered in NorLAG and several other studies.

MOTIVATION

There are several studies that analyse the relationship between (self-reported) motivation and expected and actual retirement outcome.

According to Midtsundstad (2003) study of early retirement behaviour among government sector employees, based on survey data from 2002-2003 (N=1800), one of the main reasons for retiring early, according to the retirees themselves, especially among managers and higher educated employees, is loss of job motivation. For those who continued working after the age of 62 the opposite was true. The main reasons for staying were that the job still was interesting and rewarding, that they did not have health problems and that their manager wanted them to stay longer. The same pattern was found in a study of retirement behaviour in the private sector, based on survey data from 2000-2001 (Midtsundstad 2002), and in analyses of the retirement behaviour among municipal sector employees (Midtsundstad and Nielsen 2013); also based on survey data. Furthermore, (Midtsundstad and Bogen (2011)) find in their study of retirement processes in eight different industries in 2009-2010 (case studies) that older workers often stress the importance of well-being at work for their retirement decision. But well-being at work seems to have different meanings according to amount of education: while care workers and industrial workers stressed that they enjoyed being *at work* (the social aspect), engineers and executive officers enjoyed the *work itself*, their work task and other aspects of their work (personal-development).

Motivation to work is also covered in two literature reviews published since 2012 (Midtsundstad 2012, Solem 2012). Solem (2012) finds that older workers participate less in training and see less opportunity for learning new things at work. As opportunities for learning may contribute to maintained work ability, measures to include older workers in training and learning may contribute to improved work ability. Other studies also show that participation in learning activities declines with age (Hagen Tønder and Hilsen 2012, Tikkanen, Guðmundsson et al. 2012), although less so than in the EU. In 2008 EU27 had a participation rate for older workers aged 50-64 of 9.5, while Norway had a rate of 19.3 (Tikkanen, Guðmundsson et al. 2012): 205). Whether lack of participation is caused by lack of motivation or lack of opportunity is difficult to say, but there seems to be a mix of both (Hilsen and Salomon 2010).

According to Tikkanen and Nyhan (2008) the following are the main barriers to lifelong learning for older workers:

“(A) Learning cultures in workplaces have rarely been supportive to older workers. Older workers tend to have reached the top of their career possibilities, and in small companies and flat organisations more generally, ‘the glass ceiling’ tends to be low; (B) older workers’ image of themselves as learners tends to be poor, giving rise to a self-fulfilling prophecy. As several chapters in this book show, while older workers have expertise in work, they are



National Report: Norway

often novices when it comes to learning; (C) traditionally, ‘the competence order’ in workplaces (the degree to which one manages one’s job tasks) has followed ‘the social order’, which is a result of one’s years of experience in a company. More experienced employees are often considered to be more competent employees. Traditionally, older workers are considered as teachers and mentors of younger employees, rather than having learning needs themselves (Cedefop, Tikkanen et al. 2006). Thus, when the workplace does not require them to change their job tasks, this gives rise to a feeling of why bother to engage in training; (D) related to the above, the relevance of the training on offer is often an issue for older workers. Older workers have broader perspectives, greater understanding and sounder judgements than their less experienced counterparts. Thus, they tend to be more critical consumers of training products. The balancing and contemplation often takes place between what is their current situation and what could it be after taking more training”. (Tikkanen and Nyhan 2008):6.

Whether discriminatory processes are more or less important than motivational factors are impossible to determine, but the combination serves to exclude older workers from much needed participation.

Conclusions for research needs

There has been an extensive research on ageing and retirement in Norway the last 20-25 years, both studies focusing on single aspects and studies focus on almost all possible factors that can predict early retirement or extended work careers. The studies are based on both large scale data-sets from surveys (both cross sectional and retrospective cohort studies), register data, a few longitudinal studies as well as some qualitative studies.

However, there is a need for more studies of labour market mobility among older workers, to better understand how rehiring and recruiting processes affect older workers labour market participation, and more studies of how different age management strategies and programmes as well as workplace interventions, affect retirement behaviour and labour market participation.

There are also needs for mixed methods-project, i.e. interdisciplinary studies combining register and survey studies with case studies (qualitative data). Although advanced econometric analyses based on register (panel) data are the best way to document causal evidence, they often fail to explain how and why. In addition, a lot of important (and especially new and upcoming) factors are not registered in administrative registers. It is therefore important to prioritize also qualitative and/or survey based studies in order to understand the complexity of the retirement decision and labour market participation of older workers.



National Report: Norway

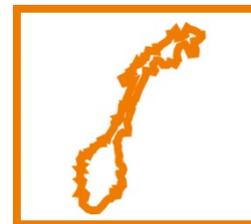
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