



Extending working life: What do workers want?



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When citing this report, please use the following wording: Eurofound (2017), *Extending working life: What do workers want?*, Eurofound, Dublin.

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In the context of moves to raise the legal retirement age in many EU Member States, this article explores the views of workers about the issue of extending working life. It highlights differences in the share of workers regarding the age they would like to work to and the ability to work until 60 in terms of employment status, gender and country. It also presents the views of social partners on the subject, with trade unions in most Member States opposing the extension of working life through raising the pension age and employer organisations being generally in favour of this.

Background

The economic and financial crisis of 2007–2008, and the ensuing debt crisis, prompted further waves of reforms of national pensions systems across the EU and Norway – on top of those that had taken place since the beginning of the 2000s. Addressing the key question of how to finance pensions, these reforms mostly underline the need for a longer working life. These reforms include:

- upward adjustments to the retirement age;
- the introduction of flexible retirement schemes;
- tightening of the criteria for obtaining a full pension (for example, the number of years of service used in the pension calculation);
- a decrease in early retirement options;
- measures aimed at increasing the sustainability of work, with the ultimate goal of attaining sustainable pension systems. (Eurofound, 2012, 2013, 2014, 2016).

In the current context of slow recovery, continuing high youth unemployment in many countries, high levels of emigration of qualified young people and an ageing population across Europe, it is pertinent to consider what effects might the extension of working life have on individuals and societies – apart from guaranteeing the financial sustainability of public pension systems and funds (EU-OSHA et al, 2017). It is clear that in this area the issues of workers' health and their willingness to continue working are crucial. Potential questions to ask include the following: What kind of repercussions will the lengthening of working life entail in terms of workers' health and well-being? Are people willing and – more importantly – are they able to work during the number of years set by the legal retirement age? And if so, under what conditions?

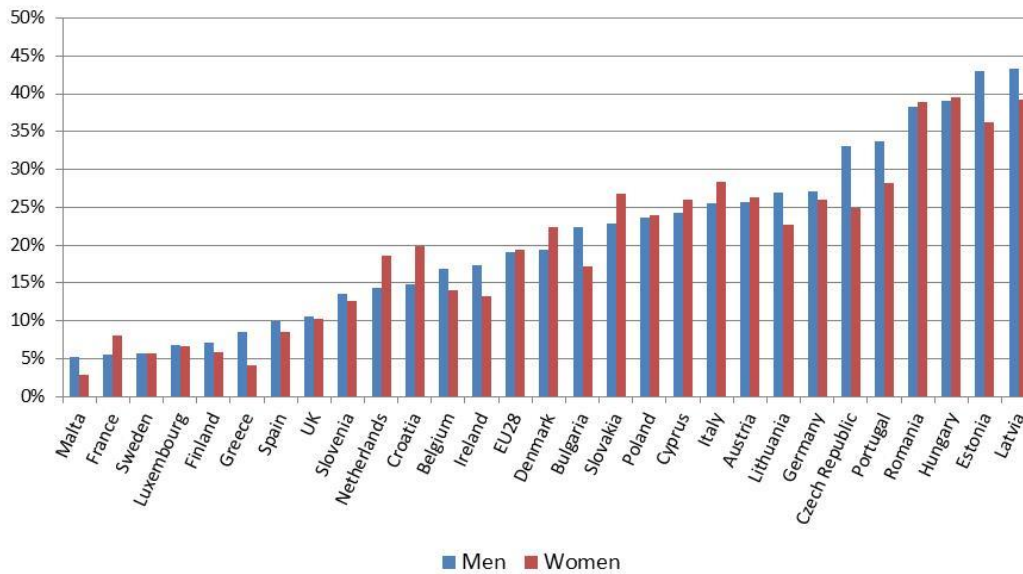
Self-reported views on ideal retirement age

According to data from the European Working Conditions Survey (EWCS) 2015, some people do not seem to have in mind a fixed end to their working life. When asked about the age they wanted to work to, about 20% of all workers (the same proportion of men and women) in the EU28 answered that they would like to work until 'as late as possible'. This response was spontaneous, and so it is not possible to infer the main reasons for it (the interviewer did not evoke possible reasons during the face to face survey). Some respondents might have given that answer on the basis of their working conditions and how much they were attached to their job, while others might have been considering their financial situation and anticipating a certain pension sum on retirement.

Country differences

The results show some variations according to employment status and country. The share of those who replied spontaneously that they wanted to work as long as possible was higher among the self-employed (28%) than employees (17%). There was also considerable variation in the share of workers of both sexes reporting they wanted to work until 'as late as possible' across the EU, ranging from less than 3% of women in Malta to more than 40% of men in Estonia and Latvia (Figure 1).

Figure 1: Share of workers wanting to work until 'as late as possible', 2015



Note: The question was 'Until what age do you want to work?' The figures presented in the chart correspond to the spontaneous answer 'as late as possible'.

Source: EWCS 2015

The remaining 80% of workers mentioned a specific age they wanted to work to. This varied from an average of 57 years in Cyprus and Slovenia, up to 65 in Norway, 64 in Denmark and 63 in Sweden (Table 1, column B). When these averages are compared with the statutory pension age for men and women in each country (column A-B in Table 1), it can be seen that, on average, workers do not want to work to the age stipulated by their country's statutory retirement scheme.

According to the EWCS 2015 data, the difference between the statutory pension age and the average age that workers want to work to varies from country to country. In the Nordic countries and Estonia, the difference is around a year or less, while in Cyprus, Greece, Slovenia and Poland (for men) the average age until which workers want to work falls short of the respective retirement ages by 7–9 years.

Table 1: National statutory pension age and average age workers want to work to and think they can do the same job, by country

	A		B			C			A-B		A-C	
	National statutory pension age 2017		Until what age do you want to work to?			Until what age do you think you will be able to do your current job or a similar one?						
	M	W	M	W	Total	M	W	Total	M	W	M	W
Austria	65	60	59.9	57.5	58.7	63.7	61.8	62.7	-5.1	-2.5	-1.29	1.81
Belgium	65	65	60.6	59.9	60.3	64.2	63.2	63.7	-4.4	-5.1	-0.76	-1.81
Bulgaria	65	62	59.9	58.2	59.1	63.9	62.0	63.0	-5.1	-3.8	-1.06	-0.04
Croatia	65	61.75	60.9	58.8	59.9	64.5	63.0	63.8	-4.1	-3.0	-0.46	1.29
Cyprus	65	65	57.6	56.9	57.3	63.8	62.6	63.2	-7.4	-8.1	-1.19	-2.37
Czech Republic	63.2	62.3	61.3	59.7	60.4	64.0	62.9	63.4	-1.9	-2.6	0.78	0.58
Denmark	65	65	64.3	63.7	64.0	67.6	66.4	67.0	-0.7	-1.3	2.63	1.38
Estonia	63.25	63.25	62.4	62.0	62.1	64.1	63.3	63.6	-0.9	-1.3	0.87	0.02
Finland	63	63	62.2	62.3	62.3	65.3	64.1	64.7	-0.8	-0.7	2.31	1.08

	A		B			C			A-B		A-C	
	National statutory pension age 2017		Until what age do you want to work to?			Until what age do you think you will be able to do your current job or a similar one?						
	M	W	M	W	Total	M	W	Total	M	W	M	W
France	65.3	65.3	60.3	60.0	60.2	63.4	62.2	62.8	-5.0	-5.3	-1.90	-3.09
Germany	65.4	65.4	62.4	61.5	62.0	64.6	63.7	64.2	-3.0	-3.9	-0.84	-1.71
Greece	67	67	60.1	58.0	59.2	62.0	61.0	61.6	-6.9	-9.0	-5.03	-6.02
Hungary	62.5	62.5	60.1	58.3	59.2	62.1	61.0	61.5	-2.4	-4.2	-0.37	-1.54
Ireland	66	66	62.2	60.2	61.2	65.5	64.4	65.0	-3.8	-5.8	-0.46	-1.58
Italy	66.6	66.6	61.0	59.4	60.3	64.8	63.9	64.4	-5.6	-7.2	-1.81	-2.67
Latvia	62.75	62.75	60.4	58.5	59.3	66.3	65.5	65.9	-2.4	-4.2	3.55	2.73
Lithuania	63.5	62	61.0	59.5	60.2	63.1	62.8	62.9	-2.5	-2.5	-0.40	0.80
Luxembourg	65	65	59.2	58.6	58.9	63.4	61.8	62.7	-5.8	-6.4	-1.63	-3.24
Malta	62	62	59.1	56.2	58.0	62.6	61.7	62.2	-2.9	-5.8	0.56	-0.30
Netherlands	65.75	65.75	61.6	62.3	61.9	67.7	66.6	67.2	-4.2	-3.5	1.99	0.85
Norway	67	67	65.4	64.1	64.8	67.1	66.0	66.6	-1.6	-2.9	0.09	-1.04
Poland	65.6	60.6	58.6	57.3	57.9	63.2	62.4	62.7	-7.0	-3.3	-2.45	1.79
Portugal	66.25	66.25	62.8	62.2	62.5	65.8	64.4	65.1	-3.4	-4.1	-0.48	-1.86
Romania	65	60.5	59.2	58.6	58.9	63.2	62.0	62.6	-5.8	-1.9	-1.76	1.48
Slovakia	62.2	62.2	60.4	59.1	59.8	62.6	61.5	62.0	-1.8	-3.1	0.35	-0.68
Slovenia	65	65	58.2	56.6	57.4	63.6	62.4	63.1	-6.8	-8.4	-1.37	-2.63
Spain	65.4	65.4	60.9	60.3	60.6	63.8	63.2	63.5	-4.5	-5.1	-1.55	-2.23
Sweden	64	64	63.3	62.8	63.1	68.0	67.1	67.5	-0.7	-1.2	3.98	3.08
UK	65	64.25	61.3	60.7	61.1	65.6	64.6	65.2	-3.7	-3.5	0.61	0.35

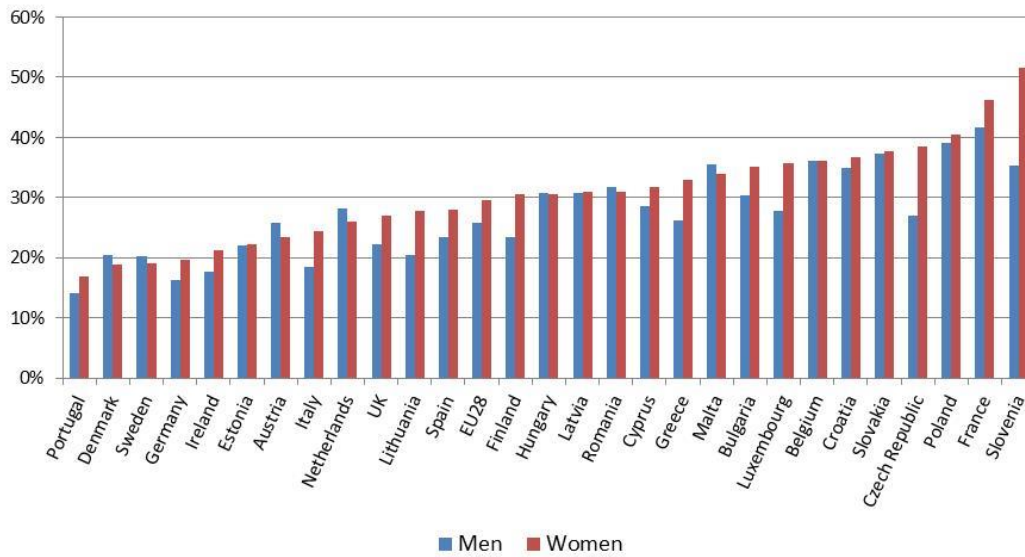
Note: It is difficult to define the statutory pension age across Member States as definitions vary (Eurofound, 2013). The figures presented here refer to the national statutory pension age, which is the age at which people are entitled to an old-age pension (and not, for example, disability or unemployment benefit, or an early or partial pension), according to the rules of the public pension schemes. When the pension age is defined as a range, the top limit is presented.

Source: Finnish Centre for Pensions, [Retirement ages in Member States](#); EWCS 2015

Ability to work to the age of 60

The type of job performed and the associated working conditions can influence workers' capacity to perform their job. In this context, EWCS interviewees were asked whether they thought they would be able to do the same job up to the age of 60 (or able to do their current job in five years' time if they were aged 56 or older). Figure 5.2 shows the share of workers across the EU who replied 'no' to this question. Overall, 26% of male workers and 30% of female workers declared that they would not be able to do their current job until they were 60. The lowest share was among male workers in Portugal (14%) and the highest was among female workers in Slovenia (52%).

Figure 2: Share of workers who say they would not be able to do their current job until they are aged 60*, 2015



* Or not able to do their current job in five years' time if they were 56 or older.

Source: EWCS 2015

Those respondents who said they would be able to do the same job until they were aged 60 were further asked to specify the age they felt they would be able to continue working to (beyond 60). Column C in Table 1 presents the average by country and column A-C compares it with the respective retirement ages. In many countries, the average age workers felt they would be able to do the same job went beyond the retirement age. However, there are slightly more countries where the average age lags behind (those marked in orange in column A-C). The largest differences between the average age at which people thought they would be able to do the same job and the respective retirement age are among women in Cyprus (-2.4 years), women in France (-3.1 years), men and women in Greece (-5 years and -6 years respectively), women in Italy (-2.7 years), women in Luxembourg (-3.2 years), men in Poland (-2.4 years) and women in Slovenia (-2.6 years). The cells in green in column A-C in Table 1 indicate the cases where the average age until when respondents think they would be able to do their job is higher than the retirement age. In this case, the difference is generally larger for men than for women, with the exception of Croatia, Lithuania, Poland and Romania – countries where the statutory pension age for women is lower than for men.

National polls indicate reluctance to extend working life

In 2011, a special [Eurobarometer study on active ageing \(PDF\)](#) carried out by the European Commission showed that most EU citizens did not agree that the retirement age needed to be increased by 2030, with almost two-thirds (60%) disagreeing – of whom 36% ‘totally disagreed’. Respondents from the former EU15 countries (Member States before 2004) were more likely to agree with the need to increase the retirement age than respondents from Member States that joined after 2004 (36% versus 22%). The shares of citizens agreeing with an increase of the retirement age varied markedly: from just 7% in Romania and 10% in Bulgaria, to over 50% in Denmark, Ireland, the Netherlands and the UK.

Similar results were obtained by a Public Opinion Survey carried out by the Slovenian government while preparing for the pension reform of 2012. The survey asked people whether they supported or not a gradual extension in the length of service and an increase in the statutory minimum retirement age. Over 60% replied that they did not.

A comparable survey carried out in Slovakia in 2012 found that 73% of the respondents (a sample of 1,003 individuals aged 50–64) considered an increase in the retirement age to be the ‘wrong solution’. More than 50% of respondents pointed to the deterioration of health as a negative consequence, and

about 25% considered that later retirement limited a person's possibilities to enjoy retirement and their pension.

In March 2017, Eurofound asked members of its [Network of European Correspondents](#) to investigate if any significant surveys or opinion polls had been carried out in their country since 2013 on the issue of extending working life and particularly reflecting workers' opinions or views on the subject. The result was that very few have been reported. Below is a summary of some of the most interesting results. This confirms the idea that substantial numbers of individuals in the EU Member States do not favour further extensions of working life.

A [survey of 1,000 members of the German Metalworkers' Union](#) (IG Metall) carried out in 2013 indicated that only 7% agreed with a higher statutory retirement age of 67. Some 87% preferred to stop working before they reached 65, and 50% indicated the desire to be able to stop working before their 60th birthday – provided they had sufficient income.

In Finland, disagreement with a raised retirement age (currently 63) [appears to be increasing](#). A poll carried out by the Finnish Business and Policy Forum EVA in January 2013 (2,023 individuals between 18 and 70 years of age) showed that 26% of the respondents 'would probably oppose' and 19% 'would definitely oppose' an increase in the minimum retirement age by at least two years. More than two years later, another poll by the same organisation carried out between November and December 2015 (2,056 individuals between 18 and 70 years of age) found that raising the retirement age as a way to increase employment was considered a 'rather bad measure' by 39% of the respondents and a 'very bad measure' by 27%.

In Sweden, where the retirement age ranges from 61 (for a public pension) to 67 (up to which age there is protection from dismissal), nearly 20% of workers considered they would not be able to do the same job until they were 60, according to data from the EWCS 2015. In the same year, a telephone survey commissioned by the Swedish national public TV broadcaster, SVT, found a strong polarisation of opinions based on age to the question: 'Do you think the current minimum age of retirement of 61 should be raised?' Of the 1,023 respondents, the majority (51%) answered 'no' while less than a quarter (21%) answered 'yes' and 23% answered 'unsure/don't know'. The opinions were quite polarised according to the age of the respondents. The majority of those who thought the minimum age of retirement should be raised were aged 56–79, while 55% of those aged 15–35 were opposed to the increase.

A survey conducted by the Public Opinion Research Centre (CVVM) in the Czech Republic in November 2016 asked the sample of 1,019 people for their [opinion on increasing the retirement age](#). The survey found that 28% of the respondents were 'against' an increase and 55% 'strongly against'. This percentage has been steadily increasing since 2010, when 72% of the respondents to the same survey were opposed to an increase in the statutory retirement age.

A Belgian poll on people's opinions about extending their working life conducted by IPSOS for pensions fund OGEO in October 2016 found that 74% of the population were opposed to extending the statutory minimum retirement age and 58% were opposed to the extension of the statutory minimum early retirement age. In Belgium, the minimum retirement age is 65. It will be extended to 66 in 2025 and to 67 in 2030, while the minimum early retirement age will be extended each year to reach 63 in 2019 (currently 62.5).

Views of the social partners

Eurofound's Network of European Correspondents were also asked to briefly describe the positions of the main social partners on recent or current plans or actions by the government in their country to extend working life, including extension of the statutory retirement age.

Mixed views and nuanced perspective

In most Member States, trade unions are opposed to the extension of working life through increasing the pension age, whereas employer organisations tend to be in favour. However, there are some exceptions where the social partners seem to be in tune.

In Denmark, for example, the largest union, the United Federation of Danish Workers (3F), is running a [campaign against a higher retirement age](#), and over 200,000 people have signed a petition started by 3F against the rise in the retirement age. The Danish Confederation of Trade Unions (LO) is demanding action towards improving the working environment in line with a higher pension age through an initiative called 'More good years in the labour market'. In contrast, the Confederation of Danish Industry (DI) is arguing in favour of increasing the retirement age because it considers an extension of the labour supply is needed, while the Danish Chamber of Commerce (Dansk Erhverv) has backed an increase in the retirement age in various statements.

In Slovenia, a new proposal for pension reform and a new increase in the retirement age to 67 is currently being discussed by the social partners. The main proposals of the *White book on pensions*, issued in April 2016 by an inter-ministerial commission, are:

- an increase in the retirement age to 67 (from 65 at present);
- extension of the length of service to 42 years;
- extension of the period for calculating the pension basis from the current 24 years to 34 years.

The employer organisation, the Chamber of Commerce and Industry (GZS), fully supports the government's proposal and urges social partners to facilitate the adoption of the pension reform by the end of 2018 or 2020 at the latest.

The Association of Free Trade Unions of Slovenia (ZSSS) opposes the increase in the retirement age on the grounds that:

due to health reasons, a retirement age of 67 years is a too harsh retirement condition and leads to the poverty of all those who would not be able to cope with the high intensity of work.

Furthermore, in the opinion of ZSSS:

raising the retirement age will be acceptable only under the conditions that health and safety at work are actually improved, that young people actually enter into regular employment immediately after completion of schooling and not at the age of 30, and that employers really provide jobs for workers aged from 60 to 67 years.

(‘ZSSR’s response to the White book on pensions’, January 2017)

On this subject, the Confederation of Trade Unions of Slovenia (Pergam) declares that the success of the pension reform depends on adapting workplaces to suite older workers and the availability of jobs for workers of all ages.

Not all trade unions take the position of the main trade unions in Lithuania, which consider that the extension of the retirement age is detrimental to workers because, according to the unions, people in Lithuania do not live as long as the EU average and pension levels in Lithuania are the lowest in the EU. A more nuanced view is taken by the main trade union organisation in Ireland, the Irish Congress of Trade Unions (ICTU), which argued in a [press release issued in February 2015](#) that ‘people should be free to work longer if they wish but should not be obliged to’, while asserting that ‘no provision has been made to facilitate workers remaining in employment after age 65’.

Contrary to the opinion of the Danish employers, employer representatives from other countries emphasise the lack of added value made by workers in old age. They complain about older workers’ propensity for fatigue or illnesses, their lower efficiency levels, their reduced responsiveness and their lack of skills such as working with computers or similar equipment or knowledge of a foreign language; this was shown in a [study \(PDF\)](#) from 2014 conducted by the National Agency for Labour Employment (ANFOM) in Romania. Employer representatives in Lithuania do [not oppose the extension of the retirement age](#) but instead stress that the work of older employees is more expensive and less efficient than that of young employees, meaning lower productivity and reduced competitiveness for companies. Moreover, Ibec, the Irish business representative body, states that employers share the objective of making it easier for employees to have a longer working life but

believe this must be balanced against the needs of companies in terms of certainty and flexibility in workforce planning, and business viability.

Some common positions

In some Member States, the two sides of industry have agreed to the extension of workers' retirement age on the basis of specific conditions. In Austria, for example, the peak-level social partner organisations proposed measures to increase the effective retirement age in a 2011 mutual position paper. Since then, their position has not changed dramatically, and both sides of industry have supported the government's aim to increase the actual retirement age.

Similarly, Dutch employer organisations and trade unions agree, in general terms, that the state pension age should rise according to demographic changes. In 2011, government and social partners agreed on an incremental increase in the legal retirement age from 65 to 67 in 2025. Although there is currently some debate about the second pillar of the Dutch pension system and the rate – or speed – at which the retirement age should increase, in principle both sides of industry are in favour.

In 2016, the Swedish social partners were invited to discuss the different proposals laid out by an official inquiry held in 2013. The discussions resulted in a [joint declaration of intent \(PDF\)](#), which summarised the views of the social partners. They argued that, if the age limit from when workers can withdraw their public pension is raised from 61 to 63, then the age until which workers are protected from the ending or discontinuation of contracts should be raised correspondingly from 67 to 69.

Norway is the only country where both sides of industry are opposed to increasing the pension age. The right of the employer to terminate an employment contract due to age was amended in 2015, with the right for the employee to be employed extended from the age of 70 to 72 (for details see the [proposal \(PDF\)](#) and the [regulation](#)). However, the government plans to further raise the protection from being dismissed to 75. The Norwegian Confederation of Trade Unions (LO) argues that most employees retire between 62 and 70, and that the government should instead take steps to enable this group to stay in work longer. LO also claims that extending the retirement age could make employers more hesitant to employ older people and will make it more difficult for young people to get a job. Employer organisations in the private sector also argued against the proposal; the Confederation of Norwegian Enterprises (NHO), for example, has put forward the same type of arguments as LO.

Commentary

Available data show that, across the European Union, many individuals do not agree with increasing the pension age. Although there are many different possible reasons for this, it seems reasonable to think that the working conditions that individuals are subject to play a crucial role – if not the most important role – in current attitudes towards the length of working life. In other words, workers' willingness to work until a certain age (or indefinitely) seems to be allied to their working conditions.

Not unsurprisingly, trade unions in most countries are not generally in favour of extending working life, viewing this as a move to prolong a tough period in people's lives and one which is likely to lead to a loss of their quality of life. Employer organisations, on the other hand, tend to agree with extending working life as they see this as a source of additional labour supply which will be badly needed in the near future.

The average age until when workers consider they would be able to do their job falls short of the respective statutory pension age in many countries. If these results can be interpreted in the context of the [idea of sustainability of work](#), it could be argued that, in many countries, the legal pension age seems to have already surpassed the 'sustainability' barrier because it lies beyond what many workers consider to be their limits in terms of the ability to continue performing their jobs.

It is, nevertheless, important to also recognise that many workers are in favour of extending their working life through, for example, increases in the pension age or other related features that provide certain conditions favourable to a longer working life. Ultimately, it will be essential to identify and characterise those conditions that make individuals want to stay longer in employment while, at the same time, identifying and characterising the conditions that make workers wish to retreat earlier from employment.

Respondents to the Dutch Working Conditions Survey of 2015, for example, state that in return for prolonging their preferred personal retirement age, they would be in favour of the following conditions: working fewer hours/days per week (48.7% – confirming the findings of Eurofound studies of 2014 and 2016), less demanding (physical and mental) work (25.2%), better personal health (13.4%), more job satisfaction (11.3%) and more support from their employer/colleagues 11.3%) (sample of 18,123 employees over 45 years-old).

Eurofound is currently using the EWCS 2015 data to perform a deeper analysis of the associations between working conditions and workers' health and well-being. The results will tell us more about the conditions that are conducive to people's longer and healthier participation in employment.

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All Eurofound publications are available at www.eurofound.europa.eu

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