

FONDATION  
THE ADECCO GROUP

Hosted by the Fondation de France

**CRÉDOC**  
CENTRE DE RECHERCHE POUR L'ÉTUDE ET  
L'OBSERVATION DES CONDITIONS DE VIE



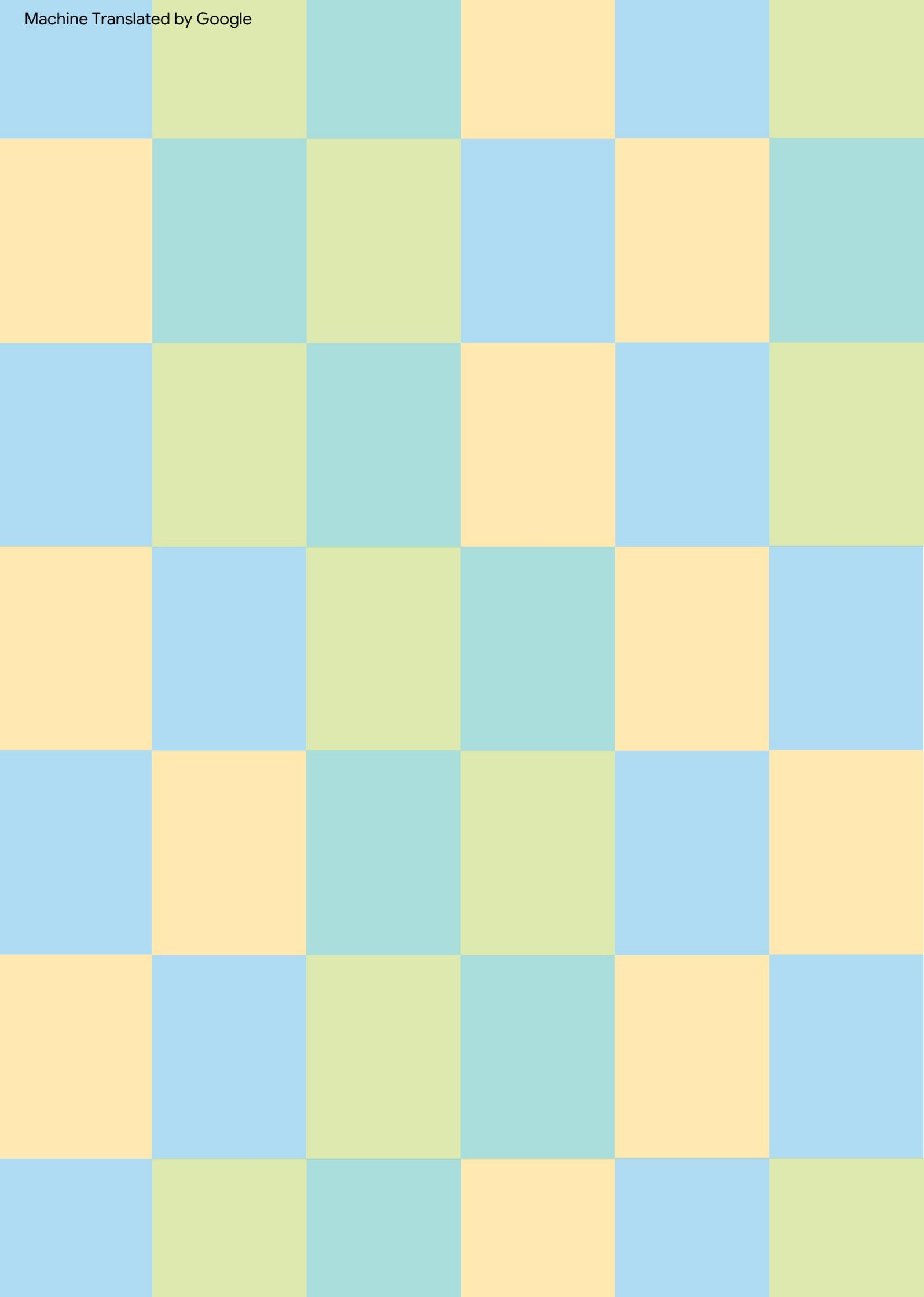
# How do 40-59 year olds project themselves towards the end of their career?

---

QUANTITATIVE STUDY CONDUCTED FOR  
THE ADECCO GROUP FOUNDATION BY THE CRÉDOC

---

Summary of main results - April 2023



---

## Serious concerns about the end of the career, difficulty projecting

---

The integration of older workers is a major challenge for employment policies. At the age of 60, more than half of the population has already left the labor market: 22% are inactive (disability, illness, etc.), 7% unemployed and 29% already retired<sup>1</sup>.

In a context of work intensification over a long period, the study shows that workers have serious concerns about the end of their careers. 68% fear not being in good enough health to last until retirement and 52% fear a deterioration in their income.

These concerns affect all professional categories and particularly women.

Workers in the second half of their careers anticipate, however, that they will have no choice but to continue their activity until retirement age, or even beyond, to optimize their level of pension. The survey also reveals a lack of preparation and anticipation on the part of employees: less than a third perceive the benefits of training or the interest in assistance schemes for caregivers, for example. Is this linked to a distancing of the challenges of aging? To the absence of models and practices in this area in the existing labor market?

The research highlights various levers likely to promote the employment of seniors. Among them: better access to continuing education, the fight against stereotypes through rewarding mechanisms such as tutoring for example, the early identification of the risks of dropping out or the mapping of positions and the establishment of career paths taking into account the arduousness of the professions, whether physical or psychological, upstream in the career.

---

<sup>1</sup>Emmanuelle Prouet, Julien Rousselon, "Seniors, employment and retirement", France Strategy Report, October 2018

# and me

Work to the Foundation

---

Our mission is to act to promote access to employment for all. As such, we are committed to understanding the obstacles and discrimination that exist in the labor market in order to better combat them.

Current debates on raising the retirement age have shed light on the central issue of employment for the over 55s. On this subject, certain figures challenge us: 40% of new retirees in 2018 were no longer employed before their retirement; on average, over the years 2016 to 2018, nearly 28% of people aged 60 were “neither employed nor retired” and nearly a third of seniors who were neither employed nor retired lived below the poverty line. Finally, many experts agree that seniors are victims of discrimination in hiring.

In this context, we wanted to understand how the French, from the age of 40, plan for their second part and the end of their career. How do they want to work in the years to come? what will be their main motivations but also what are their fears?

We are pleased to publish this study in collaboration with the CRÉDOC which allowed us to rely on their survey Living conditions and aspirations of the French. Enabling everyone, whatever their age, to find their place in the job market, the stakes are high. We are convinced that the solutions exist and that all actors, public and private, have a decisive role to play.

Elsa Portal  
General Delegate  
The Adecco Group Foundation

# Summary

---

## FROM THE AGE OF 40, WORKERS VERY CONCERNED ABOUT THEIR HEALTH AND THEIR INCOME AT THE END OF THE CAREER.

More than two-thirds fear that they are not in good enough health to continue to exercise their professional activity. \_\_\_\_\_ p.07

Women on the front line facing concerns. \_\_\_\_\_ p.10

Continue to work after the legal retirement age, a necessity to ensure a better retirement pension. \_\_\_\_\_ p.11

## CONCERNS ARE ALL THE STRONGER AS PROJECTION INTO ADAPTED PATHWAYS IS LACKING.

The fragile hope of "holding on to the end". \_\_\_\_\_ p.15

A lack of preparation and anticipation of employees. \_\_\_\_\_ p.16

An absence of projection in these solutions... lack of models? \_\_\_\_\_ p.19

1

## From the age of 40, workers who are very worried about their health and their income at the end of their career.

More than two-thirds fear that they are not healthy enough to continue to exercise their professional activity

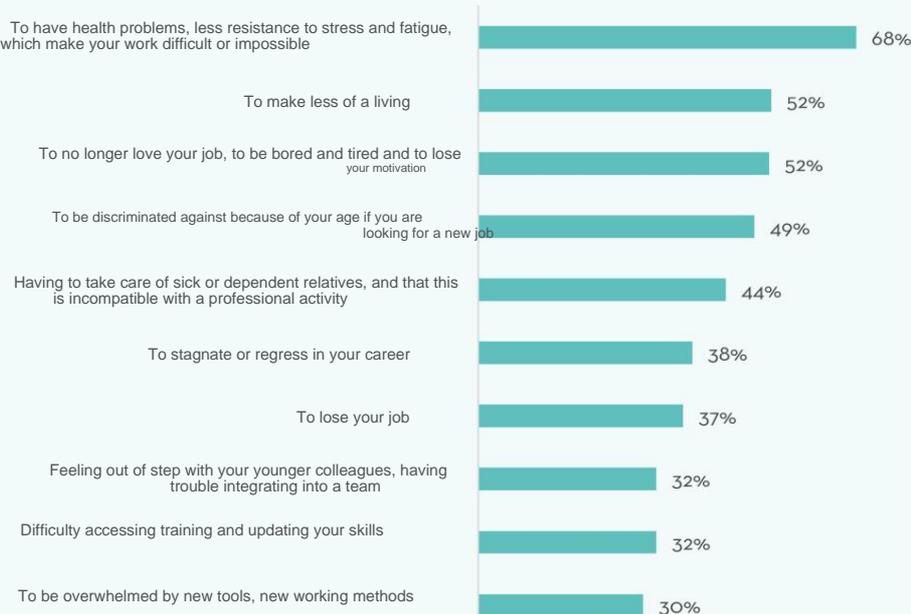
The fear of not being in good enough health to continue working at the end of one's career is the main reason for concern among working people aged 40 to 59. More than two-thirds are concerned and 37% say they worry "a lot". Beyond health issues, more than half (52%) fear fatigue, weariness, and a loss of motivation.

In a context of inflation and financial restrictions for households<sup>2</sup>, they are also numerous (52%) to fear a possible deterioration in their income. These reasons related to health and finances come far ahead of the fear of losing one's job or having more difficulty accessing training and updating one's skills (graph 1).

<sup>2</sup>Solen Berhuet, Sandra Hoibian, "Inflation: struggling middle classes", Crédoc, Consumption and lifestyles, December 2022 <https://www.credoc.fr/publications/inflation-les-classes-moyennes-a-la-sadness>

Graph 1 We

can sometimes feel worried about the end of our career. Can you personally indicate whether the following risks worry you? (Cumulative a lot and quite worried, in %)



This concern concerns all professional categories. 72% of manual workers and 69% of intermediate professions express the strongest fears of a state of health that is too degraded to hold out until the end (compared to 68% on average). In addition to these worries, workers and employees fear a possible loss of income (respectively 58% and 52%, vs 52% on average) or even of employment (42% and 40%, vs 37% on average). Executives, who are the least affected, are still 62% to fear not being able to continue their career to the end for health reasons. They fear fatigue and demotivation more often than the rest of the workforce (56%, vs 52% on average). Finally, they are concerned about the possible incompatibility of the pursuit of professional activity with the care of sick or dependent relatives (49%, vs 44% on average), or possible difficulties in integrating into a team (38%, vs 32% on average).

40-49 year olds say they are more worried than 50-59 year olds, both about their health (71% of 40-49 year olds, vs 63% of 50-59 year olds) and the prospect of a loss of motivation (55% of 40-49 year olds, vs 48% of 50-59 year olds). On the one hand, some of the 50-year-olds most exposed to occupational risks have already left their jobs, due to disability, illness or for a job change<sup>3</sup>. On the other hand, the approach of retirement could offer a positive perspective to some of the oldest workers, allowing them to put their concerns into perspective<sup>4</sup>.

These concerns predated the ongoing pension reform. A study carried out by DARES shows that in 2019, 37% of employees said they did not feel able to hold on to their job until retirement<sup>5</sup>.

These concerns can be linked to the intensification of work and the constraints of rhythm which took place mainly in the 80s and 90s, and added (more than substituted) to the questions of physical strain. For example, 41% of working people declared in 2019 having to carry heavy loads compared to 22% in 1984. 55% must in their work respond to external requests which require an immediate response, the proportion was only 28% in 1984.

In general, the question of health is of growing concern to our fellow citizens. The proportion of French people who consider themselves to be in good health has been declining since the end of the 1990s (from 90% in 1997 to 79% at the start of 2023)<sup>6</sup>. And at the start of 2023, 72% of the population aged 15 and over say that being healthier is among their main life goals. A goal that has progressed very strongly in the space of two decades: it concerned only 47% of French people in 2007 (graph 2).

<sup>3</sup>Thomas Coutrot, Corinne Rouxel, "Employment and health of seniors permanently exposed to physical hardship during their career", DARES analyses, March 2011.

<sup>4</sup>Mikael Beatriz, "What factors influence the ability of employees to do the same job until retirement", Dares analyses, March 2023.

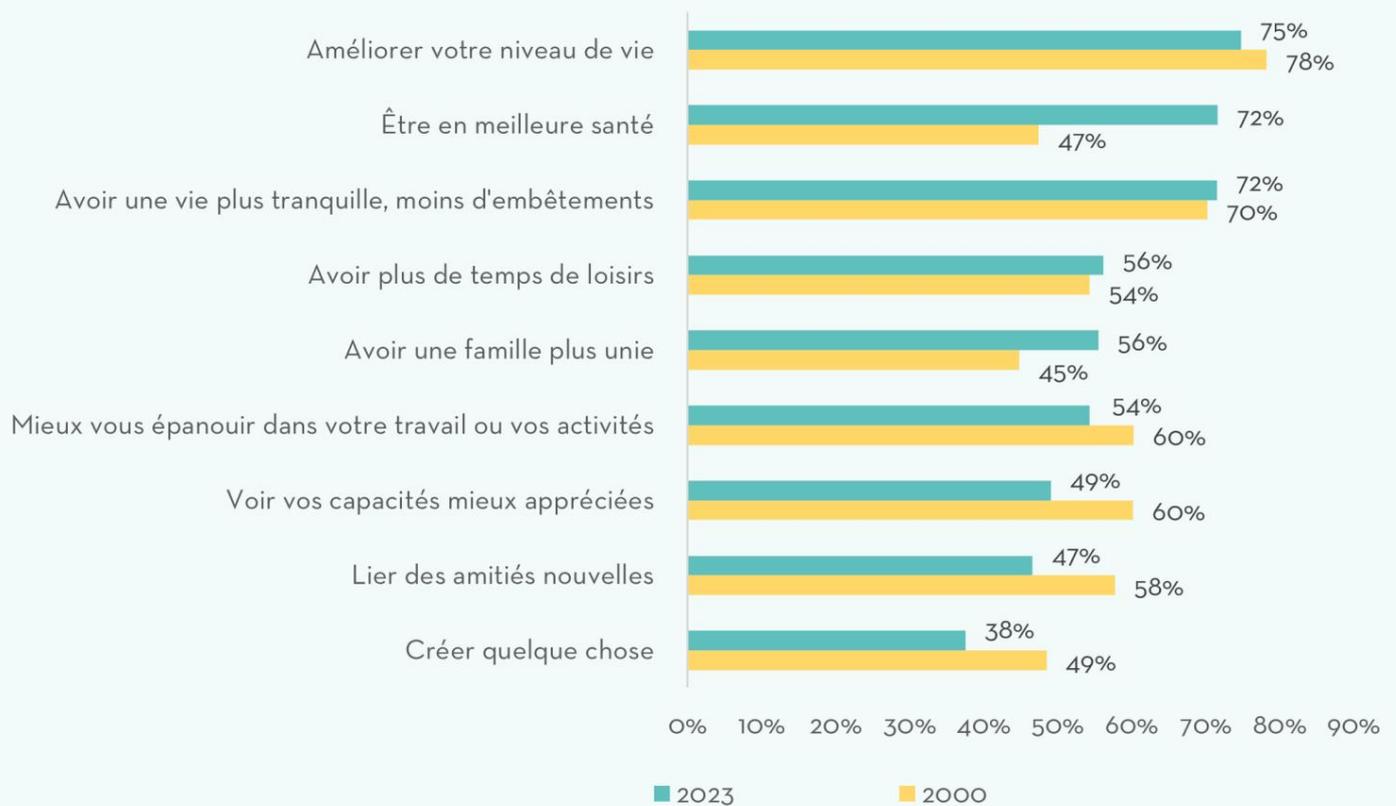
<sup>5</sup>Ibid.

<sup>6</sup>Source: CRÉDOC, French living conditions and aspirations surveys.

<sup>7</sup>Ibid.

## Chart 2 Here

is a list of personal goals. For each of them, can you indicate if it is, for you personally, one of your current main objectives? (scope: all French people)



Source: CRÉDOC, French living conditions and aspirations surveys. Scope: All French people

## Women on the front line of concerns

Women are more concerned about possible health difficulties that could prevent them from pursuing their career (71%, compared to 65% of men) and about a possible drop in their standard of living (57%, compared to 49% of men).

Many phenomena explain these differences, beyond the greater attention paid, in general, by women to health issues (in the CRÉDOC Living Conditions and Aspirations survey, women are, for example, systematically more worried than men of the risk of serious illness for themselves or their loved ones over the past 40 years).

In a way, women's concerns can be linked to the tertiarization of the economy. Women are indeed much more present in the care and service professions. Professions that both involve mental and physical hardship that are little taken into account today in end-of-career paths: being in direct contact with a client and having to offer them a permanently cheerful face, carrying and accompanying the suffering of a sick, feeling that you cannot properly treat the other human beings in your care, etc. The analysis of concerns by professional category confirms this hypothesis. Women employed or exercising intermediate professions are particularly worried about their

health at end of career: respectively 71% and 74%. However, professions in education, health, personal services or commerce are particularly represented within these professional categories<sup>8</sup>.

Added to these questions, for women, is the physical fatigue linked to the double shifts. According to DARES<sup>9</sup> 57% of mothers of young children do not feel able to survive until retirement, compared to 43% of young fathers, 36% of women without children and 31% of men without children.

These figures tend to show that the unequal distribution of domestic and parental tasks within households<sup>10</sup> could aggravate the feeling of unsustainability of work for women.

Women retire later than men (62 years and 7 months on average for women and 62 years for men), to compensate for careers that are more often "chopped" (career breaks related to the education of children, part-time).

However, the frequency and duration of work stoppages increase with age<sup>11</sup>.

On the financial level, pension gaps linked in particular to wage gaps and the orientation of female students towards less remunerative professions persist.

According to the Drees, in 2020, women received a pension 40% lower than that of men (and 28% taking into account survivors' pensions received by widows)<sup>12</sup>.

<sup>8</sup> Virginie Forment, Joëlle Vidalenc, "Increasingly numerous and feminised intermediate professions", Insee focus, February 2020.

<sup>9</sup> Mikael Beatriz, DARES, op. cit.

<sup>10</sup> On average, women devote 3 hours and 26 minutes to domestic chores, compared to 2 hours for men, according to the INSEE time use survey (2010).

<sup>11</sup> Claire Tissot, Jean-Claude Bastide, "Accidents at work, what particularities among seniors?" », INRS, 2010.

<sup>12</sup> Anthony Marino et al., "Retirees and pensions", Panoramas de la DREES, 2022.

## Continue to work after the legal retirement age, a necessity to ensure a better retirement pension

If they are worried about the end of their career, respondents anticipate the need to work long enough to optimize their retirement pension. The possibility of improving the amount of their retirement pension is the main reason that could encourage people over 40 to work after the legal retirement age (Chart 3). An anticipation that is not unfounded. According to France Stratégie<sup>13</sup>, in the countries of Northern Europe where the employment rates of seniors are higher, the risk of poverty associated with the transition to

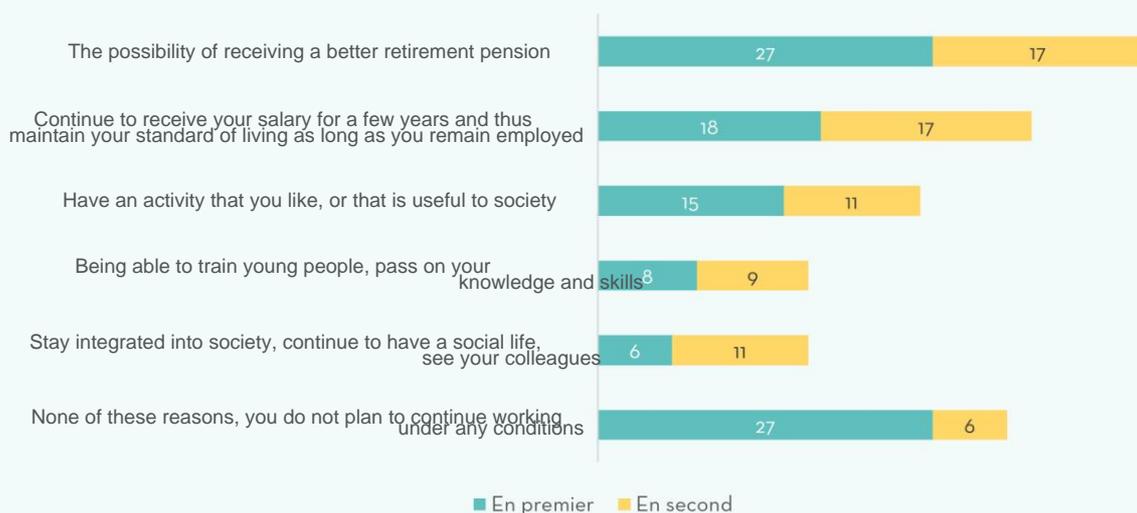
pension is two to three times higher than in France.

Employees (50%) and intermediate professions (45%) are the most sensitive to this incentive. Manual workers more often declare that they do not wish to extend their activity beyond the legal age under any conditions (37%), while executives are slightly more numerous than the average of working people aged 40-59 to be motivated to work. idea of continuing to have an activity that appeals to them (31% vs. 26% on average).

<sup>13</sup> Emmanuelle Prouet, Julien Rousselon, op. cit.

Chart 3

Personally, what would be your main motivation for continuing to work when you reach the legal retirement age?  
First, second (in %)



Source: CRÉDOC, French Living Conditions and Aspirations Survey, 2023 Scope: workers aged 40 to 59

Another indicator revealing strong financial concerns, few working people aged 40 to 59 are considering phased retirement (Chart 4), a device that involves a reduction in income compared to the full-time salary. The idea of a reduction in working time to make ends

more sustainable career paths nevertheless appeal to a large proportion of them (46%), but only if this was done without loss of income. Gradual retirement would appeal more to intermediate professions and executives (respectively 20% and 19%) than workers and employees (13% respectively).

#### Graph 4

About your retirement, you rather think... (in %)



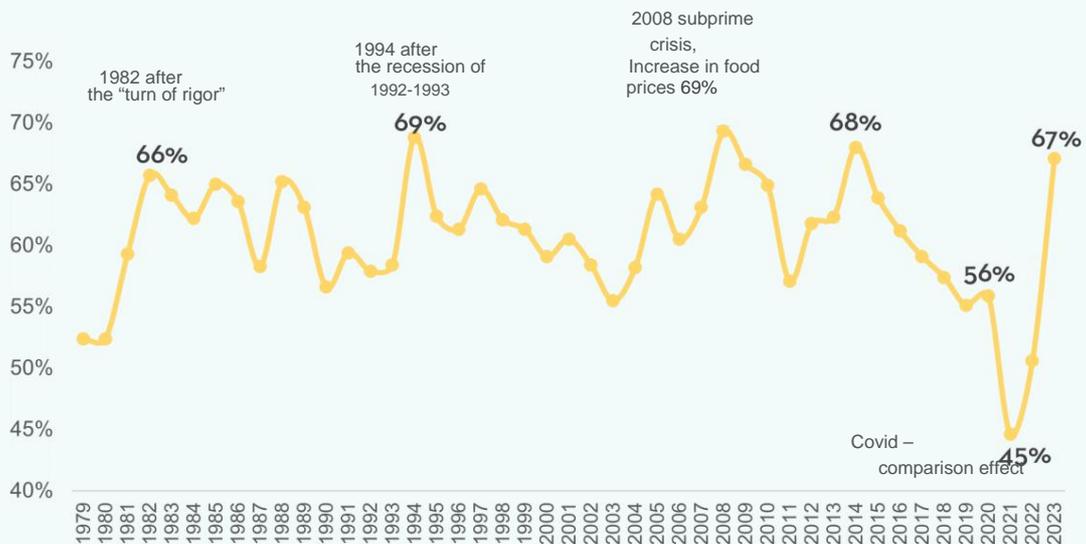
Source: CRÉDOC, French Living Conditions and Aspirations Survey, 2023. Scope: working people aged 40 to 59

The question of the future standard of living is all the more present as the current period is marked by strong tensions around purchasing power, in connection with the inflationary surge, particularly on energy and food budgets, which comes on top of to one

increase in constrained expenditure over a long period. 67% of households today feel they have to restrict themselves financially, ie a rate quite close to that observed during the financial crises of 2008 and 1993 (Chart 5).

Graph 5 Do

you (or your household) have to regularly impose restrictions on certain items in your budget? (in %) (Scope: all French people)



Source: CRÉDOC, French living conditions and aspirations survey. Scope: All French people

2

# Concerns all the stronger as the projection in adapted courses is lacking

## The fragile hope of "holding on until the end"

If they are very worried that their state of health will hinder the possibility of continuing their professional activity as they grow older, working people over 40 also consider that they have no other choice than to hold out until retirement or even beyond, in order to receive the maximum of their rights when they stop working. They hope to be able to do so in the best possible conditions and overwhelmingly see themselves in a salaried job (78%), on a permanent contract (86%) and full-time (77%) at the end of their career. A majority of them also believe that they will continue to work in the same structure or company.

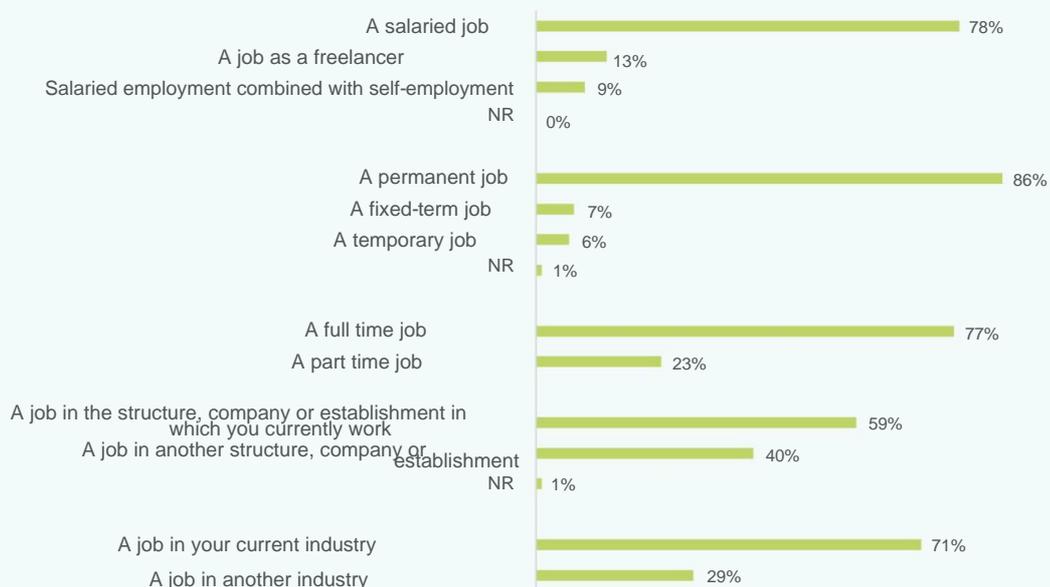
Executives imagine themselves a little more likely to end their career as self-employed without salaried activity

(15%), while blue-collar workers project themselves more often than the other professional categories into exclusive salaried employment (91%). Managers and intermediate professions more often imagine themselves on a permanent contract (91% and 92% respectively), while blue-collar workers and employees are more likely to see their jobs becoming more precarious (respectively 82% and 83% plan to have a permanent contract). Workers see themselves a little more in temporary work (11%), employees on fixed-term contracts (11%). Finally, employees are more likely to plan to end their career part-time (33%, vs 22% of managers, 18% of intermediate professions and 20% of workers). It must be said that it is in this professional category that there are the most part-time employees, regardless of age: 32%, compared to 10% of managers, 15% of intermediate professions and 12% of workers<sup>14</sup>.

<sup>14</sup>Insee Références, 2020 edition, Working time and conditions sheets – Part-time

Graph 6 At the

end of your career, what type of job do you think you will hold? (in %)



This vision is not very far from the reality of the employment of seniors. Among the 55-64 year olds who are still employed, 83% are salaried. The latter are twice less affected than all workers by flexible employment: in 2016, 6% of employees aged 55 to 64 were on a limited-term contract (CDD, Interim, assisted contract, etc.), compared to 13% on average. Older employees work part-time a little more often (23% of 55-64 year olds on average, compared to 19% of all working people)<sup>15</sup>, but this difference is mainly due to employees combining work and retirement, seniors n who have not yet liquidated their pensions are no more concerned than the rest of the working population by part-time work, whether chosen or suffered<sup>16</sup>.

But this projection masks important data on the employment of seniors. At age 60, only 42% of

French are employed. 22% are inactive (invalidity, illness, homemakers), 7% are unemployed and 29% are already retired<sup>17</sup>. People over 50 are more affected than younger people by long-term unemployment and by a less favorable return to work after a period of unemployment (limited-term job, forced part-time work).

Only 13% of 50-64 year olds affected by unemployment find a job the following quarter, compared to 21% on average for all the unemployed.

28% of workers aged 50-64 who have experienced an unemployment/employment transition are affected by underemployment, compared to 23% of all workers who have experienced the same transition<sup>18</sup>. Finally, 72% of 50-64 year olds who went through a period of unemployment find a job of limited duration, compared to 69% of 25-49 year olds in the same situation<sup>19</sup>.

---

<sup>15</sup> Emmanuelle Prouet, Julien Rousselon, France Strategy, op. cit.

<sup>16</sup> Sonia Makhzoum, "Older people in the labor market in 2021", Dares analyses, 2023.

<sup>17</sup> Ibid.

---

<sup>18</sup> Simon Beck, Jonathan Brendler, Gregory Salmon, Joëlle Vidalenc, "Leaving unemployment, a more difficult return to work for seniors", Insee References, July 2017

<sup>19</sup> Emmanuelle Prouet, Julien Rousselon, France Strategy, op. quote

## A lack of preparation and anticipation of employees

The vast majority of working people seem to put the risk of illness or unemployment at a distance and count on the idea that they will keep their current professional situation until the end.

The vast majority of those over 40 do not plan to change their sector of activity (71%), nor even

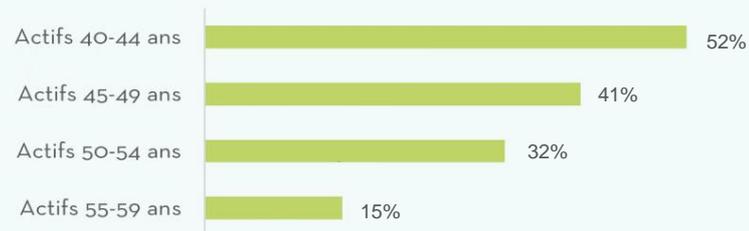
company or structure (59%). Nor are they often candidates for retraining (36% of 40-59 year olds and only 15% of 55-59 year olds). It must be said that the chances of success of a retraining project are low – according to the Céreq<sup>20</sup>, a third of candidates for retraining make their project a reality.

---

<sup>20</sup> Camille Stephanus, Josiane Vero, "Retraining is hard work!" Survey of unskilled workers", Céreq Bref, 2022

## Chart 7

Between now and your retirement, do you seriously plan to retrain? (in % of positive answers, according to age)



Source: CRÉDOC, French living conditions and aspirations survey, 2023

The development of professional retraining could however provide solutions to certain current issues, such as the reduction of jobs in certain sectors such as the arts and entertainment, commerce, or certain industrial sectors or the needs in other sectors.

Without going as far as retraining, a change of profession which requires the acquisition of new skills and presents risks in terms of rehiring, few working people aged 40 to 59 are aware of the need for training at the end of their career (32%) to acquire skills or adapt to new tools or methods (30%) (Graph 1).

Data from official statistics show that access to training decreases with age and falls after 55 years of age<sup>21</sup>. A phenomenon maintained both by employers, who are reluctant to invest in the training of workers reaching the end of their career, by the inadequacy of the methods of continuing training for the population of seniors and by the employees themselves who judge less and less useful to train over time. Further training is only seen as a solution to facilitate the integration of people at the end of their career by 9% of working people aged over 40 (Chart 8).

Workers in the second part of their career are also few in number to project themselves into the systems that could be put in place to promote the integration of seniors into employment. For example, the adaptation of career paths to the state of health only arouses the interest of 23% of them, far behind a reduction in working time with maintenance of salary. Workers are a little more attracted than the other professional categories by this idea (30%) and by an improvement in the ergonomics of their workstation (25%). Managers and intermediate professions lean more towards a greater share of telework and more freedom in the organization of their schedules (respectively 30% and 25%).

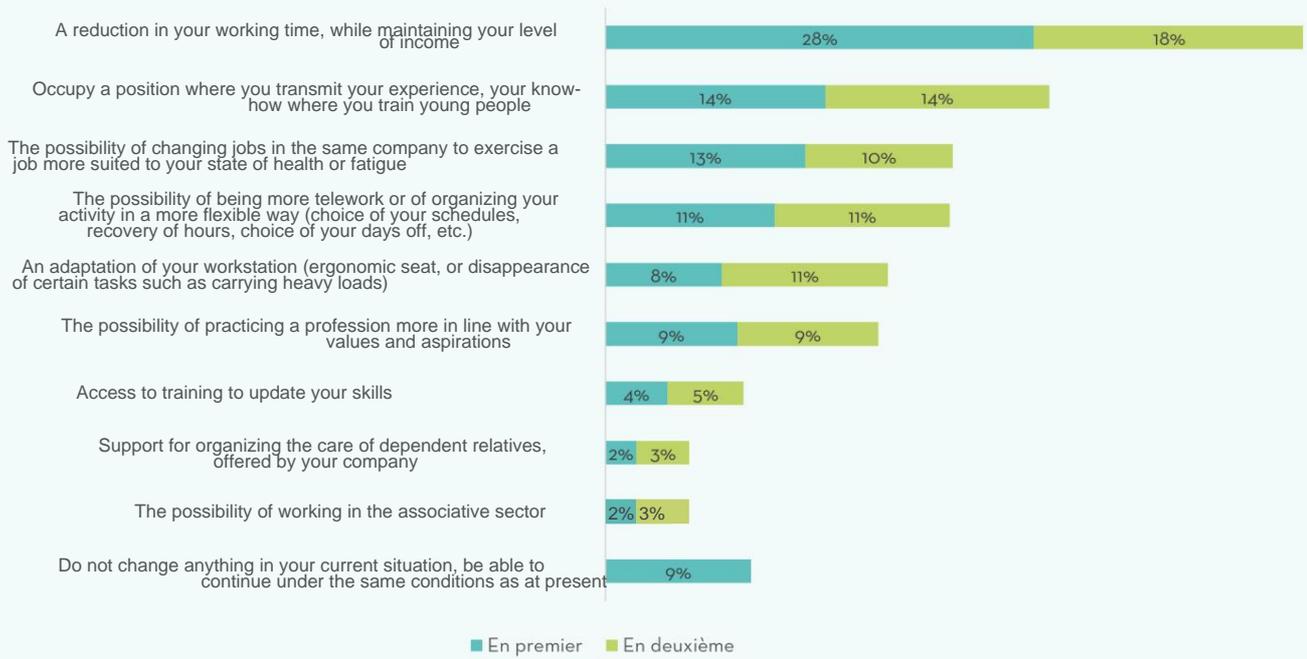
Skills sponsorship, allowing senior employees to work within an associative structure, only receives 5% support. A figure that could testify to the lack of notoriety of this device. Indeed, only 8% of French people are aware of skills sponsorship and know what it is, and 72% have never heard of it, according to the 2019 pro bono barometer<sup>22</sup>.

<sup>21</sup> Dominique Demailly, "Professional training: what factors limit access for older employees? », Dares analyses, 2016

<sup>22</sup> Baromètre de pro bono - 2019 edition (fonda.asso.fr)

Chart 8

Different solutions can be envisaged to promote the integration into employment of people at the end of their career. Personally, what would seem to you the most interesting to stay in employment when you reach the end of your career? (cumulation of the answers "In 1st" and "In 2nd")



Source: CRÉDOC, French Living Conditions and Aspirations Survey, 2023. Scope: working people aged 40 to 59

More generally, the lack of interest in the various schemes offered (tutoring, retraining for another type of job, training, early reflection on careers in

within the company) could be linked to a lack of models capable of reassuring people at the end of their careers about these paths and allowing them to project themselves there.

## An absence of projection in these solutions... lack of models?

Research highlights several levers favoring the employment of seniors, who are still little mobilized in the world of work<sup>23</sup>.

Firstly, the development of training and skills updating for seniors, which could be based, among other things, on better adapting the training offer to older employees.

The fight against stereotypes could also be strengthened. This requires continuous awareness-raising, which would make it possible to deconstruct current representations. The modification of certain current human resources management practices, such as the use of thresholds or age limits, could also contribute to changing the image of older workers. Indeed, chronological age only very imperfectly reflects the physical and cognitive capacities of each individual. And the accumulation of professional and personal experiences offers resources to deal with transformations in professional environments. Valuing the experience and skills of seniors through the organized implementation of tutoring, which would attract 30% of workers over 40 according to our survey, cannot therefore be the only outlet offered to these employees, at the risk of being associated with a form of stigma.

Retention in employment could also be based on the early identification, from the age of 45, of the risks of dropping out of employees using appropriate grids, in order to offer the persons concerned medical and psychosocial follow-up to prevent the risks of professional disintegration. Tools that are still not widely used, but which are currently being tested.

The establishment by employers of a map of positions likely or not to accommodate employees with health deficiencies would make it possible to anticipate changes in positions to limit the hardship of the occupations occupied, both physically (atypical hours, wearing heavy loads, repetitive work, noise, extreme temperatures, exposure to harmful products) and psycho-social (lack of meaning at work, autonomy, constant search for customer satisfaction).

Finally, support for returning to work after periods of incapacity would limit the marginalization of people on sick leave.

---

<sup>23</sup> S. Guyot, A. Pichené-Houard, M. Gilles, "Ageing, job or job retention, return to work: current situation and prevention prospects", INRS - References in occupational health, 2020.

## Methodology

Since 1978, CRÉDOC has set up a permanent system of surveys on the living conditions and aspirations of the French people. This survey is carried out on a representative sample of the French population, with three waves per year in January, June and October.

The sample has been interviewed since 2015 by self-administered online questionnaire with members of a panel.

At each wave of the survey, a renewed sample of 3,000 people aged 15 and over residing in France (metropolitan France, Corsica and DROM) is drawn up using the quota method. These quotas (region, size of agglomeration, age, sex, individual or collective housing and PCS) are calculated according to the last general population census. The median duration of the questionnaire is between 50 minutes and one hour depending on the waves. In order to ensure representativeness in relation to the national population,

a final adjustment is made according to the following criteria: cross-variable sex x age, region, size of agglomeration, PCS of the person questioned, individual or collective housing as well as a cross-variable age x level of diploma.

The survey questionnaire conducted for The Adecco Group Foundation was inserted into the January 2023 wave of the survey. This took place between January 13 and 26, 2023, in the context of debates around the pension reform, before its adoption. 3,051 people aged 15 and over were questioned and among them, 960 working people aged 40 to 59.

# roppo

In regards to

---

## The Adecco Group Foundation

The ambition of The Adecco Group Foundation is to contribute to building a more inclusive and sustainable world of work. Its missions are to understand and anticipate changes in work and employment, to support through financial sponsorship field experiments carried out by associations and to engage company employees in skills sponsorship with structures of general interest.

[groupe-adecco.fr/fondation](http://groupe-adecco.fr/fondation)

## The Foundation's Studies department

The Foundation's Studies division produces work to understand what is at stake in the changes in work, to decipher the news of employment and thus anticipate future trends.

The productions of the Studies

division: - Observatories, such as the Work-study Observatory with the WALT association and the QUINTET firm

- Quantitative and qualitative studies on the subjects of seniors, ecological transition,...

- The Situations collection: a magazine to deconstruct received ideas about beneficiaries far from employment

## CREDOC

The CRÉDOC, Research Center for the Study and Observation of Living Conditions, is a study and research organization at the service of actors in economic and social life. Since its creation, nearly 70 years ago, CRÉDOC has analyzed and anticipated the behavior of individuals in their multiple dimensions: consumers, company agents, actors in social life. CRÉDOC develops methodological tools that incorporate the most recent research achievements and that guarantee the quality of its study work. This allows it to produce synthetic analyzes of French society which are made public and which contribute to the national debate.

[credoc.fr](http://credoc.fr)

This study was carried out for The Adecco Group Foundation by CRÉDOC

For The Adecco Group Foundation

Director: Elsa Portal

Project team of the Studies division: Laurence Blay, Laurent Tetard

For CREDOC

Director: Sandra Hoibian

Authors: Charlotte Millot, Clara Ponton, Sandra Hoibian

Photo credits: shutterstock\_1077211526 - shutterstock\_1389950930 -  
shutterstock\_1987691636 - shutterstock\_2266912609 - shutterstock\_2057593241 -  
shutterstock\_2071639928 - shutterstock\_1098260003 - shutterstock\_1743775592 -  
shutterstock\_442stock31163 -180 shutterstock\_442stock31163 -180 shutterstock\_442stock31163  
-180 shutterstock\_442stock31163 1956147418 - shutterstock\_1444019996 - shutterstock\_1721872528

Legal notice: April  
2023 - photo credits - ISBN 978-2-494502-07-9  
Legal deposit April 2023



FONDATION  
THE ADECCO GROUP  
Hosted by the Fondation de France

CRÉDOC  
CENTRE DE RECHERCHE POUR L'ÉTUDE ET  
L'OBSERVATION DES CONDITIONS DE VIE