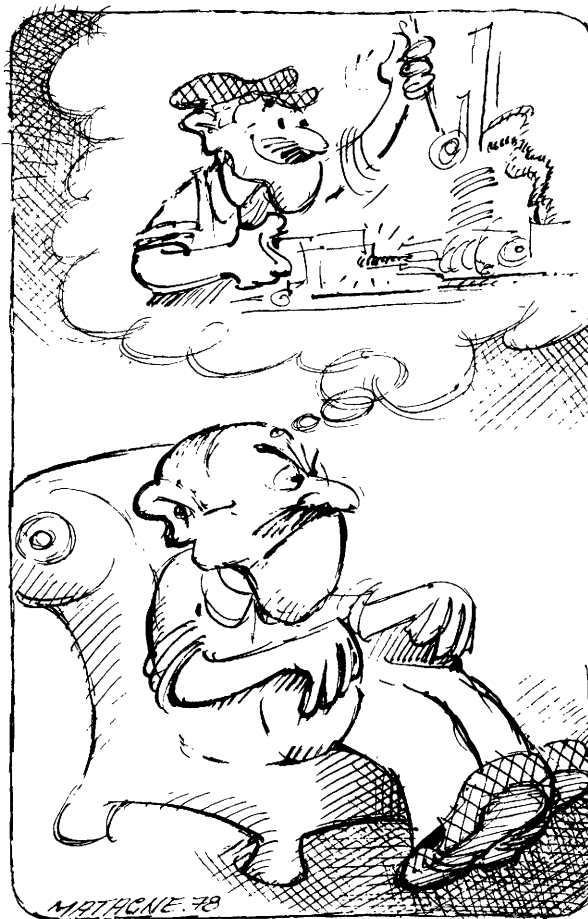
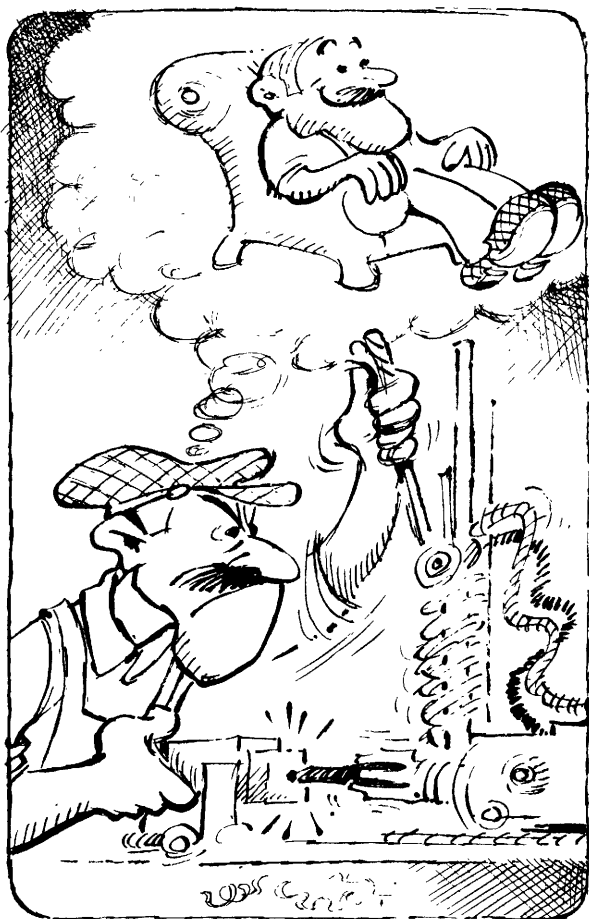


Brussels, 31 October 1978

N° 38/78



Retirement : curse or blessing? For the results of a European survey, see page 3.

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This bulletin is published by the

Commission of the European Communities  
Directorate General of Information  
Rue de la Loi 200  
B-1049 - Brussels - Tel. 735 00 40

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• ++ RETIREMENT : REWARD OR SENTENCE?

Up to the age of thirty people naturally enough don't think very much about retirement. As they move towards 45 years it becomes increasingly attractive, but by the time retirement looms on the horizon, most people begin to feel very uneasy.

Annex 1 presents the results from a public opinion survey conducted throughout Europe for the European Commission on attitudes towards retirement.

++ CONSUMERS IN A CHANGING SOCIETY

What type of society do we want technological progress to lead us to? Over consumption of short-life goods or 'sober' consumption of durable goods? Mass production and standardisation or personalised goods produced by small craft industries? More time to earn a living or more time to enjoy life?

These questions were the focal point of a conference organised in October by the European Commission entitled "The European consumer in a changing society".

Some of the conclusions are presented in Annex 2.

++ UNEMPLOYMENT : UPS AND DOWNS

Between August and September 1978 the level of unemployment changed as follows:

Germany	- 6.5	Luxembourg	+ 0.2
Ireland	- 6.1	Denmark	+ 0.6
United Kingdom	- 5.6	Italy	+ 2.2
Netherlands	- 1.7	France	+11.0
Belgium	- 0.2		

For the Community as a whole, the level of unemployment did not change between August and September. The staggering rise in France however is mostly accounted for by school leavers unable to find jobs (75% of increase).

Belgium currently has the highest level of unemployment, 8.9%, and Belgian women are also badly affected : 15% of working women are registered at employment exchanges.

++ PRICE INDEX RISES

In September, the consumer price index for the European Community increased 0.6% on the preceding month. (Price rises in France have been estimated). The biggest influence on the overall increase was Italy which recorded a rise of 1.3%. In the United Kingdom price rises (at 0.4%) were below the Community average.

Other significant price rises were found in the Netherlands (0.8%), Denmark (0.7%). Belgium recorded a modest 0.4% and Luxembourg 0.2%. In Germany, by contrast, prices dropped 0.3%, continuing the trend set the preceding month, and returned to the April price level.

In relation to September 1977, prices in the Nine have increases 7.4% - a similar increase to that in the USA. In the three potential new member countries of the Community, price rises over the same period were 17.3% in Spain, 12.2% in Greece and 20.8% in Portugal.

++ LOW WINE HARVEST

Following the poor wine harvest of 1977, this year's harvest will also be low : 136 million hectolitres. Community consumption - direct or indirect (distillation for example) stands at some 140 hectolitres.

Total area of vineyards in the Community continues to decrease and wine growers are increasingly turning their attention to quality wines.

The Commission thinks that the ban on new plantations and the reconversion premiums have greatly contributed to this reduction. Community vineyards decreased in 1977 by 16 000 hectares and a further 30 000 hectare reduction is expected this year. Table wine vineyards should decrease 26 000 whilst quality wine crops will increase 6 000 hectares.

++ FEMALE PRESIDENT AT ECOSOC

For the first time since the creation of the European Community 21 years ago, one of its institutions has chosen a woman as its head. Mrs. Fabrizia Baduel Glorioso, an Italian trade unionist, has been elected President of the Economic and Social Committee for two years. ECOSOC is the Community consultative body representing both sides of industry.

**++ ENERGY SAVINGS STUDY**

12 "wise men" have been brought together by the European Commission to examine the problem of how the society's long-term economic, social and ecological objectives can be achieved without significantly increasing our primary energy requirements. Work began on October 25th and the chairman of the group is Mr. Jean Saint-Geours from France who is a member of the Club of Rome and sits on the French government's energy committee.

It was decided to undertake this study following the public debates on nuclear energy organised by the European Commission last year.

**++ UNFAIR CONTRACTS**

The European Commission is currently discussing with national experts a proposed directive on the unfair clauses which are sometimes inserted in contracts covering consumer goods and services. According to the timetable set at the beginning of the year, this proposal should have been presented to the Council of Ministers during the second half of this year. The need to incorporate new laws introduced in some Community countries (in particular France which has also set up a committee on unfair clauses) has caused a slight delay in the pipeline.

**++ CHLOROFORM AND CANCER**

Returning to the question of the possible toxicity of chloroform, we would like to stress that up until the present there has been no evidence to indicate that chloroform is cancer-producing either to man or animals.

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RETIREMENT : REWARD OR SENTENCE?

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Retirement - a well deserved rest or obligatory lethargy?, freedom from constricting work or exclusion from society? Europeans, young and old have strong views on retirement and have been recording them in a public opinion survey conducted for the European Commission which has just been published.

The results (recorded in November 1977) are an important contribution to the search for the best ways to reduce working hours and bring a real improvement to the quality of life in Europe.

The facts

For the Community as a whole, the average retiring age is 62.5 years (63 for men and 61 for women). The "typical" European office or factory worker stops work before he is 62. In farming however the average age is around 65 years.

There is a significant minority however who carry on working past the age of 68 - 12% of Irish, 8% of the Danes and 4-7% of the self-employed, farm workers, traders, professional persons, craft workers and employers.

The "normal" retiring age also varies considerably from country to country. The percentage of employed people who state that the normal age of retirement in their industry is 60 or below stands at:

63% in Luxembourg	23% in Germany
61% in Italy	16% in the Netherlands
46% in Belgium	16% in Denmark
41% in France	15% in Ireland
41% in the United Kingdom	

Dream or nightmare?

"Do you think about the time when you (or your husband/wife if you do not work) will actually retire from work? Do you feel rather uneasy about it or do you look forward to it with pleasure?"

Replies to this question are divided not according to country or job, but according to age. Up to 25-30 years, people are

more concerned with finding a job and keeping it and rarely think of retirement. Those that do are equally divided into "satisfied" and "anxious".

Between 35 and 45 years, at least half of the people in this age bracket say they think about retirement sometimes or often. Their outlook is generally less optimistic. The enthusiasm of the young seems to disappear quickly. In the 30-34 age group, 37% look forward to retirement with satisfaction and 29% with anxiety. From 40-44, 46% are optimistic but 23% anxious about finishing work. Retirement is most talked about by people in the 50-60 age group, where the far off dream has become worryingly close and has also lost its attraction. From 45-50 years the optimism ceases to increase and after 55 years declines and anxiety increases sharply. 38% of those between 60 and 63 years state that they are uneasy about retirement.

Working women can be expected to be more happy about leaving work since they often have a second full-time job in the home, but this is not the case. On average only 37% of working women in Europe (as against 41% of men) look forward to retirement. After 55 years this percentage drops to 35% (as against 51% for men).

The level of satisfaction varies surprisingly according to income : 34% of those looking forward to retirement are in the lowest income bracket (out of four brackets) and 44% amongst the highest.

It is mostly the senior management group which views retirement most favourably (50%) and manual workers (44%). Optimism increases with age amongst manual workers more than other groups. Nevertheless, amongst manual workers over 45 years, only 55% look forward to retirement; 31% are rather uneasy about the prospect.

In short, the highest percentage of those looking forward to retirement in any category (age, sex, job, income level) was 55%. The general uneasiness has its roots in many factors which can only be accurately identified in a much more far reaching survey (ageing factors after 45 years, loss of status feelings, fears of isolation and problems caused by reduced income).

#### Happy retiring ground in the Benelux?

People in the Benelux feel much easier about retirement than other countries (two to three times more optimists than worriers). The highest level is recorded in Luxembourg

where 70% of the working force have no fears about retiring. The lowest level of anxiety is recorded in the Netherlands (only 14% - the Dutch have obviously found the secret of happy retirement). Belgians are still optimistic but a little less than their neighbours (48%).

In the United Kingdom, France and Germany less than half are happy about retiring (44%, 42%, 45% respectively) and 27% of the British are uneasy about retiring (France 32%, Germany 24%). Ireland records a particularly high level of "don't knows" whilst only 21% are recorded as anxious.

Italians and Danes don't relish stopping work and the number of those who are uneasy about it is much higher than the number of optimists.

#### Retirement or prolonged work?

"When you get your pension, will you stop working altogether or will you try to get a paid job"?

Faced with this choice a quarter of European workers state that they intend to continue working. Their reason more often than not is the desire to keep active rather than the need for money.

On the other hand, only one third of working Europeans are tempted by early retirement. One out of six attribute this desire to bad working conditions or uninteresting work. The principal reason is leisure interests.

Those who are least satisfied with their work naturally enough think of retiring as soon as possible. And conversely those most positive about their work wish to continue past the age of retirement, though the difference in job satisfaction between these two categories is not as great as one would think (6.65 against 7.26 in the job satisfaction rating).

The workers in the Benelux most optimistic about retiring are also those who intend to stop work completely when they do retire. Conversely, in the United Kingdom, Ireland and Denmark there are as many or even more who wish to continue working past retirement age than those who wish to retire early.

#### Early retirement or reduced hours?

The last section of the survey carried out on behalf of the European Commission deals with ways of improving the standard of living. It appears for example that all Europeans (working



and non-working) are in favour of a transitional period between working life and retirement and reducing work in several stages (70% in favour).

Supposing the economic situation improved, would it be better to increase pay (for the same amount of work) or reduce working hours? Faced with this choice, European opinion is largely divided, but shorter working hours have the edge with 52%, against 42% in favour of increasing pay. Whatever the income level there is always a majority in favour of shorter time spent at work. By contrast, nationality does reveal a few differences. Three countries - Ireland, Italy and Luxembourg - do opt for higher pay. The national consensus is linked to average income levels for which Ireland and Italy are low in the European league.

"If working time could be reduced without loss of income for those concerned and there was a choice of ways of doing it, which formula would be best?" Out of the three options put forward, working Europeans prefer (37%) reduced hours per day or shorter working week. New preference is lowering retirement age (33%) and then longer holidays (25%).

Non-working Europeans however tend to prefer (38%) lowering the age of retirement.

Only taking those working into account, shorter working hours comes top in Ireland, the UK and Denmark. Lowering the retirement age takes the lead in Luxembourg, France and Belgium. In other countries the options score similar percentages.

#### Living in retirement

One important area has of course not been covered by this initial survey on European attitudes towards retirement - the way retirement is actually spent.

The well-off have less difficulty in enjoying their retirement than, for example, farmers who continue to play a role in the family business, and other types of workers who live in nostalgic isolation after retirement. Which factors make retirement enjoyable, and in what ways can retired persons be kept active once the discipline of work has gone? Which countries and which organisations enable a retired person to keep a real place in society? Perhaps a future European survey will throw some light on these questions.

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THE CONSUMER IN A CHANGING SOCIETY

A high level conference on the subject "The European consumer in a changing society" was held in Brussels October 23 and 24. Organised by the European Commission, the aim of the conference was twofold:

- to provide the European Commission and consumer organisations with expert opinions to help define the future directions for Europe's consumer policy;
- help the European Commission centre consumer problems in the general political debate in the run-up to the elections to the European Parliament.

Euroforum presents below a brief summary of the conclusions emerging from the conference.

Consumption patterns and the way of life are closely determined by the dominant economic system. Today the principal factors are mass production, standardisation in goods and services, assembly line techniques (Taylorism). Through these the standard of living has risen greatly over the last quarter of a century. Such a system does unfortunately have secondary effects such as centralisation and increased urbanisation, environmental deterioration, increased disaffection with monotonous and repetitive jobs at work, shift work etc. Is this system in a state of crisis and perhaps on the way out?

A number of economic sectors which have been the motor of economic growth during recent decades and which have profoundly changed our way of life, appear to be going through a phase of 'decreasing performance'. One example is the automobile industry and its associated industries - steel, rubber, fuel and oils, roads and motorways, service stations, and even second residences - all these were growth sectors up until 1970. In recent years the rate of increase in cars in Europe has been slowing down.

New "economic motors"

Over the twenty or thirty years to come, two areas of technology - data processing and biotechnology - are destined to play a role as important as the automobile or chemical industry in the past.

Electronic technology is having an extraordinary impact on economic life. It is, for example, reducing energy consumption and waste. Over the next ten years it should radically change our information systems, administration of family matters, archives, libraries and documentation centres, automobiles etc. On the other hand, data processing risks becoming an instrument to condition public opinion.

The industrial application of biological techniques is destined to radically influence the production-consumption system and the way of life even more profoundly than computer electronics. This may entail the use of biological pesticides and biochemical fertilisers, genetic selection of cereals, manufacture of "natural" medicines, genetic engineering in medicine, the use of biomasses to produce energy, the extraction of gas and fertiliser from waste etc. - to quote just a few examples. There are enormous possibilities for basing more developments on natural phenomena.

The question which arises from this is whether technological progress will dictate changes in our way of life, or will we ourselves be able to hold the reins of change and direct technical progress to our benefit.

'Sober' economy, less work?

- Creation of leisure time and its use. In the past, 80% of the fruits of economic growth have been converted into goods and services. This could change in favour of greater leisure time.

- Work content. Whilst a far reaching improvement in working conditions could bring in greater self management for workers, this will have an impact on workers' tastes and aspirations regarding habitat, leisure and cultural activities.

The possible directions for the future involve a number of options which, hopefully, society will decide on itself:

- Conspicuous consumption or a sober economy? The question here is whether we wish to buy goods and services for their use value or for their image, social status and respectability.

- Standardisation or personalisation of goods? There is a need for more personalised goods which cannot be mass produced, but only manufactured by specialised autonomous workshops either within large companies or in small firms. This is effectively the reverse of the mass production syndrome.

- Private or public goods? Technological progress can influence this change and electronics and video-cassettes, for example, will play an important role in education, culture and general health.

- Time to earn a living or to enjoy life? Whilst current trends lead the majority of people to have things done for them, future trends could encourage people to do more things themselves - maintenance and repairs, house improvements, mutual help associations etc.

- Standardisation or differentiation? The choice here is linked to the growing desire for autonomy and the search for identity which has arisen in many cases as a reaction to the dominant way of life, mindless work, the anonymity of large cities etc. These trends could induce a supply of goods and services of a much more regional or cultural nature.

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Such changes will not come about overnight. Technological progress and the required change in mentality still have a long way to go. We should however already be thinking about the type of society we wish to aim for at a time when a profound economic crisis is bringing all our consumption habits to question and threatening the existing economic system. This is just one more reason for us to look a bit further and wider.

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