

Resistance to Flexible Retirement Age Policy and Norm Nudging: The Swedish Pensions Agency's Positive Campaigning on Extended Work Life

Lisbeth Segerlund, School of Global Studies, Gothenburg University, Sweden

The Asian Conference on Aging & Gerontology 2024
Official Conference Proceedings

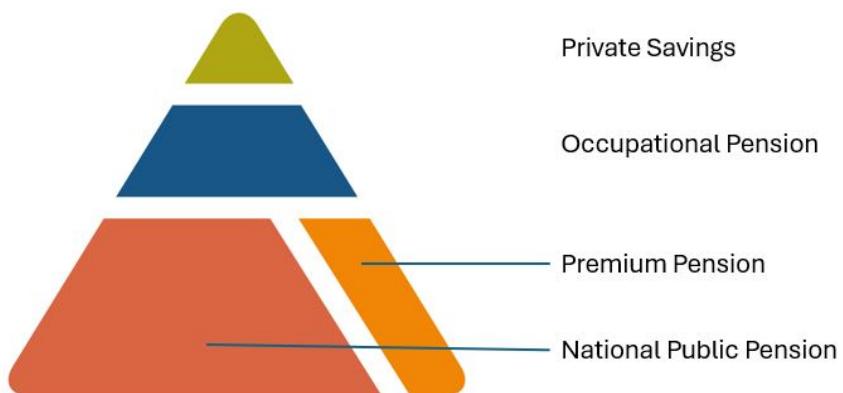
Abstract

Sweden abolished its statutory fixed retirement age and shifted to a life income-based system in the 1990's to meet the challenges to the pension system from, among other things, the increase in life expectancy. Nevertheless, a 65-year retirement norm remains. Measures adopted in support of extended work life policy, such as tax-breaks on income for those over 65 years, raising the age for the right to remain at work or introducing age in the Discrimination Act, have not been successful. In fact, the policy change has been accompanied with claims of ageism against older jobseekers and discussion of the difficulty for certain occupational groups to continue working due to work injuries or heavy work. Through the perspective of nudge theory, the study analyzed the Swedish Pensions Agency's communication or "positive campaigning" in press releases and Facebook posts to persuade the public of the benefits of extended work life, as well as the responses in newspapers and Facebook comments. The results show that the Pensions Agency used communication or nudges of varying degree of visibility (subconscious to obvious) and of varying degree of effort of reflection (intuitive to conscious). The responses to the nudges proved to be two folded, where a majority of the articles in newspaper media were neutral or supportive to the communication and the Facebook followers overwhelmingly critical oftentimes referring to fatigue and little gain from continued work. In sum, the nudges did not seem to substantially alter the choice environment of those seemingly in most need of extended work life.

Keywords: Agism, Extended Work Life, Nudge Theory, Pension System, Retirement Age, Social Norms, Sweden

Introduction

Sweden's current pension system is described as a pension pyramid, consisting of four parts (see Figure 1 below). The base of the system is the national public pension and premium pension, generated by a person's lifetime income, deducted by the employer, and administered by the Swedish Pensions Agency. A choice can be made for the administration of the premium pension, where the employee can choose to invest in equity funds or, if no choice is made, a default option is provided. Through collective agreements between employers and trade unions, covering about 90 % of Swedish employees, there is furthermore an occupational pension deducted from salaries by the employer and administrated by occupational pension financial institution. Finally, individuals can choose to save towards their retirements, though this is done on income after tax and without any tax advantages.



Source: Edited Figure from the Swedish Pensions Agency (2024)

Figure 1: Swedish Pensions Pyramid

There is a “reference age” that determines the earliest withdrawal of national public and premium pension. This reference age is recalculated continuously on the bases of life expectancy, currently 63 years for those born 1961 to 1962, and 64 years for those born 1963 to 1969. For those that have no income or very low income, there is a guarantee pension to safeguard a minimum pension level.

In average, the pension share of prior income is between 72 – 110 % (Pensionsmyndigheten, 2023), where those that have had very low income might receive up to 110 % of their prior income. As of January 2024, there are 2,3 million pensioners in Sweden out of a population of 10,5 million inhabitants (SCB, 2024), this amounts to about 22 % of the population. The average retirement age is 64,8 years (as of 2022) (Pensionsmyndigheten, 2024).

The pension system is the result of a reform in the 1990s, when the fixed retirement age of 65 years was abolished and a shift to a life income-based system was made. Additional measures in support of this policy shift have been adopted over time, such as raising the earliest age from when a person can withdraw public national and premium pension as well as raising the age for the right to remain at work in the Employment Protection Act to 69 years. Tax-breaks for older adults that continue working and positive campaigning from the Swedish Pensions Agency are other measures established. Nevertheless, as mentioned above with the average retirement age, there seems to be a 65-year retirement age norm still in place.

In 2009 the Discrimination Act was revised, adding age as a ground for discrimination, in part to counteract ageism of older adults in the labor market. Despite this amendment, there are continued allegations of ageism of older adults in working life. Various reports from trade unions (Civilekonomerna, 2019, SACO, 2021), and the Swedish Public Employment Service (Arbetsförmedlingen, 2021) report on this, even a government-appointed delegation presented support to these allegations in their reports (Carlsson & Eriksson, 2019; Svensson, 2019). A study on recruitment ages and anti-discrimination work in government agencies in Sweden shows that new recruitments of staff drop from the age of 45 years (Segerlund, 2024). This drop was particularly noticeable from 55 years, and recruitments were very low from 65 years. As for anti-discrimination work, only 1 out of 5 agencies reported any kind of work specifically targeting age in this respect.

Aims and Research Questions

The present study aims at providing an understanding of the Pensions Agency's communication on extended work life from the perspective of nudge theory, as well as the response this communication has led to. The research questions are:

1. What is the content of the communication on extended work life?
2. How does the public and media respond to this?
3. What can be learned from this case of "nudging" in view of the prevailing 65-year retirement norm?

Nudge theory developed within behavioral economics to capture the influence of choice environment on individual preferences and choices, i.e., where you simultaneously as you respect the freedom of choice attempt to influence behavior or "nudge" the individual towards better choice possibilities.

Delimitations

The study covers the period of 2018–2023 to collect a sufficiently significant amount of data and remain up to date on the topic of extended work life. A further delimitation was made regarding the responses to the Pensions Agency's communication, here a focus is made on a limited selection of social media and newspaper media.

Review of Research

This review focuses on extended work life and draws upon some recent contributions for an insight into the current state of research. It is not intended to be exhaustive, but rather to highlight the different issue-areas raised by the researchers. Changes in demography seen globally with an aging population in relation to extended work life policies and the need for research in this area is highlighted by Fideler (2020). Among other things, Fideler mentions aspects of choice, necessity, statistical data, discrimination to be important subjects in relation to this issue-area and where research is needed. The contributions reviewed below also touch upon some of these aspects.

The perceptions of the older adults themselves occur in some of the research contributions reviewed, such as in Nilsson et al (2016) where a survey on objective and self-rated health status of older workers was conducted. Findings reveal that, among other things, the workers put most importance into issues of fatigue (physical or mental), work satisfaction, discrimination, and managers' attitudes in relation to continued work. Gyllensten et al (2019)

discuss the views of assistant nurses aged 55-64 years on extended work life from partly similar aspects. Hovbrandt et al (2019) also address the perception of older adults, discussing incentives for staying on, where the work itself, being part of a team, personal finances, identity and being challenged and still manage work tasks were findings presented.

Health aspects on extended work life are covered in a recent study by Kim, Jang and Cho (2023). In this study the work life balance of Korean older adults was at focus, discussing the optimal number of work hours for maintaining good health when continued work is concerned. The issue of health was in part also present in a study by Lain & Phillipson (2019), where the absence in the debate on extended work life of disadvantaged older adults with low health and education was pointed out.

Labor market related topics were addressed in a few contributions, where, e.g., participation in learning in 50+ age group was studied in relation to retirement policies (Melesk, 2021). The study followed the assumption that the closer an employee comes to retirement, the less likely the employee is to invest in learning. However, Melesk concluded that the relation has a gender aspect, whereas higher retirement age policies affected women's learning participation in general (higher participation) it had no significant effect on lower educated men's learning participation. Unemployment among older adults is discussed in Laliberte Rudman & Aldrich (2021), analyzing the understanding and management of unemployment in older age groups. An individualization approach was discovered among service providers and stakeholders in the framing of the problems, where older jobseekers were encouraged to take a more realistic view on their future options in the job market.

Last mentioned in this review is the perspective of employers. In a study of the municipality sector in Sweden, managers' perceptions of whether older adults can and want to work until 65 years and beyond was at focus in Nilsson & Nilsson (2022). The study found that managers were more optimistic in the ability of older adults to continue working (close to 80 % believed in this) than of the desire of older adults to continue working (just under 60 % thought this to be true).

The present study will contribute to this growing field of research with the perspective of the attempts to affect older adults' behavior in their choice to extend their work lives.

Methods and Analytical Approach

The study applied a mixed method, using both quantitative and qualitative content analysis, and arguments on nudge theory. The collected data consists of communication from the Pensions Agency's website and Facebook account and the responses to this communication in media and social media.

Data Selection

The selected data specifically addressed the topic of extended work life in a broad way, e.g., messages concerning the advantages of working after 65, generally on working longer, withdrawing pension and working at the same time, etc. All data is in Swedish and translated to English by the author.

The data from the Pensions Agency's website was delimited to press releases, as this communication channel is specifically aimed at reaching a wider audience.¹ The four largest daily newspapers in Sweden were selected for coverage of media responses, they include Aftonbladet (independent social democratic), Dagens Nyheter (independent liberal enlightenment tradition), Expressen (independent classical evening papers) and Svenska Dagbladet (independent liberal conservative). Aftonbladet and Expressen are evening papers, whereas Dagens Nyheter and Svenska Dagbladet are morning and subscription papers. All four newspapers have national coverage, although Dagens Nyheter and Svenska Dagbladet are mainly found in the larger cities.

Furthermore, posts by the Pensions Agency on their Facebook account "Pensions Agency – Ask questions about pension" were selected as a second communication channel having the largest number of followers (approximately 39,000 followers as of 2023).² This should be compared with the other social media channels used by the Pensions Agency (X/Twitter, LinkedIn, YouTube, and Instagram), with at most around 6,700 followers. The Facebook account also includes more posts and more comments from followers than the other social media channels that oftentimes address the same topics.

Collected Data	No. of Items
Pensions Agency's press releases	22
Newspaper articles	99
Pensions Agency's Facebook posts (incl. number of comments within brackets) *	26 (746)

* The number of comments also include some responses by the Pensions Agency.

Table 1: Overview of Collected Data

Analytical Approach

The study takes its point of departure in arguments on social norms, agism, and nudge theory. The analytical approach is anchored in arguments of ageism (age-based discrimination), a concept introduced by Robert N. Butler (1969) and later in Sweden with the Swedish term "ålderism" by Andersson (1997). The study identifies a tension between the policy shift of extended work life (abolishment of a fixed retirement age) accompanied with "positive campaigning" or nudging by the Pensions Agency, and the alleged existence of age-based discrimination (agism) of older adults in the labor market. Agism as a frame of reference for this study thus seems motivated.

More specifically this study applies nudge theory in the analysis of the communication from the Pensions Agency (positive campaigning), here understood as nudges towards extended work life, and the responses to these nudges. In short nudge theory aims at influencing peoples' behavior by shaping their decision-making environment or what has been defined as "choice architecture" (Thaler & Sunstein, 2022). Nudge theory has evolved within behavioral

¹ See the Swedish Pensions Agency's [Pensionsmyndigheten] website www.pensionsmyndigheten.se. The study intends to include other communication in a later stage.

² See the Swedish Pensions Agency's [Pensionsmyndigheten] Facebook account "Pensionsmyndigheten – Fråga om pension" [Swedish Pensions Agency – Ask About Pension] www.facebook.com/fragaompension.

economics as a response to rational choice arguments. Thaler and Sunstein (2008) is often mentioned as having popularized nudging as a concept, but the field covers many research contributions as well as critical discussions of the arguments involved. In the present discussion, I will limit the discussion to a model presented by Moseley (n.d.), where the main arguments of nudge theory are summarized (see Table 2 below). This model is also used in combination with thematic analysis method in the analysis of the collected data.

Moseley summarizes the development of nudge theory according to two main dimensions, seen in the table below. The *ability to discern the nudge* addresses how easy a nudge can be detected, and the *degree of reflection entailed* how much consideration or deliberation is needed when exposed to nudges.

		Ability to Discern the Nudge		
		Low	Moderate	High
Degree of Reflection Entailed	<i>Low</i>	Subliminal messaging, priming (e.g., sensory nudges to encourage handwashing by clinicians, use of music to discourage antisocial behavior, use of visually appealing paintings in public places to discourage vandalism or graffiti), changing defaults (e.g., size of plates; portions; default side dish; automatic enrollment in retirement plan, organ donation, or green energy tariff), visual illusions to reduce traffic speed	Framing/salience (e.g., highlighting losses instead of gains to exploit loss aversion, framing of risk information), changed layout of canteen or shop to encourage healthy eating, physical layout/positioning of stairs or elevator changed to encourage more walking	Visible road safety measures (e.g., signs with children crossing, sensory-based speed reduction signal to slow down based on driver's speed), provoking automatic response with little or no reflection required
	<i>Moderate</i>	Graphical warnings (e.g., use of shocking imagery to highlight risks of smoking or driving too fast), targeting automatic responses to emotional stimuli	Changing a default (e.g., organ donation) alongside public information campaign to advertise the change with easy mechanism to opt out, invoking a social norm (e.g., comparison of own energy or alcohol consumption compared to average), traffic light food labeling system, anchoring (e.g., recommended no. of fruit/veg portions per day)	Reminders (e.g., to pay back loan repayments or tax return), commitment devices to encourage savings or exercise in light of present bias, posters containing information and imagery to encourage stair use or take measure to prevent infectious diseases
<i>High</i>		N/A	Statistical warnings (e.g., statistics about smoking), explicit calorie information on menus	Required or prompted choice (e.g., organ donation, blood donation, or retirement plan)

Source: Moseley, n.d.

Table 2: Nudges Categories

If the ability to discern a nudge is low and it simultaneously involves a low degree of reflection, then we are moving within a subconscious and intuitive space of nudging and perception of nudges (upper far left corner in the model). This could be exemplified in

nudges that have a more hidden, implicit message. On the other hand, if the nudges are more obvious and demand a conscious effort, they are easy to discern and involves a high degree of reflection. Here the nudge would be more direct and evident, demanding an explicit action by those exposed to the nudge.

Findings

The discussion of the initial results of the study will first address the communication by the Pensions Agency through their press releases and Facebook posts, and thereafter examine the responses found in selected newspapers and Facebook followers' comments.

Main Themes in the Pensions Agency's Press Releases and Facebook Posts

The analysis of the Pension Agency's 22 *press releases* on extended work life identified five recurring thematic used to influence the choice environment of the public. They are presented in order of frequency as "work mantra", norm change, economic aspects, specific groups and circumstances, and legislation.

Most of the press releases address the importance of work in different ways, such as pointing to the importance of early job market entry, postponement of pension withdrawal, the benefits of working one year extra or to just continue working, and to work part time and withdraw pension simultaneously. The last-mentioned argument is accompanied with new terms in Swedish like "flexpension" and "jobbonär" (combining the words of job or work and pensioner). Headlines appear such as "Many overestimate the importance of private pension savings" (Pensions Agency, 2022a) together with information on the better option of working one extra year. It comes across as a mantra in view of the many reappearances this has in the communication by the Pensions Agency.

Another important point made by the Pensions Agency is that there is a norm change in the way that 65 years is not the retirement age anymore. Although the information may include facts on the average retirement age still being 65 years, it is at the same time pointed out that there is an increasing spread in the ages of pension withdrawal. An example is a press release with the heading "Fewer and fewer retire at 65, but 65 is still the norm" (Pensions Agency, 2018), arguing that there is an increasing spread in retirement ages. This is also presented as a "freedom of choice" for the individual (Pensions Agency, 2019). Oftentimes, good examples are presented in this regard to further enhance the abolishment of the fixed 65-year retirement norm: "Three out of 10 plan to work longer to increase the pension" (Pensions Agency, 2022b).

Positive economic aspects of extended work life are highlighted in different ways, e.g., through presentation of calculation examples of what working an additional year means in pension payment in real terms as well as reminders of tax-breaks for older adults that continue working or in the case of later pension withdrawal. An example is the press release "Tax-break for pensioners and wage earners over 65" (Pensions Agency, 2021). Wordings like "winners" and "losers" occur in the communication. The Pensions Agency also refer to the access to their database with personal pension details or to online forecasting tools.³

³ Though not part of this study, printed annual pension details on national public and premium pension earned so far is also distributed to all income earners in Sweden, termed the orange envelope after the color of the envelop as well as the profile color of the Pensions Agency's logo.

Occasionally mentioned are specific groups and circumstances as aggravating aspects for future pension payments, implicitly to be avoided if possible. Women and their generally lower income come up, as does longer periods of parttime work, and low-income groups or professions in general. A few times there are statements that the legal minimum age for pension withdrawal has generated the greatest impact on extended work life.

The recurring thematic in the Pensions Agency's *Facebook post* follow largely the same pattern as that of the press releases, with work mantra, tax-breaks (the term "double tax-breaks"⁴ is introduced), norm change, role models versus cautionary examples or pitfalls (working parttime for longer periods), information on effects of increase in life expectancy and preparation for life after retirement. For example, "What would today's 70-75 year olds have done differently if they could choose again?" (Pensions Agency, 2020) where a survey of this age group reveals that they regret early retirement. It is also suggested that parttime work can be a way to adjust to retired life, instead of retiring fulltime at once. This is said to have health benefits in that continued work affects an individuals' wellbeing. Emphasis is made on the need to make plans, prognosis, and choices. Links are also provided for further information or tools on the Pensions Agency's website (database and online calculation).

The Facebook posts differ from the press releases in that the messages are shorter, more direct, and personal in their approach. Another difference to the press releases is that the Facebook post also often have pictures as illustrations to the communication, as seen in the figure below.



Figure 2: Pictures Used by the Pensions Agency in their Facebook Posts

Most pictures portrayed older adults in work situations, oftentimes smiling and giving an energetic impression, so as to further emphasize the benefits of extended work life. Other pictures showed older adults eagerly studying documents or representing the Pensions Agency's own flex-pension staff.

Responses From Newspapers and Facebook Followers

Starting with the *newspapers* the study found 99 articles addressing the Pensions Agency's communication on extended work life in the selected newspapers. Expressen published the

⁴ Referring to lower taxes for older adults that continue working and withdraw late pension at the same time.

largest number with 39 articles, followed by Svenska Dagbladet, Aftonbladet and Dagens Nyheter as seen in Table 3 below.

Name of Newspaper (political stance)	No. of Articles	No. of "Critical" Articles	No. of "Neutral/ Supportive" Articles
Aftonbladet (social democratic)	18	6	12
Expressen (liberal, classical evening paper)	39	6	33
Dagens Nyheter (liberal, enlightenment tradition)	14	2	12
Svenska Dagbladet (liberal conservative)	28	10	18
<i>Total</i>	99	24	75

Table 3: Responses by Newspaper Media

With the aim to tease out standpoints by the newspapers on the issue of the Pensions Agency's communication on extended work life, the articles were categorized as critical, neutral and supportive. Critical or supportive here means that the articles also comment on the facts used from the Pensions Agency, and neutral means that the articles only refer to facts used from the Pensions Agency's communication. Currently, the study has made a first categorization of the articles, where the critical articles were the first category to be examined (the neutral/supportive articles are yet to be distinguished in a later stage). From this first analysis of articles, it is interesting to note that the critical articles are in minority (24 out of 99 articles), and furthermore that the critique is spread among all newspapers. One might have expected to see more of critical articles in Aftonbladet and Expressen, being evening papers on the left or radical political dimension.

To exemplify the range of topics found in the articles, the following headlines can serve as illustrations. Aftonbladet (2 September 2018) discusses at length the reformed pension system with its life income-based system and negative aspects for low-income earners: paraphrasing the Swedish national anthem *Thou Ancient, Thou Free, Thou Mountainous North* under the headline *Thou Ancient, Thou Fooled*. Articles that are neutral and supportive appear with headlines like *The Tax is Reduced for Everyone 66+* (Expressen 15 January 2022), referring to the decision to lower income tax for older adults that continue working, *"Seniors in Demand as Hired Staff. Senior Staffing Companies Increase Turnover"* (Dagens Nyheter, 26 June 2022), supporting the call to work longer and *Working Longer the Only Solution* (Svenska Dagbladet, 12 March 2018), interview with the responsible Government minister on the topic of the pension system.

Turning to the Facebook *followers' comments* we find that, apart from some few general questions and answers by the Pensions Agency, an overwhelming majority of the written comments by followers are critical to the communication posted. Simultaneously, when looking at the Facebook "emojis reactions" (thumbs up for like, crying face for sad, etc.) there is a total of 848 "Likes" (thumbs up) to the Pensions Agency's Facebook posts, but very few of these express written comments. In addition, there are expressions of the following emojis: 121 "Angry", 21 "Sad", 18 "Haha" (laughing face), 1 "Wow" (surprised face), and 1 "Care" (hugging face). Although one might discard these expressions and comments as the

commonly superficial or even inappropriate behavior found in social media, it is of interest to look into the overall perceptions of the followers that make the effort to express themselves publicly in writing.

To show the content of the comments, some examples are presented of different kind of perceptions found among the followers' written comments. There are those that express disappointment, as seen in the following comments: "It's not much you get after 40 years of hard work" (Facebook, 29 May 2018) and,

If you have had a job where your body is worn out, you can be happy if you can last until 60. Since these occupations are usually low-wage occupations, you get a pension that is barely enough to live on. If you also worked part-time, then it will be even less. It is just as expensive to live as a pensioner, but the money is not there. (Facebook, 10 May 2022)

Others contradict the content in the communication and try to provide another view:

Don't believe it. Had to retire at 65, have worked since I was 14 years old. After retirement, I have worked in other places parttime, but now after 10 years the pension is just as low. About half of the salary that I had at 65. (Facebook, 27 May 2021)

In a similar vein this follower brings up the issue of agism: "It is a bit difficult to work until you are 67 if you become unemployed at 55. Especially as very few want to hire someone over 55" (Facebook, 12 January 2023).

Then again you find comments that are outright critical or occasionally aggressive as seen in these two comments: "Stop misleading. You have nothing to offer but forced administration. I advise everyone to provide for their own pension. Don't give these fiddlers any more of your capital." (Facebook, 27 July 2019) and "I really hate the Government" (Facebook, 12 January 2022).

As a final example of comments, you find those that apply humour or irony into their criticism of the messages by the Pensions Agency such as: "We must work longer so that the supremacy can get their salaries..." (Facebook, 4 June 2020a), or "Why not take a taxi directly from the workplace to the crematorium" (Facebook, 4 June 2020b).

The responses by the Pensions Agency to the above comments are sparse, limiting them to mostly answering direct questions or correcting obvious misconceptions. Thus, the Pensions Agency pretty much leaves these comments to speak for themselves or to comments by other Facebook followers. In fact, there is some what of a conversation among Facebook followers feeding into each other's comments with supportive posts.

Conclusions

These conclusions constitute a first, summary analysis of the collected data attending to the content of the Pensions Agency's communication (nudges), the responses to them and what can be learned from this case so far.

Turning first to the content of the communication by the Pensions Agency and the ability to discern the messages, one of the dimensions when categorizing nudges, there are varying

degree of “visibility” in the Pensions Agency’s messages. From the use of subliminal messages, subconsciously perceived language (new terms with positive connotations), pictures of happy and energetic older adults at work, to the more direct and obvious nudges that provoke an automatic response by, e.g., clicking on provided links for further reading, enter a database and make a pension forecast. This in turn demands different degrees of reflection, the other dimension in the categorization, that lead to various perceptions of the nudges. Looking at a picture obviously involves a low degree of reflection, i.e., intuitive reception of messages, compared to when a reader is prompted to deliberately making a pension forecast that could be understood as a commitment device.

Secondly, when examining the response there is a clear distinction between newspaper articles and the followers’ comments in social media. Although the newspapers also include critical articles, the majority of them are neutral or even supportive and rather echoing the Pensions Agency’s messages. The contrary is the case when the comments on the Pensions Agency’s post on their Facebook account is concerned. The overwhelming majority of the written comments express critical views on the Pensions Agency’s posts. It rather seems that the followers commenting on the posts are provoked by the messages.

Finally, the positive campaigning as an example of nudging comes across as two parties that talk past each other, at least when it comes to the Pensions Agency and the Facebook account followers. The followers seem to have a better understanding amongst each other and even take consolation in their interactions with other followers. Thus, it seems that the group in most need to increase their future pensions through extended work life are the ones that are the least motivated by the messages. It does not seem to affect the choice environment, as this may already be determined by other factors such as mental and physical fatigue.

The present study can obviously not claim to present a comprehensive understanding of the Pensions Agency’s positive campaigning and nudging. Apart from the limitation in the selection of data as well as the validity of Facebook comments, other additional data exemplifying the Pensions Agency’s communication as well as further responses from the public could be included in future studies. Furthermore, the different perceptions in newspaper media and social media followers merits further attention as does the perceptions to extended work life within other strands in society. This would constitute an important contribution to the knowledge on extended work life and how to achieve such a policy shift with the consent of the public.

References

Andersson, L. (1997). *Ålderism: stereotypa föreställningar eller diskriminering som utgår från en människas ålder*. [Ageism: Stereotypes or discrimination based on a person's age]. Stockholm: Stiftelsen Stockholms läns Äldrecentrum.

Arbetsförmedlingen. (2021). *Värdefull kompetens hos äldre ratas*. Pressmeddelande 12 maj 2021 [Valuable competence of older adults rejected. Press Release 12 May 2021]. Retrieved from <https://arbetsformedlingen.se/om-oss/press/pressmeddelanden?id=9B27B15FEC6ED883&pageIndex=12&year=2021&uniqueIdentifier=Riket>

Butler, R.N. (1969). "Age-Ism: Another form of bigotry" *The Gerontologist*, 9(4-Part-1), pp. 243-246. https://doi.org/10.1093/geront/9.4_Part_1.243

Carlsson, M. & Eriksson, S. (2019). *Bortvald på grund av ålder: åldersdiskriminering vid rekrytering*. [Deselected because of age. Age-based discrimination in recruitment]. [Stockholm]: Delegationen för senior arbetskraft.

Civilekonomerna (2019). *Tack, men nej tack. En rapport om åldersdiskriminering bland ekonomer* [Thank you, but no thank you. A report on age discrimination among business professionals]. Retrieved from (on file with author) <https://civilekonomerna.se/sites/default/files/2019-05/Rapport%20A%CC%8Aldersdiskriminering%202019%20v2.pdf>

Eriksson, I. (2020). *Nudging och pensioneringsbeslut* [Nudging and retirement decisions]. [Stockholm]: Delegationen för senior arbetskraft.

Fideler, E.F. (2020). Extended Work Life: A Growing Phenomenon. *The Public Policy and Aging Report*, 30(3), 79–81. <https://doi.org/10.1093/ppar/praa012>

Gyllensten, K., Wentz, K., Håkansson, C., Hagberg, M., & Nilsson, K. (2019). Older assistant nurses' motivation for a full or extended working life. *Ageing and Society*, 39(12), 2699–2713. <https://doi.org/10.1017/S0144686X18000740>

Hovbrandt, P., Håkansson, C., Albin, M., Carlsson, G., & Nilsson, K. (2019). Prerequisites and driving forces behind an extended working life among older workers. *Scandinavian Journal of Occupational Therapy*, 26(3), 171–183. <https://doi.org/10.1080/11038128.2017.1409800>

Kim, Y.-M., Jang, S., & Cho, S. (2023). Working hours, social engagement, and depressive symptoms: an extended work-life balance for older adults. *BMC Public Health*, 23(1), 2442–2442. <https://doi.org/10.1186/s12889-023-17072-x>

Lain, D., & Phillipson, C. (2019). Extended work lives and the rediscovery of the 'disadvantaged' older worker. *Generations (San Francisco, Calif.)*, 43(3), 71–77.

Laliberte Rudman, D., & Aldrich, R. (2021). Producing precarity: The individualization of later life unemployment within employment support provision. *Journal of Aging Studies*, 57, 100924–100924. <https://doi.org/10.1016/j.jaging.2021.100924>

Melesk, K. (2021). Learning in late career stages in Europe – gendered effects of retirement policies. *Ageing and Society*, 41(10), 2191–2213.
<https://doi.org/10.1017/S0144686X20000033>

Moseley, A. (n.d.). Nudging in public policy. In *Oxford Research Encyclopedia of Politics*. Oxford University Press. <https://doi.org/10.1093/acrefore/9780190228637.013.949>

Nilsson, K., Hydbom, A. R., & Rylander, L. (2016). How are self-rated health and diagnosed disease related to early or deferred retirement? A cross-sectional study of employees aged 55-64. *BMC Public Health*, 16(1), 886–886. <https://doi.org/10.1186/s12889-016-3438-6>

Nilsson, K., & Nilsson, E. (2022). Can they stay or will they go? A cross sectional study of managers' attitudes towards their senior employees. *International Journal of Environmental Research and Public Health*, 19(3), 1057.
<https://doi.org/10.3390/ijerph19031057>

Pensionsmyndigheten (2023). *Nyblivna pensionärers pension 72 till 110 procent av lönen*. Pressmeddelande 23 maj 2023 [New retirees' pension 72 to 110 percent of salary. Press Release 23 May 2023]. Retrieved from <https://www.pensionsmyndigheten.se/nyheter-och-press/pressrum/nyblivna-pensionärers-pension-72-till-110-procent-av-lonen>

Pensionsmyndigheten (2024). *Korta pensionsfakta* [Short pension facts]. Retrieved from <https://www.pensionsmyndigheten.se/nyheter-och-press/pressrum/kortapensionsfakta>

SACO (Sverige Akademikers Centralorganisation). 2021. *Akademikernas arbetsmarknad 2020* [Labour market of academics 2020]. Stockholm. Retrieved from https://www.saco.se/globalassets/saco/dokument/rapporter/2021_akademikerns-arbetsmarknad-2020.pdf

SCB (2024). *Befolkningsstatistik 2024* [Population Statistics 2024]. Retrieved from <https://www.scb.se/hitta-statistik/statistik-efter-amne/befolkning/befolknings-sammansattning/befolkningsstatistik/pong/tabell-och-diagram/folkmangd-och-befolkningsforandringar---manad-kvartal-och-halvar/befolkningsstatistik-2024/>

Segerlund, L. (2024). Keep working! But not with us?: Sweden's pension policy on retirement age and government agencies' recruitment practices. *The Journal of Aging and Social Change*, 2024, Vol. 14, Iss. 1, 14(1). <https://doi.org/10.18848/2576-5310/CGP/v14i01/97-122>

Svensson, E. (2019). *Åldersdiskriminering och ålderism i arbetslivet*. [Age discrimination and ageism in working life] [Stockholm]: Delegationen för senior arbetskraft.

T Thaler, R.H. & Sunstein, C.R. (2008). *Nudge: Improving decisions about health, wealth, and happiness*. New Haven: Yale University Press.

haler, R.H. & Sunstein, C.R. (2022). *Nudge: the final edition* (Updated edition). [London]: Penguin Books.

References to Data Sources

Press Releases:

Pensions Agency (2018). *Allt färre pensionerar sig vid 65, men 65 är fortsatt norm.* Pressmeddelande 22 mars 2018. [Fewer and fewer retire at 65, but 65 is still the norm. Press release 23 March 2018-03-22].

Pensions Agency (2019). *Hälften vill gå i pension innan de blir 61 år – eller efter att de blivit 67 år.* Pressmeddelande 19 juli 2019. [Half want to retire before turning 61 – or after turning 67. Press release 19 July 2019].

Pensions Agency (2022a). *Många överskattar det privat pensionssparande.* Pressmeddelande 7 februari 2022. [Many overestimates private pension savings. Press release 7 February 2022].

Pensions Agency (2022b). *Tre av tio planerar att arbeta längre för att höja pensionen.* Pressmeddelande 11 februari 2022. [Three out of 10 plan to work longer to increase the pension. Press release 11 February 2022].

Facebook Posts:

Pensions Agency (2020). *Vad skulle dagens 70–75 åringar ha gjort annorlunda om de fått välja om?* Facebook inlägg 18 november 2020. [What would today's 70–75-year-olds have done differently if they could choose again? Facebook post 18 November 2020].

Newspaper Articles:

Aftonbladet (2018). *Du gamla, du lurade.* Nyhetsartikel 2 september 2018. [Thou ancient, thou fooled. News article 2 September 2018].

Dagens Nyheter (2022). *Seniorer efterfrågade som inhyrd personal. Seniora bemanningsbolag ökar omsättning.* Nyhetsartikel 26 juni 2022. [Seniors in demand as hired staff. Senior staffing companies increase turnover. News article 26 June 2022].

Expressen (2022). *Skatten sänks för alla 66+.* Nyhetsartikel 15 januari 2022. [The Tax is Reduced for Everyone 66+. News article 15 January 2022].

Svenska Dagbladet (2018). *Jobba längre enda lösningen.* Nyhetsartikel 12 mars 2018. [Working longer the only solution. News article 12 March 2018].

Facebook Followers' Comments:

Facebook 27 July 2019. Follower Johan Bouveng. *Sluta vilseled. Ni har inget att erbjuda mer än tvångsförvaltning. Råder alla att ombesörja sin egen pension. Ge inte dessa fiffare mer av ert kapital.* [Stop misleading. You have nothing to offer but forced administration. I advise everyone to provide for their own pension. Don't give these fiddlers any more of your capital].

Facebook 4 June 2020a. Follower Anki Moha Karami. *Vi måste jobba länge så att överheten kan få sin lön... [We must work longer so that the supremacy can get their salaries...].*

Facebook 4 June 2020b. Follower Milla Dú Va. *Varför inte ta en taxi direct från jobbet till krematoriet. [Why not take a taxi directly from the workplace to the crematorium].*

Facebook 27 May 2021. Follower Laila Svedberg. *Tror inte på det. Var tvungen att gå i pension vid 65, har jobbat se'n jag var 14 år. Efter pensionen har jag jobbat på andra ställen ung. drygt halvtid, men nu efter 10 år är pensionen lika låg. Ung. hälften mot lönen vid 65 års ålder. [Don't believe it. Had to retire at 65, have worked since I was 14 years old. After retirement, I have worked in other places parttime, but now after 10 years the pension is just as low. About half of the salary that I had at 65].*

Facebook 12 January 2022. Follower Anna-Lena Norberg. *Jag hatar verkligen regeringen. [I really hate the Government].*

Facebook 10 May 2022. Follower Anna Karin Wikström. *Har man haft ett arbete där kroppen slits ut får man vara glad om man orkar till 60 år. Eftersom dessa yrken oftast är låglöneyrken får man en pension som knappt går att leva på. Jobbade man dessutom deltid, ja då blir det ännu mindre. Det är lika dyrt att bo och leva som pensionär men pengarna finns inte. [If you have had a job where your body is worn out, you can be happy if you can last until 60. Since these occupations are usually low-wage occupations, you get a pension that is barely enough to live on. If you also worked part-time, then it will be even less. It is just as expensive to live as a pensioner, but the money is not there].*

Facebook 12 January 2023. Follower Leif Wernström. *Det är lite svårt att arbeta tills man blir 67 år om man blir arbetslös vid 55 år. Särskilt som väldigt få vill anställa någon som är över 55. [It is a bit difficult to work until you are 67 if you become unemployed at 55. Especially as very few want to hire someone over 55].*

Contact email: lisbeth.segerlund@globalstudies.gu.se