Research Paper

Why Women (50-65 years of age) Exit the Workforce Earlier than Men

Irish and International Perspective and Policy Recommendations

Balance *for* Better Business

Balance for Better Business was established by Government in July 2018. It is an independent business-led review group, the aim of which is to improve gender balance in business governance and senior leadership in Ireland. The Review Group is tasked with examining the gender mix within the highest levels of business and putting forward actions to increase the percentage of women on corporate boards and in executive leadership. The initiative publishes reports on an annual basis to track progress against voluntary targets. In addition, Balance for Better Business periodically conducts specific research to inform on the challenges related to achieving our stated aims in the Irish marketplace.

This report was commissioned with the support and collaboration of the Department of Enterprise, Tourism and Employment to focus on investigating the fall in representation of women in the labour force in the 50 to 65 year cohort. Funding for Balance for Better Business is provided by the Dormant Accounts Fund.

RESEARCH JOURNEY

One of the ongoing objectives of Balance for Better Business is to act as a strong, trusted voice for business in Ireland. We do this by providing specific, targeted research related to the progression of females and boards to senior leadership teams and boards in the Irish marketplace.

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Commission original research with the support of the Department of Enterprise, Tourism and Employment.

- Breaking Barriers: Strategies for Elevating Women to Executive Leadership.
- The Business Case for Balance: Evaluating the Effects of Gender Balance on Business Performance.
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- Voluntary Targets and Mandatory Quotas for Gender Balance on Private Sector Boards.
- Gender Balance in Privately Owned Companies - An International Perspective & Strategies for Success.

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Executive Summary

The Balance for Better Business Annual Report 2024, highlighted a widening gender participation gap for women in the labour force in two age cohorts: 25-34 and 50-65. This paper focuses on the second of these cohorts, age 50-65, as this is the age at which we see individuals joining the C-suite and board positions. An under-representation of women in this cohort represents a risk to achieving the aim of increased balance at senior leadership levels and board levels in Ireland.

In 2024, labour force participation among women aged 55-65 in Ireland stood at 62.9%, compared with 78.0% for men. This represents a gender participation gap of 15.1% compared to an EU-27 average gap of 12.4%. This paper investigates the drivers of this gap, offering potential policy approaches and recommendations on how overall levels of participation in the workforce can be improved.

Irish women have the same Individual Potential Productivity score as Irish men, a feature unique to Ireland rather than a global trend, though Ireland's IPP score for older workers overall is comparatively low when benchmarked internationally. This suggests that Ireland's underused female talent in this age cohort represents a genuine opportunity to strengthen the domestic labour forces, even as skills retention for older workers more broadly remains a challenge.

The reasons why women leave the workforce earlier than men in this age category are complex and multi-layered.

Main Findings

Key Pressures include:

- **Caregiving responsibilities:** 61% of unpaid caregivers in Ireland are women, with the 40-64 age group being the most prevalent among female caregivers.
- **Health conditions:** 9.2% of older women reporting leaving the workforce due to severe menopause symptoms and a lack of associated supports at work. More than a third of women in this life stage, 36.3% report considering giving up work entirely and older women also show higher negative mental health indicators than men.
- **Ageism and training gaps:** more than 90% of workers over 55 felt discriminated against because of their age, with women in this age cohort facing a combined bias of age and gender. Participation in job-related training is twice as high in the 45-55 age category as in the 55-65 group for both men and women; this disparity may lead to the skills of older workers becoming redundant resulting in their exit from the workforce.
- **Career linearity and job mobility:** at this life stage, workers typically remain in the same job for longer than younger cohorts, but because women's career progression tends to rely more on cross-sectional experience and job mobility than men's does, this pattern of staying put carries a disproportionately higher cost for women, including increased redundancy risk and reduced career progression. Switching jobs is also harder for this age group generally: those aged 55-64 who lose or leave a job are likely to face unemployment, difficulty finding new roles and pay cuts as a new hire, due to lower market demand. More linear career paths also reduce wider employment resiliency, particularly during times of crisis.
- **Sector concentration:** women aged 50-65 are prevalent in the services sectors, with 24.6% more women than men working across all categories of these sectors. Though there is no identifiable,

sector-based decrease in female employment in the 50-65 age category specifically. Women also remain underrepresented in male-dominant sectors despite increasing participation rates, contributing to the invisibility of some career options and lower confidence among women entering these sectors.

- **Income and caregiving trade-offs:** women in low-skill jobs have a lower short-term opportunity cost of leaving the workforce for caregiving reasons. Women in higher income roles face the psychological impact of earlier voluntary exit by choice, using available financial resources to sustain early retirement.

The impact of this early exit is wide-ranging. This earlier departure of women from the labour market makes the development of effective succession planning for key roles more challenging for organisations and can lead to female leadership gaps. For women themselves, an earlier exit contributes to widening gender pension gaps, alongside reduced career progression and lower lifetime earnings. Considering budget constraints and increased public pension expenditure associated with an ageing population, the early departure of women from the workforce can pose several financial challenges for the Government, including potential strain on pension systems, elimination of additional tax revenues from workers, and an increased reliance of this demographic on social welfare programs.

This paper puts forward a set of recommendations to address these pressures, with priority actions including addressing health concerns including incorporating menopause awareness and support into employer retention strategies, recognising caregiving responsibilities within workforce data and pension entitlements, addressing unconscious bias and skills training gaps affecting older workers, and treating flexible and hybrid work as legitimate long-term career paths especially given the impact of longer life spans on our demographics. Closing this gap will require sustained and coordinated action across Government, employers and society. While progress is achievable, no single policy measure or workplace initiative will be sufficient on its own.

Introduction

This research paper was prepared at the request of the Balance for Better Business Review Group. Its intention is to use desk research to provide an evidence base for understanding the current state and drivers of the gender gap in participation rates in the labour force in the 50-65 age category between females and males, and to offer initial recommendations for strategies to narrow the gap between female and male participation rates.

The paper is set out as follows:

- **Section 1** offers a background to the research paper, outlining the relevant Irish policy context.
- **Section 2** introduces the Irish participation gap in the 50-65 age cohort and compares it to the international picture.
- **Section 3** provides the rationale behind women leaving the workforce earlier than men in later career stages, at the age of 50-65, exploring factors relating to women's health conditions, caregiving responsibilities and burnout associated with work-life balance complexity, job exit and entrance tendencies, social perceptions and sectoral tendencies.
- **Section 4** considers potential policy approaches for addressing the gender gap in labour force participation, surveying the available Irish reports, range of policies implemented internationally and offering some recommendations on how to nudge societal and company behaviour positively with respect to gender balance.
- **Section 5** highlights the methodology of the research
- **Section 6** summarises the conclusions of the paper.

1. Policy Context

1.1 Balance for Better Business

In 2018, the Government established Balance for Better Business (B4BB) as an independent business-led Review Group to improve gender balance in senior business leadership in Ireland.

The initiative arose from actions in the first National Strategy for Women and Girls to increase women in leadership positions, as part of the overall objectives of the Strategy to promote gender equality across society. Increasing the number of women in senior positions is an important aspect of promoting gender equality throughout society.

The B4BB Review Group, which meets four times a year, is comprised of senior figures in Irish business and public service. It is given administrative and policy support by the Department of Enterprise, Tourism and Employment and funding support from the Dormant Accounts Fund. The Review Group is also assisted in its work by an Advisory Group, which is representative of a wider cross section of business organisations and other interested parties.

Balance for Better Business has set a series of progressive voluntary targets which it monitors and reports on in annual reports. Following the launch of Balance for Better Business' new strategy in May 2024, which set **5-year targets of 40%+ female representation on boards and senior leadership teams**, a series of industry roundtables are being planned to engage sectors in which women are currently underrepresented.

In addition to target setting and data monitoring, the Balance for Better Business Review Group is also involved in advocacy and outreach with companies; provides a roadmap of effective actions[1] for companies to consider; and makes recommendations to companies and Government on policy to promote the participation of women at the top level of business in Ireland.

Ireland's performance on gender equality is generally in line with the EU average. At the time of writing, for gender equality in employment, according to the European Institute for Gender Equality's (EIGE) Gender Equality Index, Ireland scores 77.2 out of 100, while the EU average is 74.2[2].

Results from the 8th Balance for Better Business Annual Report show that Ireland now ranks 5th in the EU for female board representation and 9th in the EU for leadership teams, well ahead of the EU average. Ireland's largest publicly listed companies (ISEQ20) have now reached the key milestone of 40% female directors overall, and since launch, large Irish-owned private companies have increased the proportion of women on their boards by 5 percentage points.

1.2 Other Government Initiatives

The Government has committed to advancing gender equality and inclusion as a whole-of-government policy. This includes ongoing support for the Women in Finance initiative, Balance for Better Business and other mechanisms to enhance the number of women in executive and non-executive positions as committed to in the Programme for Government 2025 – Securing Ireland's Future. This commitment to support gender diversity and the empowerment of women in senior leadership positions is actively supported through a range of initiatives and organisations. Specific initiatives include the following:

[1] Recommendations – Balance for Better Business
[2] Gender Equality Index | European Institute for Gender Equality

- **Women in Finance Charter** – Ireland's Women in Finance Charter, a commitment under the *Ireland for Finance Action Plan*, was launched in April 2022. The Charter is an industry-led, government-supported measure to encourage gender diversity in the financial services industry in Ireland. It is overseen by a Steering Group, comprised of industry representatives, including the Balance for Better Business Co-Chairs, and public sector officials, with an industry chair. The Charter allows financial services firms to devise commitments to progress gender diversity in their firms. To date, four annual reports have been produced by the Charter's data partner, ESRI, to track progress, share best practices, and promote the Charter.

- **Gender Pay Gap Information Act and Gender Pay Gap Reporting –** The Gender Pay Gap Information Act 2021 introduced the legislative basis for annual gender pay gap reporting in Ireland. The Department of Children, Disability and Equality (DCDE) is responsible for the Gender Pay Gap Information Act. The Regulations under the Act started by requiring organisations with over 250 employees to report on their gender pay gap across a range of metrics and publish a statement setting out, in the employers' opinion, the reasons for the gender pay gap in their company and what measures are being taken, or proposed to be taken, to eliminate or reduce that pay gap. Organisations with over 150 employees were required to report from 2024, while those with over 50 employees were required to report from 2025.

  The Regulations include requirements to report on mean and median differences in hourly wage, bonus pay, mean and median pay gaps for part-time employees and employees on temporary contracts, and the respective proportions of male and female employees in lower, lower-middle, upper-middle, and upper quartile pay bands, as well as the respective proportions of male and female employees paid bonuses. The first set of reports became available in December 2022, with employers required to publish the reports in a way that is accessible to the public and all their employees for a minimum of three years. A central portal has been developed by DCDE for submission of reports by companies and hosting of the data by the Government.

- **EU Women on Boards Directive -** At a European level, EU Directive 2022/2381 (on improving the gender balance among directors of listed companies and related measures) stipulates that at least 40% of the non-executive director positions in listed companies should be held by members of the under-represented sex by 2026. If Member States choose to apply the new rules to both executive and non-executive directors, 33% of all director positions should be held by the under-represented sex by 2026. There is a two-year transposition period for Member States and a target date of 30 June 2026 by which companies are to meet the Directive's targets. The Department for Children, Disability and Equality (DCDE) has fully transposed the EU Directive on Improving Gender Balance among Directors of Listed Companies. The required Regulations to transpose the Directive applied the objective of relevant boards having 40% of all non-executive Directors from the under-represented sex. Relevant companies will also need to set individual quantitative objectives to improve the gender balance at their executive director level and report such objectives to the Minister for Equality.
  These Regulations were drafted under Section 3 of the European Communities Act 1973. The Directive has now been fully transposed into national law and the Statutory Instrument is available to view on the Irish Statute Book S.I. No. 215/2025 - European Union (Gender Balance on Boards of Certain Companies) Regulations 2025. The information required under the EU 'Women on Boards' Directive will be collected via the online portal being developed for Gender Pay Gap Reporting.

- **Enterprise Ireland Action Plan for Women –** The Enterprise Ireland Women in Business strategy focuses on ensuring that potential female entrepreneurs have the knowledge, support and confidence to put forward commercially viable projects for funding and that they have equal opportunity to scale their companies in international markets. It also focuses on building and maintaining diversity in Senior leadership teams among our client companies.

  It incorporates four objectives:
    - Increasing the number of women-led companies growing in international markets
    - Increasing the number of women in middle and senior management and leadership roles in Irish companies
    - Increasing the number of women becoming entrepreneurs and
    - Increasing the number of women-led start-ups with high growth.

  The aim of the strategy is to drive Ireland's economic success by harnessing the full talent and expertise of a diverse population and, to that end, the objectives of the strategy are to increase the number of women starting, leading and growing Irish businesses.

- **Local Enterprise Supports –** The Local Enterprise Offices (LEOs) work to promote entrepreneurship, foster business start-ups, develop existing micro and small businesses and are actively engaged in encouraging and inspiring an increase in female-led businesses through initiatives such as the annual National Women's Enterprise Day and the Women in Business Networks. The National Women's Enterprise Day (NWED) is a strategic annual initiative of the Local Enterprise Offices and is supported by the Department of Enterprise, Tourism and Employment, Enterprise Ireland and local authorities. It is referenced in the SME and Entrepreneurship Policy in Ireland (2019) OECD publication as an example of an event that "identifies, cultivates and promotes success stories of female entrepreneurs."

Additionally, there are also several non-governmental activities taking place in Ireland, including:

- **The 30% Club** is a global campaign group with an Irish Chapter that is supported by board Chairs and CEOs of member organisations with the aim of achieving better gender balance at leadership level and throughout organisations.
- **The National Women's Council** advocates for women's leadership in a range of fields, including the private sector, publishing reports promoting the increased representation of women on boards in Ireland and working with young women to promote the next generation of leadership, as well as advocating for legislative change.

Both organisations are represented on the Balance for Better Business Advisory Group.

2. Participation Gap in Ireland and beyond

2.1. Irish gender participation gap

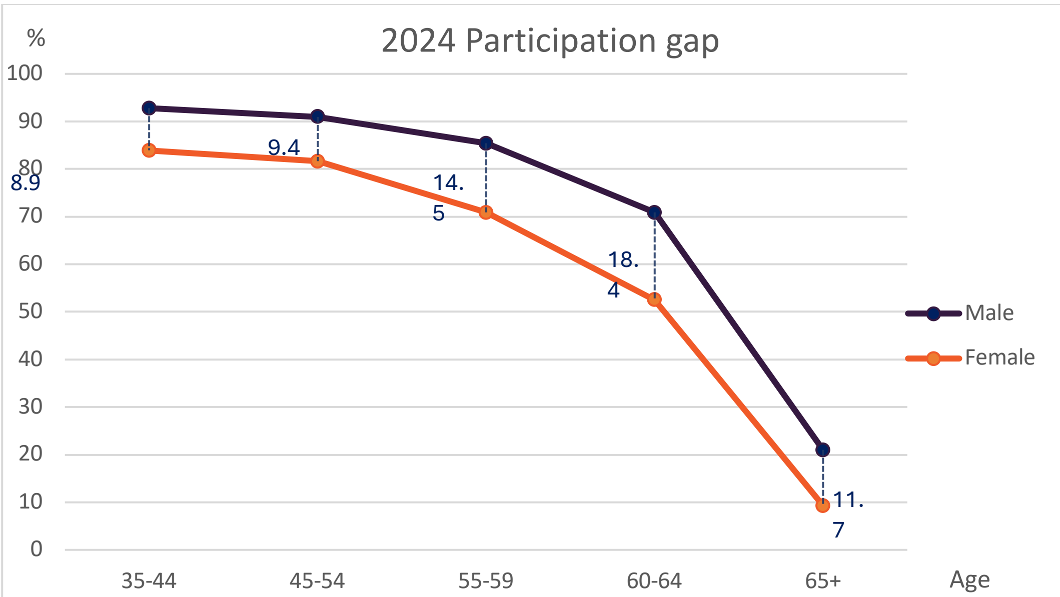
The Balance for Better Business initiative has consistently placed a spotlight on the business case for gender balance at the highest levels of business in Ireland.

Using data from the CSO Labour Force Survey, Balance for Better Business, in their B4BB Annual Report 2024, found that the 'Late Career' drop in labour force participation[3] happens earlier for the female population than for the male population. The age range where a more significant participation drop was observed in women is in the 50-65 age cohort. This same age cohort contains the range of average ages of executive and non-executive managerial positions[4], which is the gender gap Balance for Better Business is aiming to close [See section: Appendix A: managerial positions].

This drop in female workforce participation, at our researched age cohort, may partially explain the reason for the disparity of genders at senior leadership levels in Irish business.

It is vital that we understand the drivers of this drop-off to allow for the consideration of effective policy recommendations to address the underlying issues and to make sure sustained progress is achieved.

It must be mentioned that before the gap widens in the targeted age cohort of 50-65, another gap happens at a younger age cohort of 25-34, within the age range of maternity for women. Caregiving and maternity can become tipping points for some women within their careers, resulting in gender power gaps and pension gaps for women. In the graph in the Balance for Better Business Annual Report 2024, the gap widens in the 25-34 age category and female participation rates start dropping, whereas male participation rates drop after the age of 35-44. Ensuring women's access to decision-making roles at all levels is vital for systematic change.



Looking at the time series for 2020-2024 in Appendix B, Table 1, Irish progress over 2020-2024 in both male and female participation rates is evident, however, it is not at consistent levels in male and female

[3] Participation here and later in the paper refers to labour force participation which includes all employed population as well as all of those who look for a job. That is correspondent to the standard International Labour Office (ILO) definition of labour force participation.

[4] Apart from executive and non-executive chair positions where average age is 3 years higher than the cohort in 2024.

participation growth. The disproportionate growth is consistent with the widening and narrowing of the gender participation gap throughout the years.

The predictions for future labour force participation assume the percentage of participation will stay flat at the 2022 rates in CSO data[5]. At the macro level, the CSO projections do not anticipate a further increase in female labour force participation. Yet the participation rate of females in the targeted age category has gone up from 60.8% in 2022 to 62.9% in 2024. Therefore, the additional benefits of higher participation rates are not yet reflected at the macro level and could represent unallocated inflows that may be used for other policy interventions.

2.2. Consequences of the participation gap to Irish society

Gender equality, diversity and inclusion lie at the heart of healthy, progressive, secure societies. Ensuring these principles in the Irish workplace is essential to securing the most favourable outcomes for society, businesses and the general working environment, the economy and the Government.

Assessing the reasons for the higher level of female 'later career' drop-off compared to men is essential to determine the impact experienced across society, the business and economic sector and on Government policy and support systems.

From a societal perspective, women often have lower retirement savings because of factors like lower pay, career breaks or part-time working hours to facilitate childcare and gendered assumptions about career paths[6]. The early retirement of women can further widen the gap in retirement income and wealth between women and men[7], potentially negatively impacting gender bias progress made in recent years.

Different life experiences and perspectives contribute to a more creative and innovative workplace environment[8]. With up to one third of our lives spent in work, the work environment directly influences our economic, mental, physical and social wellbeing, which can also indirectly impact the health of our families, communities and society[9].

From a business perspective, the early retirement of employees (men and women) can lead to negative impacts on the workforce, resulting in the loss of experienced and skilled employees and valuable institutional knowledge and expertise. This loss of employees, both men and women, in our age cohort, from the workforce can impact productivity, competitiveness, innovation, knowledge transfer and the morale of remaining staff[10].

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[5] Central Statistics Office (CSO) (2024). *Population and Labour Force Projections 2023-2057: Labour Force Assumptions, Table 7.3: Labour force participation rates by sex and age group, 2011–2037*. Published 16 July 2024. Available at: https://www.cso.ie/en/releasesandpublications/ep/p-plfp/populationandlabourforceprojections2023-2057/labourforceassumptions/

[6] OECD – Towards Improved Retirement Savings Outcomes for Women. Available at: Towards Improved Retirement Savings Outcomes for Women (EN)

[7] Eurostat – Closing the gender pension gap? Available here: Closing the gender pension gap? - Products Eurostat News - Eurostat

[8] Mentorink – Age Diversity. Available at: Age Diversity - Mentorink

[9] European Commission. Promoting mental health in the workplace. Available at:

[10] Hal Open Science – Economic usefulness of older workers in terms of productivity in the modern world. Available at: Economic usefulness of older workers in terms of productivity in the modern world

Early retirement can also exacerbate existing labour shortages and negatively affect company performance, making it challenging to develop effective succession planning to identify suitable successors for key roles, which can potentially lead to leadership gaps and specifically female leadership gaps.

From the Government perspective and facing the impending reality of an increasingly ageing population, early retirement can pose several financial challenges, including potential strain on pension systems, elimination of additional tax revenues from workers and an increased reliance on social welfare programs.

To cover the pension expenses gap, the number and proportion of people at work needs to increase; keeping women in the workforce longer would help to finance some of the remaining 84% of pension expenses anticipated by 2070[11]. The other 16% of anticipated pension expenses are to be covered by an increase in the pension age from 66 years to 68 years by 2028. The improvement in the female participation rate in our age cohort is a positive alternative to further pension age increase.

Early retirement can lead to a loss of experienced workers, resulting in workforce shortages, potentially creating skill gaps in key sectors and industries and lower participation rates in the workforce can negatively impact economic growth and productivity.

2.3. Irish participation rates and gender participation gap in the global context

According to OECD data, [See in Appendix B: Table 1 and 2] Ireland is 0.7% ahead in female workforce participation at age 55-65, yet has a 2.7% bigger gender participation gap than the EU average in 2024. Both male and female workforce participation grew throughout 2020-2024 in the EU and Ireland, although Irish male participation grew at a faster pace, with overall female participation being still higher than the EU level but more disproportionate to the Irish total participation level.

Out of 21 European countries represented in Appendix B, Table 1, Ireland is in the middle in terms of female participation. Ireland has the 5th largest male participation rate and the 6th largest gender participation gap after Poland, Romania, Italy, Greece and Austria.

According to Table 2, Poland, Romania and Austria have a lower state pension age for women than men[12], while the Irish state pension age is flat at 66 for both women and men. Ireland also has comparatively higher GNI per capita[13] compared to Italy and Greece, which may indicate a higher economic development associated with higher female participation rates. Considering the above factors, the Irish gender participation gap at the age of 55-65 is an unaddressed concern.

With an increasingly ageing population, Europe is facing significant future financial pressures on public finances in terms of pensions and health services. Various reforms of pension systems have taken place across the EU, including increasing pension eligibility ages, flexible working policies (Belgium, Denmark, Finland, the Netherlands and Germany)[14] and various further policies to support longer working lives.

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[11] O'Connor, N. (2024). *Employment rates, not age, is a better predictor of future economic dependency*. TASC Blog, 19 August. Available at: https://www.tasc.ie/blog/2024/08/19/employment-rates-not-age-is-a-better-predictor-of/

[12] Finnish Centre for Pensions (Eläketurvakeskus) *Retirement Ages – International Comparisons*. Available at: https://www.etk.fi/en/international-affairs/international-comparisons/retirement-ages/

[13] GNI per capita is used for comparison of Irish economy to other countries instead of GDP per capita, as it is more indicative, considering Irish FDI flows. GNI per capita, PPP (current international $) - Ireland | Data

[14] Barriers and facilitators to extended working lives in Europe: a gender focus - PMC

As in Ireland, across most of the EU, a higher proportion of women leave the workforce earlier than men in our age cohort[15]. The causes of this earlier career drop-off are like those seen in Ireland. Causes include health-related issues such as a lack of understanding around perimenopause, menopause and post menopause, a perception by women that they can no longer perform their jobs as they previously did[16], unequal division of family care responsibilities and obligations, fewer opportunities for career development, and the impact of both cultural barriers and gender bias and ageism. In some EU countries, as stated above, a further reason for this participation gap can be attributed to the lower retirement ages for women.

Finland, Lithuania, Latvia and Estonia[17] are the EU countries that go against the trend of more women leaving the workforce earlier than men at later career stages. In the case of Finland, this close to equal flow of women and men leaving the workforce can potentially be attributed to workplace development programs[18], part-time work being more prevalent in female-dominated sectors[19] and reforms in pension schemes.

It should be noted that Finland had set the aim of 40% women on boards in the public sector since 1995, whereas Ireland's target of 30% was only set in 2012 and raised to 40% in 2023.[20]

In Estonia[21], poorer health amongst older men and a post-Soviet era move away from an overly industrialised sector (predominantly a male domain) and a move towards service sectors (higher concentration of women) are contributory factors for the variance from the EU figures.

In relation to productivity levels across all age cohorts, Irish females have an almost identical Individual Potential Productivity (IPP) score compared to males, with a significant increase in the IPP score in senior leadership positions, and a moderate decrease in the oldest age category of 50-59 according to the Børing and Grøgaard research paper. The average skill loss for older people (50-59) in Ireland is comparatively high[22]; despite this, Irish women at the age of 45-65 are as digitally skilled, if not more so, than men – according to Eurostat [see Appendix C]. Irish women are, therefore, as capable as men, and they become an even bigger asset to the Irish economy when reaching senior positions. Losing productivity potential due to comparatively high skills loss, prevents older Irish men and women from being as valuable at a macroeconomic level.

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[15] Living longer, working longer: How to further activate an ageing workforce | Eurofound

[16] Ageing women at work: many challenges and no silver bullet - AGE Platform Europe

[17] See Appendix B - Table 2; Irish gender participation rates and gender participation gap at the age of 55-65 in the international context

[18] Finland catches up in elder employment, especially among women - Helsinki Times

[19] Women's employment rate outpaces men's in historic first | Yle News | Yle

[20] Gender Quotas for Municipal Executive Bodies in Finland | Successful Public Policy in the Nordic Countries: Cases, Lessons, Challenges | Oxford Academic

[21] The Economic Case for More Gender Equality in Estonia (EN) Pages 14 and 47

[22]Comparatively to other countries analysed in Børing, P. and Grøgaard, J.B. (2023). *Do older employees have a lower individual productivity potential than younger employees?.* Journal of Population Ageing, 16(2), pp.369-397. Available at: https://link.springer.com/article/10.1007/s12062-020-09323-1

3. Reasons why women leave the workforce early

3.1. Health conditions

One of the most common reasons for women in our target age group to leave the workforce earlier than men is due to unsatisfactory health conditions. The reasons for leaving include menopausal symptoms, lack of associated support in the workplace, and conditions related to memory loss.

According to the Healthy Ireland surveys from 2020-2024, women and men tend to estimate their physical wellbeing at the same level, but the survey notes that women aged 55-65 have 10% more acute health decline[23] than men since 2019.

However, in the Longitudinal Study on Ageing, women self-estimate their health as better than men in the age cohort of 50-65. The observations from recent Healthy Ireland Surveys, and the Longitudinal Study on Ageing, show comparatively better wellbeing in the targeted age cohort than the previous generation of women and a comparatively similar physical health perception as in men. Women self-estimate their health comparatively better in 2020-2024 if benchmarking to men's health self-estimation.

Physical health is essential to the capability to participate in the workforce. The UK Working Life Expectancy Survey states that physical inactivity was associated with two fewer working years. Lower physical activity is one of the impactful symptoms of menopause that women experience. While physical activity can reduce physical and psychological symptoms associated with menopause, described later, psychological symptoms such as lack of motivation and low energy levels have an impact on lower levels of physical activity[24]. Due to a lack of appropriate menopause education, many women are unaware of the connection between menopause symptoms and reduced physical activity, according to McNulty et al.[25]

Menopause symptoms and the lack of appropriate support for related health issues also impact women in the targeted age cohort. The average age of a woman to reach menopause in Ireland is 51. At this age, according to a series of surveys from the Menopause Hub for 2021-2025[26], 36.3% of women were considering giving up work entirely, with 9.2% of women leaving work due to menopause symptoms (time series breakdown in the table below).

Menopause and participation	2021	2022	2023	2024	2025	Average
Considered leaving	40.3%	38.1%	33.3%	34%	36%	36.3%
Left workforce	10.3%	10.9%	7%	10%	8%	9.2%

The aforementioned symptoms women experience during menopause include, but are not limited to, hot flushes, loss of muscle, mood swings, and difficulty concentrating. A third of women find the symptoms severe according to the Menopause Hub Surveys. Menopause also affects cognition - specifically poor memory – and may include multiple symptoms, including fatigue, anxiety, weight gain, feeling overwhelmed and confidence loss.

[23] Department of Health (2023). *Healthy Ireland Survey – Summary Report 2023*. Dublin: Department of Health. Available at: https://assets.gov.ie/static/documents/healthy-ireland-survey-summary-report-2023.pdf
[24] McNulty, K.L., Lane, A., Kealy, R. and Heavey, P. (2024). Experience of the menopause transition in Irish women and how it impacts motivators, facilitators, and barriers to physical activity engagement. BMC Women's Health, 24(1), p.666. Available at: https://link.springer.com/article/10.1186/s12905-024-03524-y
[25] Ibid
[26] Available at: Menopause Blog — The Menopause Hub

The most prevalent effect of menopause in women in their early 50s is to cognitive abilities, this accounted for 78% of women according to a calculated average based on Menopause Hub Survey data 2023-2025 [Time series breakdown in Appendix D].

Women's concerns include inadequate supports such as lack of funding, research, and access to women's healthcare, and they often experience dismissal of their health concerns according to the Women and Girls Strategy 2025. Women leave the workforce due to disruptive menopausal symptoms affecting their capability to work, yet a number of these women leaving work could be retained if essential supports were introduced. Retaining women in the workforce through the provision of appropriate health and menopausal supports could potentially assist in addressing gender disparities at senior leadership levels by giving women the opportunity to progress further in their careers.

While this survey data provides useful context on the impact of menopause, additional longitudinal research into the longer-term work-related impacts of menopause are required.

See further discussion on this topic in the **policy recommendations section**.

3.2. Caregiving responsibilities and work

Caregiving is one of the most common kinds of unpaid work undertaken globally. One in three people who do not participate in the labour force is engaged in unpaid care work[27]. The hours spent providing free care for children, grandchildren and elderly relatives could have contributed towards recognised and paid labour force participation.

Women commonly step away from the labour market in early career stages for childcare and child-rearing purposes. This break in workforce participation impacts in several ways, including widening pay gaps, hindering career progression and aggravating the existing pension pay gap[28].

According to the data in the CSO Census of Population 2022, women constitute the majority (61%) of unpaid caregivers in Ireland, with the 40-64 age group being the most prevalent. Within this age range, the 50-54 age group has the highest proportion of unpaid female carers[29]. Specifically, care for elderly or disabled people falls on women in the targeted age category of 50-65, while men tend to do most caregiving for elderly or disabled people after they reach the Irish retirement age of 66[30]. For women over 50 who provide such informal care, the probability of leaving the employed population is higher, resulting in a further impact on labour market participation rates according to Russell et al.[31]

Considering Irish historical legislative background and social perceptions towards family and gender roles, further described in the **social perception of women in the workforce** section, women are more often associated with the caregiving role, which becomes both a career barrier and a career alternative with the

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[27] International Labour Organization (2024). *Unpaid care work prevents 708 million women participating in the labour market*. Available at: https://www.ilo.org/resource/news/unpaid-care-work-prevents-708-million-women-participating-labour-market

[28] The impact of social and behavioural aspects on the gender pension gap in Europe - EIOPA

[29] Central Statistics Office (2023). *Census of Population 2022 Profile 4 – Disability, Health and Carers: Carers*. CSO Statistical Publication, released 28 September 2023. Available at: https://www.cso.ie/en/releasesandpublications/ep/p-cpp4/censusofpopulation2022profile4-disabilityhealthandcarers/carers/

[30] Russell, H., Grotti, R., McGinnity, F. and Privalko, I. (2019). *Caring and unpaid work in Ireland*. ESRI and The Irish Human Rights and Equality Commission.

[31] Ibid

long term balancing of caregiving and job responsibilities leading to faster burnout than if the duty and burden of care was shared more equally.

The cumulative effects of long hours, demanding jobs, and caregiving responsibilities (to both growing children/teenagers/grandchildren and elderly parents) can lead to burnout and mental health concerns, as well as unaddressed physical health issues, prompting some women to seek to leave the workforce earlier than typical retirement age.

According to the Healthy Ireland Surveys 2021 and 2023[32], women show lower positive mental health and higher negative mental health indicators than men in the targeted age cohort. Women also tend to put their family's welfare above their own and, as discussed above in the **health conditions** section, stop doing regular physical activity, which impacts the possible alleviation of health symptoms associated with our targeted age category, increasing risks for future health and chronic conditions and leading women into involuntary inactivity, according to McNulty et al. [33]

Burnout associated with poor work-life balance can leave women frustrated, exhausted and anxious, making them more likely to consider leaving the workforce.

For a better balanced and progressive society, women must receive the necessary supports to allow them to reach their full potential; offering flexible working is a recommended action which would both assist in retaining women in the workforce and lowering their burnout rates – see **recommendations** section.

3.3. Linearity and dynamics of late career in females

Women tend to progress in careers more and get re-hired after career breaks by having cross-industry experience. Section 2.3 of the Global Gender Gap Report 2025 provides evidence for cross-industry experience breaking career barriers for women, compared to women in linear progression industries and to men who tend to progress more in linear careers.

In our age category, workers have longer average job tenure in OECD countries, people aged 50-65 stay at the same job 8 years and 9 months longer than the younger generation[34]. Remaining in the same job has bigger disadvantages for older women, including an increased potential risk of redundancy and a lack of career progression, considering that women in general tend to get hired and progress in their careers more with cross-sectional experience associated with higher job fluidity. Read more on job tenure and fluidity in the **methodology** section.

According to Retaining Talent at All Ages, the process of switching jobs for older men and women is more complicated than for younger age cohorts. When people of 55-64 years lose their job or quit, they are likely to end up unemployed, face challenges in finding a new job, and to receive pay cuts as a new hire due to lower market demand. CSO data on the duration of unemployment in people over 45 [See Appendix E] shows that older women are less likely than men to stay unemployed. The number of women who are unemployed for more than one year is smaller than the respective numbers of men in the same age cohort. After a year of unemployment, older women flow out of unemployment to either employment or non-participation in the labour force. The assumption this paper makes, based on the data in Appendix E and factors described in other sections such as caregiving, is that women are more likely to exit unemployment into workforce

[32] Available at: Resources - HSE.ie
[33] McNulty et al, op cit
[34] OECD (2023). *Retaining Talent at All Ages. Ageing and Employment Policies*. Paris: OECD Publishing. Available at: https://doi.org/10.1787/00dbdd06-en

inactivity rather than into employment faster than men of the same age cohort. The data gap related to the data on flows is described in the **methodology** section.

More linear career paths amongst older females also reduce wider employment resiliency, particularly during times of crisis. An overrepresentation of women aged 50-65 in certain sectors, coupled with a lack of transferable skills, means job losses during economic shocks disproportionately impact women, even though this paper finds no evidence of a sustained, sector-based decline in female employment under typical conditions [see 3.5]. Career skills and experience that are concentrated into specific jobs and sectors reduce the ability of workers to adapt and transition into alternative roles during a downtown. During the COVID-19 crisis, for example, service sectors with large female participation rates such as tourism, hospitality, and retail were more prone to job losses, illustrating the risks of highly concentrated sector employment at a macro level, as well as sector-specific employment dependency at an individual level[35].

3.4. Gender inequality and ageism – social perception of women in the workforce

From a social perspective, women struggle with an intersection of ageism and gender bias at work, which can make women lose confidence in finding a job at that age. As discussed earlier, women of the targeted age category are less likely than men to stay unemployed for more than one year, and the social barriers women face may provide an explanation of why some older women move from unemployment to inactivity rather than to employment.

An historical legislative impediment that previously impacted female participation in the workforce was the Irish Marriage Bar, where married women were banned from work in public and most of the private sector jobs until 1973. Only one in fifteen women worked outside the home in Ireland by the end of the ban in the 1970s[36]. While the generation directly affected by the marriage bar legislation is older than the targeted age cohort, women aged 50-65 have lived within the social model where their parents were quite likely to choose a single-income family model, with their mother assuming the role of primary caregiver within the home.

Women in the 50-65 age cohort are also most likely the first generation of women to have a long-term career, breaking new ground and facing barriers such as age and gender-based discrimination impeding advancement to senior positions. These impediments could potentially have hindered their progression and continuation in the workforce and could be reflected in the participation rates of the targeted age category.

Since the 2022 Census, the collection of data by the CSO for married and unmarried women's participation rates has been treated as a single group regardless of marital status[37]. Looking back to the 2016 data in the projections, the difference between married and unmarried participation rates for women aged 50-65 is 1.7%, which has dropped from the 2.7% difference observed in 2011.

As part of the development of the National Strategy for Women and Girls 2025-2030, the Department of Children, Disability and Equality commissioned a mixed-methods research project. The findings highlighted

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[35] Foley, L., (2022). *The Pandemic: Two Years That Have Changed Ireland. Part 1: Health, Healthcare and the Labour Market*. UCD Geary Institute for Public Policy, University College Dublin, Belfield, Dublin 4. Available at: The-Pandemic-2-years-on_Healthcare-and-the-Labour-Market-in-Ireland-1.pdf

[36] Redmond, J. (2010). *'One man one job': the marriage ban and the employment of women teachers in Irish primary schools,* Paedagogica Historica. Informa UK Limited. doi: 10.1080/00309231003594271.

[37] Central Statistics Office (CSO) (2024). *Population and Labour Force Projections 2023-2057: Labour Force Assumptions, Table 7.3: Labour force participation rates by sex and age group, 2011–2037*. Published 16 July 2024. Available at: https://www.cso.ie/en/releasesandpublications/ep/p-plfp/populationandlabourforceprojections2023-2057/labourforceassumptions/

concerns among women about the role of media and advertising in creating the social perception of the female role in society and the associated pressure women feel to conform to that gender role. According to O'Brien, women are underrepresented as expert opinion and are typecast for stereotypically female topics in the media, talking about gender equality, education and health. Just a decade ago, women were more likely to be presented as a male expert's family rather than a professional and were least represented at the targeted age category overall[38]. Such underrepresentation deepens social constructs where women are pressured to conform, making women lose confidence while dealing with unconscious gender bias, especially in historically male-predominant sectors. Courtney et al. confirm that despite the narrowing of the gender participation gap as a response to politicised norms in traditionally male-predominant sports and politics sectors, the representation gap widens due to the comparative lack of regulation of gender bias in media representation[39].

Older people face ageism at work associated with traits such as slowing bodies, increasing health issues, lower work productivity, slower learning, as well as cost and management concerns for businesses when hiring overqualified employees[40]. According to Addressing Ageism in the Workplace Report, more than 90% of workers over 55 felt discriminated against because of their age. Over 80% of those seeking employment and almost 50% of those in employment did not report the discrimination even at the organisational level, which contributes to a data gap and insufficiencies in devising policies to address ageism issues.

Age-related inequalities are especially prevalent in skills training at work. Retaining Talent at All Ages found that participation in job-related formal or non-formal training is double, for both men and women, in the 45-55 age category than in the 55-65 group. Such a shift in training participation may allow older workers to become redundant and exit the workforce. The Women in Finance Charter, Annual Report 2025 (WIF) recognises female career development training as the most effective practice for businesses to support gender balance, with mentorship opportunities being in third place among effective actions. Yet female career development training is in fifth place when it comes to action implementation, with peer mentoring being even lower on the list.

Acknowledging that organisational practices can shape outcomes, considering workforce bias training, mentorship, inclusive leadership development and fostering a positive work environment can make headway in closing this work participation gap. Nurturing women, at our age group, in the workforce can enhance the working experience and encourage women, who are at risk of exiting the workforce, to remain in a job where they feel seen, considered as equal, respected and valued.

3.5. Early retirement and concentration in sectors

While most women in late career stages, at all skill levels, leave the workforce early due to the aforementioned reasons, causes for the decision to leave may still vary by low-skill or high-skill work profile.

Women in low-skill jobs have a lower short-term opportunity cost of caregiving. Leaving a low-paid job for caregiving seems like a reasonable choice in the short term for these women exiting their career early; however, there are financial implications of such a decision in the long term – including the impact on their

[38] O'Brien, A. (2015). Not in the Hot Seat: The Impact of Broadcasting on Women, Éire-Ireland, 50(1), pp. 169–188. doi: 10.1353/eir.2015.0004.
[39] Courtney, M., Breen, M., McGing, C., McMenamin, I., O'Malley, E., & Rafter, K. (2020). *Underrepresenting Reality? Media Coverage of Women in Politics and Sport*. Social Science Quarterly, 101(4), 1282–1302. https://doi.org/10.1111/ssqu.12826
[40] Previtali, F. et al. (2020). 'Ageism in Working Life: A scoping review on discursive approaches', The Gerontologist, 62(2). doi:10.1093/geront/gnaa119.

pension payments[41]. The long-term career breaks due to caregiving leave some women without enough PRSI contributions to avail of the state pension, thus making late career participation in the labour force more financially unrewarding.

Additionally, men tend to experience improved psychological wellbeing when moving into employment, as the transition usually happens from unemployment, finding a job typically eases their stress. Women, however, often face increased psychological strain upon re-entering the workforce. Even though women's income improves, they enter employment from caregiving more often than men. As caregiving has psychological value and benefit, moving from caregiving into employment carries a qualitatively different psychological impact for women compared to men.[42] For high-skilled women with high income, the psychological impact may imply earlier voluntary exit by choice through usage of available financial resources to sustain early retirement.

With fewer women than men participating in the labour force, the previous employment of the inactive[43] population is typically within female-dominated sectors such as health, education, wholesale and retail trade and accommodation and food[44]. That is somewhat consistent with sectors which have higher employment of women at age 50-65 [See Appendix F].

Looking at the Appendix F Table, the prevalence of females at the age of 50-65 is evident, with 24.6% more women than men working in all services sectors. The service sectors in which women are employed more than men include - retail and wholesale (0.3% difference[45]); accommodation and food services (1.1%); finance, insurance and real estate (0.4%); public administration, defence and compulsory social security (3.5%); education (11.6%); human health and social work activities (19.4%); and services not categorised by NACE (1%).

None of the sectors have faced a significant, consistent drop-off in older female employment rates over the years according to the data in Appendix E, so this paper states that there is no identifiable sector-based decrease in female employment in the 50-65 age category. Unemployment and sector-based flows of employment-unemployment-inactivity should be explored in further research to expand the perspective on this argument. Read the **methodology** section to understand the complexity of research based on flow data for Ireland divided by factor(s).

In self-employment, older people tend to retire less than in employment, although their retirement reasons depend on unobserved factors of risk preferences and attitudes towards work[46]. In Ireland, there is a marked disparity in self-employment by gender. The male self-employment rate is 17.1%, compared to a European average of 15.8% while the female self-employment rate is 6.6%, compared to a European average of 9.0%, identified in Coates and Lawless[47].

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[41] Privalko, I., Russell, H. and Maitre, B. (2019). The ageing workforce in Ireland: Working conditions, health and extending working lives (No. 92). Research Series.

[42] Russell, H. and Fahey, T. (2004). Ageing and labour market participation. Dublin: Equality Authority.

[43] Individuals who are not in employment or unemployment

[44] Available at: [Economic_Insights_Volume_2_2025.pdf]

[45] This and all the following numbers in the brackets for service sectors indicate the positive difference between female and male employment rates in the respective sectors.

[46] Nolan, A. & Barrett, A. (2019). The role of self-employment in Ireland's older workforce. *Journal of the Economics of Ageing*, 14, p.100201. Available at: https://doi.org/10.1016/j.jeoa.2019.100201

[47] Coates, D. & Lawless, M. (2024). *Entrepreneur characteristics and determinants of self-employment across Europe*. ESRI Working Paper No. 772. Economic and Social Research Institute. Available at: Entrepreneur characteristics and determinants of self-employment across Europe

4. Policy recommendations

4.1 Health conditions

As menopause-related symptoms lower job satisfaction in women, this may have numerous effects including: making women consider changing employers, stopping 32%[48] of women from going for a promotion and making 9.2% of women leave their work. It is essential that employers incorporate **menopause awareness and supports** in their employee retention strategies.

Supports for women in late career experiencing menopause could include: **mandatory menopause training** for all colleagues (especially for human resource teams and managerial teams), development **of a company-wide policy** regarding women with menopause and **access to specialist menopause consultations** for employees. This is consistent with women's preferences in the Menopause Hub Survey and the Menopause in the Workplace Policy Framework for Civil Service Organisations and trade unions' initiative and observations.

Four in five women take absence for menopause-related reasons at their own expense, without notifying their employer. It is hard to say at this point whether **introduction of leave** or other **working hours accommodations for women with menopause** will be effective as it depends on the progress to be made in changing social perception and awareness about menopause and normalising menopause-related treatment of women's health in late career.

While Government has already increased the budget targeting women with menopause, providing higher capacities in specialist menopause clinics and free hormone replacement therapy in 2025, there is still work to be done to **support businesses in their progress** on company-wide awareness and employee supports as well as work on the change in social perception of menopause-related accommodations.

Media engagement in educating the public on menopause and the menopause symptoms would facilitate **normalisation of the topic of women's health**.

Providing exercise facilities and **creating work communities engaged in physical leisure activity** can give older women motivation to be more physically active and improve energy levels. In parallel to this, and to accommodate women of our target age engaging in increased physical activity, it is vital that older women have appropriate work-life balance supports and readjusted societal expectations in relation to responsibilities in the home.

4.2 Caregiving responsibilities

Media engagement focused on **gender-neutral representation of the caregiving role** would work towards changing social perceptions and could lead to gender-balanced representation of older women in the workforce.

This change in the representation of women, coupled with the **recognition of women and men receiving caregiving allowance as an active workforce** in data collection and analysis would allow better representation of the actual inactive female workforce and its composition. Formalisation of caregiving work would also allow better workforce regulation and provide legislative support for caregivers as a part of the labour force. Given that women provide more caregiving, suffer barriers to work, to promotion and to fair pension due to

[48] Menopause Hub Academy (2025). *Key findings from our 2025 Peri/menopause Survey*, The Menopause Hub. Available at: https://www.themenopausehub.ie/menopause-blog/2025/6/24/key-findings-from-our-2025-perimenopause-survey

the lack of recognition and regulation of their work, a recognition of caregiving experience as professional work experience may assist in closing career gaps in résumés providing a more equal footing for women to re-enter the workforce. According to the State of Caring 2020, 70% of caregivers did not avail of some social welfare support due to lack of awareness of their eligibility for those supports. For the recognition of caregiving allowance recipients as an active workforce to be effective in the context of retention of older women, action is needed on **raising awareness about caregiving-related social welfare supports.**

4.3 Career Linearity and Job Mobility

As noted in Section 3.3, older workers of both genders tend to remain in the same job for longer, but this pattern carries a disproportionately higher cost for women, whose career progression relies more heavily on cross-sectional experience and job mobility. **Recognition of transferable skills** across sectors and roles, through formal skills frameworks or accreditation that employers can reference during hiring, would help older women's existing experience count for more when they do need to move roles, rather than being treated as narrowly sector-specific.

Section 3.3 also found that when workers aged 55-64 lose or leave a job, they are more likely to face unemployment, difficulty finding a new role, and pay cuts as a new hire due to lower market demand. **Targeted re-employment supports for workers aged 55+**, such as tailored job-search services and measures to support the recruitment and retention of experienced workers, or protections against being downgraded in pay relative to prior experience, would directly address this penalty.

The paper's analysis of CSO unemployment flow data suggests that older women are more likely than men to exit unemployment into workforce inactivity rather than into new employment, though this paper notes this as an assumption rather than a confirmed causal pathway [see 3.3 and Methodology]. **Proactive re-engagement outreach for women in this age cohort during unemployment**, rather than relying on standard jobseeker processes, may help reduce the drift from unemployment into inactivity, though further research on the underlying flow data would strengthen the case for specific interventions here.

Finally, since more linear, sector-concentrated career paths were shown to reduce employment resilience during shocks such as COVID-19, **encouraging cross-sector skills development before a crisis hits**, rather than only as a redundancy response, would build resilience for the sectors in which older women are most concentrated.

4.4 Ageism and social perception

The acknowledgement of unconscious biases towards females in historically male-dominated sectors and towards older people in the workplace would work towards changing social perceptions and could lead to gender-balanced representation of older women in the workforce. An additional solution would be **supporting awareness and capability-building programmes** across organisations to address unconscious bias in recruitment, performance management, and promotion processes, particularly in sectors with low female leadership representation and lower percentage of older women (and men) employed. Historically ageism has been underrepresented in diversity, equity and inclusion initiatives designed to target bias, although global demographic shifts my force organisations to rethink this gap. The OECD has identified the economic advantage of greater inclusion concluding that building a truly age-inclusive, multigenerational workforce could boost a nation's GDP per capita by 19% over three decades.[49]

Skill retention and upskilling of women at the age of 50-65 is key to preventing women leaving the workforce due to redundancy or confidence loss. This paper has considered and outlined the following: older women have lower job tenure than older men and benefit from wider cross-sectional experience compared to men in the same age category; 41% of people of age 45-55 and just 24% of people aged 55-65 take part in formal or informal training; Ireland has a comparatively low Individual Potential Productivity Score for older people when benchmarked to international data which is associated with poor skill retention or upskilling of older people. According to Kudins, lifelong learning and upskilling make older workers economically useful, once the upskilling according to technological developments is relevant to the employees and not just done as a box-ticking exercise.

As mentioned in the global context section **[see 2.3]**, Irish women have a solid digital skills foundation and education to be technologically and digitally upskilled, making them an asset to the Irish economy while they age. In addition, as mentioned in the social perception of women in the workforce section **[see 3.4]**, the Women In Finance Charter Annual Report found **female career development training and peer mentoring** to be amongst the most effective tools towards maintaining gender balance in organisations but noted that these tools are also underused proportionally to their effectiveness. That is quite likely due to the costs associated with development training for small- and medium-sized businesses, which could potentially be overcome by **small and medium-sized enterprises (SMEs) cooperating and clustering development training courses and mentorship opportunities for women aged 50-65.**

For SMEs without large-scale HR infrastructure, providing practical guidance on how to embed inclusive culture and flexibility through templates, toolkits, peer learning and free training resources for managers would contribute to increased workforce participation rates and greater gender balance in business.

4.5 Sector concentration and income trade-offs

Section 3.5 found that women in low-skill jobs may face a lower short-term opportunity cost to leaving the workforce for caregiving responsibilities, however, extended periods outside paid employment can have significant long-term financial implications, including reduced pension entitlements arising from gaps in PRSI contributions. The findings suggest that recognising caregiving-related career breaks within social insurance systems may help support longer-term pension outcomes for carers. Such measures could complement the broader recommendations in Section 4.2 relating to the recognition and valuing of caregiving responsibilities.

For high-skilled women with higher income roles, the paper found that early voluntary exit may be driven by the availability of financial resources to sustain early retirement, alongside the psychological impact of the caregiving-to-employment transition. The findings suggest that **phased or gradual retirement options** may support longer workforce participation among some women by providing an alternative to a binary choice between full-time employment and retirement. Such arrangements may allow these women to remain partially engaged in the workforce for longer, retaining their experience and skills even where a full-time role is no longer the preference.

[49] OECD (2020), Promoting an Age-Inclusive Workforce: Living, Learning and Earning Longer, OECD Publishing, Paris, https://doi.org/10.1787/59752153-en.

Section 3.5 also found that women aged 50-65 are more heavily represented in the services sector than men. While the analysis found no evidence of a sector-specific decline in female employment within this age group to date, the concentration of employment in a limited number of sectors may have implications for workforce resilience. The findings highlight the potential importance of transferable skills and opportunities for career mobility across sectors in supporting longer-term labour market participation.

Section 3.5 also found that women aged 50-65 are more heavily represented in the services sectors (24.6% more women than men across these sectors). While the analysis found no evidence of a sector-specific decline in female employment within this age group to date, the concentration of employment in a limited number of sectors may have implications for workforce resilience. The findings highlight the potential importance of transferable skills and opportunities for career mobility across sectors in supporting longer-term labour market participation.

Finally, the paper found a marked gender gap in self-employment in Ireland, with women self-employed at a considerably lower rate than the European average, in contrast to men, who self-employ at a higher rate than the European average. **Targeted self-employment and entrepreneurship supports for women aged 50-65** — such as start-up grants, access to credit, or dedicated mentoring for older entrepreneurs — could offer an alternative pathway to remaining economically active for women who might otherwise exit the workforce entirely.

4.6 Flexible, hybrid, and part-time working arrangements

Offering more flexible working arrangements such as flexible working hours, hybrid work and voluntary part-time work, can make it easier to retain experienced female workers. **Flexible working hours** would allow women to plan their schedule in a more balanced way with family responsibilities and self-care. According to the National Strategy for Women and Girls 2025 - 2030, women over 45 preferred flexible working more than the younger cohorts.

Older people also prefer to work more days remotely than younger generations according to EY Work Reimagined Survey 2024 and **hybrid working** can be an effective retainment strategy. However, Deloitte Women at Work Report 2024 brings career progression concerns among women into consideration when trying to retain older women with hybrid working opportunities. Those concerns include experiencing exclusion from meetings, a lack of predictability in their working pattern, and not enough exposure to senior leaders. Cultural change in Irish society is required to allow workers and employers to treat the hybrid working mode and part-time working mode as equally significant to full-time on-site employment, **focusing instead on higher productivity, participation rates, and retention of workers rather than longer working hours**.

Among the countries this paper has benchmarked Ireland to, The Netherlands has seen a consistent decline of the gender participation gap [See Appendix B, Table 2] and has one of the highest rates of part-time work at 48.4%, compared to Ireland at 18.4% in 2024. The rates are especially high among women, 69.3% of female population. By far, the Netherlands has the highest part-time rates in the OECD. That is a result of **institutionalising high-quality part-time work**.

Compared to the Irish Protection of Employees (Part-Time Work) Act, 2001, the Dutch Part-time Employment Act seeks to promote combining work and care, normalises part-time employment (mostly sought by older females out of the female population), and includes a non-discriminatory clause which excludes type of contract and working hours as a basis for discrimination. The Dutch treat part-time work as a career, compared to the Irish perception and treatment of part-time work as a temporary measure.

While normalisation of part-time work can increase productivity, participation rates, and work-life balance and decrease associated burnout contributing to women leaving the workforce in Ireland, some implications should be weighed to see a full picture of the benefits and consequences of the implementation of such decisions. In addition to the aforementioned factors, social welfare reliance and expenditure are assumed to be less due to an overall increase in labour force participation rates; projections of budget and social surplus or deficit should be calculated.

4.7 Early-career supports with long-term impact

The Irish gender participation gap section **[see 2.1]** has mentioned that maternity may become a tipping point in the careers of some women, having a lifelong impact on workforce participation. **Creating the legislative ground for common parental leave for childcare** would allow for the normalisation of shared childcare responsibilities within families and dual-income families and also give women more equal workforce participation opportunities as men. In many other European countries, common parental leave and longer childcare leave are allocated for fathers; however, to make the legislation more effective, more actions would need to be taken to **encourage or enforce the legislation** depending on the country-specific context. One of the solutions may be positioning parental leave and return-to-work support as a shared responsibility, encouraging take-up among men and **normalising balanced caregiving through organisational policy and public messaging**.

5. Methodology

For the OECD data in Appendix B, Ireland was compared to the EU-27 average[50] provided by the OECD. In addition, Ireland was compared to some countries as a separate exercise, as two countries (Cyprus and Malta) are not represented in the dataset separately, and countries such as Germany and Slovenia have low-reliability data; Sweden has no data for the 55-64 age cohort since 2018 as a separate reference area.

CSO data for Ireland and OECD data for Ireland in participation rates and gender participation gap differ in numbers, as it looks at the age cohort with 5 years difference. This is done to facilitate international benchmarking.

All the Menopause Hub Survey data above is an average of 2021-2025 surveys, using data available for the year. The symptoms prevalence table is calculated based on the average of available data for 2023-2025. The data for 2021-2022 was not collected or published to be included in the table. The figures are given only for the top five most prevalent symptoms in each year.

Some of the discussed reasons why women leave the workforce have generational assumptions to further explore. The literature this paper reviewed on the topic, such as An Investigation into Generational Differences in the Irish Labour Market, suggests treating generational differences from a diversity perspective, looking into common traits rather than differences in reasons for leaving. This paper has also looked at job fluidity trends in women aged 50-65 using OECD data. Job tenure differs among generations and is lower in older women than in older men in Ireland. However, this paper indicates the trend in the time series of older female job tenure as a prominent further area of detailed research – as female job tenure at age 50-65 barely changes, while overall job fluidity grows in Ireland over the time series.

This paper has used CSO data for duration of unemployment for those aged 45 and over [see Appendix E], as the data for this specific age cohort divided by gender has more data gaps in the time series and data points marked with a higher margin of error, this is due to the small population of each data segment within the parameters.

The data for the outflows from unemployment into inactivity are available for Ireland at Eurostat with significant data gaps and are not divided by gender or age cohorts. This data within the mentioned parameters is needed to explore the dynamics of female participation at the targeted age cohort in Ireland, to benchmark those observations against the observations in the male population at the same cohort. That would allow a better understanding of the gender participation gap in the late career stage. This paper identifies flow data as a significant data gap and invites further research on dynamics of older female participation based on employment-unemployment-inactivity flows in Ireland.

[50] EU-27 average is the average of the national labour force surveys of all 27 EU countries.

6. Conclusion

This paper has undertaken to provide an evidence base for understanding the reasons for the earlier exit of women in later career stages and to offer initial recommendations for strategies to address this issue.

Noting that the age cohort being examined correlates with the average age of people usually entering the more senior levels of leadership within their organisation, it is especially crucial to address the aforementioned reasons for older women leaving the workforce earlier than men.

The reasons include: health conditions, particularly menopause symptoms and associated lack of support at the workplace; caregiving and complicated work-life balance resulting in burnout; linearity and specific dynamics of careers of older females; social perception and discrimination of older women in the workforce; and sector-specific concentration and income-related trade-offs affecting participation in the labour force.

This paper's findings suggest that no single stakeholder can address this gap alone. Rather, progress is likely to require a coordinated approach involving Government, employers and society. The evidence highlights a range of factors influencing workforce participation at later career stages, including caregiving responsibilities, workplace practices, pension arrangements and broader societal attitudes towards ageing and work. As a result, potential responses may span several policy and organisational areas, including employment practices, social protection arrangements, flexible working, and supports for carers.

The findings also suggest that employers can play an important role through workplace policies and practices relating to flexibility, career progression, menopause support and the retention of experienced workers. Wider societal attitudes towards caregiving, ageing and part-time work may also influence labour market participation and career outcomes.

Of the issues explored in this paper, several emerge as particularly relevant areas for further consideration, including menopause awareness and workplace supports, recognition of caregiving experiences, barriers associated with age and gender bias, and the role of flexible and hybrid working arrangements in supporting longer workforce participation. Other themes, including career mobility, sectoral concentration and early-career support, may warrant further examination as the evidence base develops and additional research becomes available.

Closing this gap will require continued collaboration across Government, employers and society. The findings highlight the potential economic and organisational benefits of supporting higher workforce participation among experienced women and suggest that a coordinated approach may help address future demographic and labour market challenges.

Appendix A: Average age of Irish executive and non-executive managerial positions[51]

	2023	2024
Average age	59.8	59.6
All chairs	67.7	68
All non-executive chairs	67.7	68
All SID/VCs[52]	61.5	62.5
All NEDs[53] (excluding chairs)	60.5	60.2
All NEDs (including chairs)	61.4	61.2
Women NEDs	58.9	57.8
Male NEDs	62.1	62.9
New NEDs	56.6	53.4
All CEOs	54.6	57.4
All CFOs	51.8	49.3

[51] Spencer Stuart (2025). *2024 Ireland Spencer Stuart Board Index: Board Composition – Average age of board members by category*. Available at: https://www.spencerstuart.com/research-and-insight/ireland-board-index/board-composition
[52] Senior independent directors (SID), vice or deputy chairs (VC)
[53] Non-executive directors (NED)

Appendix B[54]

Table 1: Ireland and EU-27 labour force participation rates at the age of 55-65, divided by gender

	2020		2021		2022		2023		2024	
	male	female	male	female	male	female	male	female	male	female
Ireland	71.9	55.1	73.6	59.5	77.7	60.8	78.1	62.0	78.0	62.9
EU-27	69.3	55.9	70.8	57.4	72.0	59.1	73.3	60.9	74.5	62.1

Female participation gap IE-EU: 0.7%

Participation gap 2024 IE: 15.1%

Participation gap 2024 EU: 12.4%

Table 2: Irish gender participation rates and gender participation gap at the age of 55-65 in the international context, in %

Gender participation rates		Gender participation gap	2020	2021	2022	2023	2024	2025 Q1
male	female	Reference area:						
69.3	53.0	Austria	17.2	15.7	16.3	17.8	16.3	13.2
66.2	56.7	Belgium	11.6	10.8	10.3	9.3	9.5	12.1
82.3	74.8	Czechia	13.7	12.9	12.3	10.0	7.4	6.9
82.3	73.8	Denmark	9.0	8.8	8.4	8.2	8.5	9.5
78.5	83.0	Estonia	-4.7	-0.8	-2.9	-4.3	-4.5	-6.5
77.7	77.6	Finland	-0.5	-0.1	0.1	-1.1	0.0	-1.4
65.5	61.9	France	2.9	3.8	3.1	2.7	3.6	3.8
72.9	51.8	Greece	26.0	22.9	25.0	22.8	21.1	21.6
78.0	62.9	Ireland	16.8	14.1	16.9	16.2	15.1	14.3
72.7	50.5	Italy	20.9	20.7	21.1	21.4	22.2	22.1
76.8	76.8	Latvia	3.8	1.8	-0.7	-0.2	-0.1	0.9

[54] Calculations made based on Cite OECD data

75.7	75.5	Lithuania	3.0	0.0	-0.4	0.0	0.2	-4.7
83.5	70.5	Netherlands	18.2	16.5	13.6	13.3	13.0	12.5
72.5	49.0	Poland	22.8	25.2	25.5	24.0	23.4	23.4
75.7	67.7	Portugal	10.4	12.2	9.6	7.5	8.0	7.7
71.5	65.4	Slovak Republic	1.5	6.9	4.8	6.5	6.1	6.0
74.8	62.0	Spain	13.9	12.9	13.3	12.4	12.8	11.6
72.0	63.8	United Kingdom	10.0	8.5	9.3	9.6	8.2	8.6
		Non-OECD EU:						
76.2	68.5	Bulgaria	10.8	10.9	10.5	9.0	7.7	7.6
59.5	52.7	Croatia	15.7	12.5	10.5	8.4	6.8	4.7
66.2	43.9	Romania	25.4	23.8	23.2	23.5	22.3	21.2
74.5	62.1	EU-27	13.3	13.4	13.0	12.4	12.4	12.1

Appendix C: Individuals' level of digital skills in EU-27 and Ireland in 2021, in % of individuals[55]

2021			
EU-27	All ages	**Both genders**	53.92
	16 to 24 years old	**Males**	67.94
		Females	69.19
	35 to 44 years old	**Males**	64.03
		Females	64.59
	45 to 54 years old	**Males**	56.54
		Females	53.62
	55 to 64 years old	**Males**	44.51
		Females	39.70
	65 to 74 years old	**Males**	30.82
		Females	20.80
Ireland	All ages	**Both genders**	70.49
	16 to 24 years old	**Males**	94.33
		Females	75.69
	35 to 44 years old	**Males**	80.22
		Females	84.45
	45 to 54 years old	**Males**	75.74
		Females	76.27
	55 to 64 years old	**Males**	60.20
		Females	60.46
	65 to 74 years old	**Males**	50.44
		Females	48.57

[55] Data from Eurostat, available at: [isoc_sk_dskl_i21] Individuals' level of digital skills (from 2021 onwards)

Appendix D: Menopause symptoms prevalence[56]

Menopause symptoms prevalence

	2023	2024	2025	Average
Brain fog / memory issues	78%	76%	81%	78%
Fatigue	76%	63%	73%	71%
Weight gain	66%	…	…	66%
Anxiety	70%	52%	71%	64%
Insomnia	…	…	57%	57%
Loss of confidence	…	48%	60%	54%
Feeling overwhelmed	60%	48%	…	54%

[56] Data was collected and calculated based on top 5 most prevalent symptoms for each year of Menopause Hub Survey data 2023-2025 Available at: Annual Menopause Survey Results 2023 - What Women Want — The Menopause Hub, Menopause and work - IBEC, Key Findings from our 2025 Peri/menopause Survey — The Menopause Hub

Appendix E: Duration of unemployment divided by gender, in thousands[57]

Duration of unemployment	Less than 1 year		1 year and over	
	male	female	male	female
2024 Q4	11.5	9.3	..	..
2024 Q3	11.8	10.3	..	5.9
2024 Q2	8	11	6.4	5.3
2024 Q1	9.5	9.9	5.8	5
2023 Q4	8.9	9.3	..	6.5
2023 Q3	7.1	7.7	5.5	..
2023 Q2	8	7.3	9.5	..
2023 Q1	7.7	8.5	8.7	6.1
2022 Q4	8.6	7.8	7.1	7.4
2022 Q3	6.6	8.2	8.2	5.4
2022 Q2	7.8	8.7	8.4	..
2022 Q1	10.3	10.9	10.3	6.4
2021 Q4	9	11	10.1	9
2021 Q3	13.5	11.2	10.4	6
2021 Q2	17.8	15.6	12.7	9.4
2021 Q1	22	16.3	8.6	5.6
2020 Q4	13.4	10.5	9.7	5.6
2020 Q3	15.1	15	6.9	7
2020 Q2	11.5	7.9	6.4	5
2020 Q1	9.3	9.9	8	4.3

[57] Data available by code QLF04 at QLF04 - Person aged 15 years and over

Appendix F: Sector prevalence of women and men at age 50-65, employment rates in %[58]

In %

NACE codes[59]		2020	2021	2022	2023	2024
a AGRICULTURE, FORESTRY AND FISHING	male	9.5	9.6	9.3	8.6	7.9
	female	2	2	1.9	2.3	1.6
b TOTAL INDUSTRY	male	26.4	26.7	26.8	26	27.1
	female	7.7	8.2	7.9	8.6	8.8
c Industry	male	16.1	16.8	16.7	15.4	16.1
	female	6.7	6.9	6.6	7.5	7.5
d Construction	male	10.2	9.9	10.1	10.6	11
	female	1	1.3	1.3	1.1	1.3
e TOTAL SERVICES	male	64	63.6	63.7	65.2	64.8
	female	90.2	89.8	90	88.9	89.4
f Wholesale & Retail trade; Repair of motor vehicles and motorcycles	male	10.3	10.2	10.3	10.5	10.3
	female	11.3	10.9	11	11.1	10.6
g Transportation & Storage	male	9.3	8.8	9.2	9.3	9.2
	female	2.7	2.2	2.2	1.5	1.9
h Accommodation & Food service Activities	male	3	3.3	3	3.4	3.6
	female	4.3	4.1	4.3	4.1	4.7
i Information & Communication	male	4.2	5.6	5.9	6	6.3
	female	2	2.3	2.6	2.3	2.9
j Financial, insurance and real estate activities	male	4.2	4.1	3.8	3.6	4
	female	4.4	4.4	3.8	3.8	4.4
k Professional, Scientific and Technical Activities	male	5.5	5.7	6.3	6.4	6.9
	female	4.8	6.1	5.2	5.6	6.2
	male	5.6	5.1	5.3	5.3	4.8

[58] Table is author calculations based on data provided by CSO in 1000s. Categories a, b, e and q equal 100% as well as all categories excluding b and e equal to 100%. Green numbers in column for 2024 stand for sectors with higher female prevalence, orange numbers for 2024 stand for sectors with higher male prevalence.
[59] CSO data this table is based on uses the standard classification of industrial activity in Ireland - NACE, which is a statistical classification of economic activities developed in the European Community.

l Administrative & Support Service Activities	female	3.7	3.4	3.9	4.1	3.3
m Public Administration and Defence; Compulsory Social Security	male	6	5.6	6	5.9	5.2
	female	8.8	8.6	9.1	8.4	8.7
n Education	male	5.1	5.3	4.5	4.6	4.7
	female	15.9	16.1	15.9	16.2	16.3
o Human Health and Social Work Activities	male	6.5	5.9	6.3	6.1	6
	female	26.6	26.1	26.5	26.4	25.4
p Services not categorised by NACE	male	4.2	3.9	3.2	4	3.9
	female	5.8	5.5	5.6	5.5	4.9
q Not stated	male	0.2	0.2	0.2	0.3	0.2
	female	0.1	0.1	0.3	0.1	0.1
r All persons	male	100	100	100	100	100
	female	100	100	100	100	100