



Working conditions and sustainable work  
**Keeping older workers engaged:  
Policies, practices and mechanisms**

[Living longer, working longer: How to  
further activate an ageing workforce](#)

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# Introduction

The European population is living longer than ever before and has had a natural negative change<sup>1</sup> since 2014 outnumbered only by the positive net migration (Eurostat 2023). The age profile of society is rapidly increasing with the number of people older than 50 years growing steadily. Demographic ageing means “the proportion of people of working age in the EU is shrinking, while the number of older people is expanding” (Eurostat, 2020). This pattern is projected to continue in the next decades, as the post-war baby-boom generation is retiring. The good news is that the older population has also become healthier on average over the years<sup>2</sup>, however with great variation across the EU Member States<sup>3</sup>. This raises many challenges for policymakers in relation to employment, working conditions, living standards and welfare. It has led to concerns over the sustainability of pension systems and the supply of labour. Promoting employment opportunities for an ageing workforce therefore requires new thinking at company-, regional, sectoral, national and EU level.

Most EU Member States have reacted to this trend by, among other measures, increasing statutory retirement ages and limiting early access to pensions. Nevertheless, a large percentage of workers in the EU do not stay in employment until the official retirement age as is reflected in the employment levels of people aged 55+. Eurofound and other research has shown that the reasons for this are diverse spanning from labour market structures, work cultures to incentives in the pension system. Policymakers are faced with the challenge of addressing this demographic change and its implications for employment, working conditions, living standards and the sustainability of welfare states. The working conditions of older workers and their participation in the labour market are affected by various policy areas.

The need to keep workers in employment longer is a consequence of these trends: new solutions for working conditions and career paths helping workers to retain their physical and mental health are needed, as well as skills, motivation and productivity, throughout an extended working life. Eurofound has defined sustainable work as the interplay of working and living conditions being such “that they support people in engaging and remaining in work throughout an extended working life” (Eurofound, 2015, p.5). The definition of sustainability in the context of work implies simultaneous efforts towards achieving individual, social and economic work- and labour market-related goals that will enable the needs of the present worker (in terms of health and wellbeing at the workplace) to be met without compromising their ability of working in the future. Identifying and analysing the factors and actions underpinning sustainable work throughout working life has been a research priority for Eurofound since 2013.

## EU policy context

The EU has been dealing with these topics and addressing them for more than two decades based on the EU Treaties and the Charter of Fundamental Rights of the European Union, taking several

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<sup>1</sup> Difference between life births and deaths

<sup>2</sup> In 2022 60% of the total population 55-64 said their health was very good or good compared to 53% in 2010

<sup>3</sup> The lowest proportion among the age group 55-64 being in very good or good health are reported in Lithuania (27.4%), Portugal (33.9%) and Latvia (35.3%), the highest proportions in Italy (71%), Ireland (74.6%) and Greece (80.3%).

policy approaches and implementing related instruments as reflected for instance in EU Directive 2000/78/EC establishing a general framework for equal treatment in employment and occupation.

Despite substantial growth in the employment rates of older people over the past decade in many EU countries, the European Commission's Joint Employment Report 2022 highlights the potential to increase these rates further. In Q2 2023, the employment rate for older people aged 55–64 in the EU27 stood at 63.8%, compared with 70.5% for those aged 15–64. The increase between 2012 and 2022 has been largest among older women (+16.6 percentage points vs. 14.9 pp among men). In 2022 4,8% of the 55–64-year-old were unemployed (compared to 6,2% of the 15–64-year-old) and 34.6% were economically inactive (40.9% of women and 27% of men) compared to 25.5% of the population aged 15-64.

The European Pillar of Social Rights provides a framework for helping Member States to adapt to new challenges while promoting fairness and solidarity between the generations. It emphasises the right to a working environment adapted to a worker's professional needs, their health and work-life balance to enable them to prolong their participation in the labour market. Moreover, the 2017 European Social Partners' Autonomous Agreement on Active Ageing and Inter-generational Approach commits to making it easier for older people to actively participate and stay longer in the labour market.

## Eurofound Research on sustainable work: impact factors

Eurofound's concept of sustainable work acknowledges the need to extend working lives and to adapt to new risks (in terms of social protection) by emphasising the necessity to keep a balance between policy measures at the macro-level, favourable work environments and workplace measures and improved job quality (Eiffe, 2021). A further essential element is the life-course perspective, underpinning the need to focus on workers of all age groups. This makes sustainable work a complex policy area for which a holistic approach is desirable.

As Eurofound research has shown, it is important to note that there are groups of workers who cannot (e.g., for health reasons) or do not want to work until (or beyond) the statutory retirement age. However, there are also sizeable groups who do want/can work longer (e.g., Eurofound, 2014<sup>4</sup>). Furthermore, worker longer is not independent of other factors: indeed, if suitable work is available, more people would want/be able to work longer. Working conditions are not only important in old age but across the life course as these largely determine health conditions in old age (Eurofound, 2015<sup>5</sup>, Eiffe, 2021<sup>6</sup>). Pension systems are another crucial factor inhibiting or boosting longer careers by, for instance, facilitating partial retirement via reducing hours in older age and bringing it more in

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<sup>4</sup> [Foundation Findings: Work preferences after 50 | European Foundation for the Improvement of Living and Working Conditions \(europa.eu\)](https://www.eurofound.europa.eu/en/publications/2015/sustainable-work-over-life-course-concept-paper)

<sup>5</sup> <https://www.eurofound.europa.eu/en/publications/2015/sustainable-work-over-life-course-concept-paper>

<sup>6</sup> <https://journal.uia.no/index.php/EJWI/article/view/805>

line with preferences and abilities (e.g. Eurofound, 2017<sup>7</sup>). Finally, living conditions across the life course and beyond work play a key role as well as was also highlighted by Eurofound (2019<sup>8</sup>, 2021<sup>9</sup>)

Making work sustainable means from a policy point of view to first have a technological and organisational design in place that creates high quality jobs. That's how a fit between structural characteristics of a job (job quality), and the characteristics of an individual in relation to work (abilities, needs, health, skills, etc.) can be achieved. From a macro-economic point of view, policy makers need to react to developments with growing numbers of retirees straining public budgets and slowing economic growth. Interventions should take place at government level (legislation, regulation, public services, infrastructure, public funding), sectoral and company level (collective agreements, social dialogue) and individual level (lifelong learning, new learning, upskilling, employability, health, etc.). This is especially important in the context of digitalisation and the green transition (Eurofound, 2023<sup>10</sup>). Furthermore, although beyond the world of work, it is key to mention that older people play a key role in providing informal long-term care (LTC) and (grand)childcare (Eurofound, 2023)

## Purpose of the Research Paper and methodology

Against the background of and embedded in a review of recent academic and institutional research, this Working Paper (WP) analyses country reports provided by the Eurofound Network of Correspondents (NEC) in response to a structured in-depth questionnaire (see Annex) drafted and designed by Eurofound. National correspondents carried out desk research and consulted publicly available sources in preparation of these reports. The paper aims at **identifying national policy initiatives** (local, regional, or national level) as well as **sectoral and company practices** that **address and contribute to or support keeping** (or reintegrating) **older workers in the labour market**. There is no universally accepted definition of older workers (Bohlinger and van Loo, 2010). However, several bodies at European and international levels (e.g., the European Commission, Eurostat and the International Labour Organization (ILO)) define the category of older workers as being aged between 55 and 64 years old. It does however not appear to be crucially important to define a fixed category 'older workers' as national contexts vary.

The WP is organised as follows: First, push and pull factors are discussed (socio-demographic, workplace- and job-related and country-level/regional factors) and recent literature is summarised. Chapter 2 explores evidence from the Member States as regards sustainable work practices such as HR measures, measures against age discrimination and others. Chapter 3 investigates Member State policies and practices addressing (pension) systems and employability and skills. Next, measures for the reintegration of long-term unemployed older people are discussed as well as return-after-long-term sickness measures. The WP closes with a discussion of the main findings and some policy pointers to consider.

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<sup>7</sup> [Extending working lives through flexible retirement schemes: Partial retirement | European Foundation for the Improvement of Living and Working Conditions \(europa.eu\)](#)

<sup>8</sup> <https://www.eurofound.europa.eu/en/publications/eurofound-paper/2019/context-sustainable-work-analysing-status-quo-and-progress>

<sup>9</sup> [COVID-19 and older people: Impact on their lives, support and care | European Foundation for the Improvement of Living and Working Conditions \(europa.eu\)](#)

<sup>10</sup> [The transition to a climate-neutral economy: Exploring the socioeconomic impacts | European Foundation for the Improvement of Living and Working Conditions \(europa.eu\)](#)

## Taking stock: Push and pull factors

Before analysing policies, practices, and mechanisms of keeping older workers in the labour market, structural factors influencing the older workforce participation are analysed. These are based on recent literature, and on NEC contributions to reflect Member State specific aspects.

Push factors, on the one hand, are those that keep the older demographic from (re)-entering the labour market or pushing them out of the labour market at an early stage before reaching retirement age; elements creating a barrier between older employees and their workforce participation. Pull factors, on the other hand, are conditions making it attractive for the older workforce to stay in employment until- and past the retirement age. One element can function as both a pull and a push factor depending on the effect on a specific group of workers (e.g., gender). The following push and pull factors are categorised as and discussed along the lines of socio-demographic factors (gender, household composition, health etc.,) workplace- or job-related factors (working conditions, pay, discrimination, etc.,) and factors that are steered by the country- or regional administration (pension systems, healthcare, childcare, etc.,).

### Socio-demographic factors

#### Gender

Gender inequalities are apparent in many social settings, including the workforce. Such inequalities throughout the working career affect the participation of older workers in the labour market and retirement decisions. The ILO (2016) indicates that globally, females endure more unfavourable working conditions during their career than males. When looking at for example at the healthcare-, and long-term care sector, industries characterised by a consistently significant female workforce, present unique challenges that extend beyond conventional physical risks. These sectors do not only involve specific physical demands, such as lifting individuals in the care sector, but also entail substantial mental health challenges. The stability of a high proportion of female workers in these fields is noteworthy, given the escalating growth and aging of these sectors (Eurofound, 2020). In addition, the gender wage gap, women's over-representation among marginal part-time workers, and motherhood penalties all place women at a disadvantage during their working career. Menéndez-Espina et al (2019) discover that as women experience lower quality working conditions and more discontinuous career histories compared to males, women tend to experience higher levels of job insecurity. Since females encounter such challenges relatively early in their career, the detrimental effects of institutional prejudice can linger and intensify throughout women's careers.

The gender gap in the labour market prevails, also among older workers. NEC contributions from Malta reported that in 2022, the employment rate for women between 55 and 64 years was 44%, whereas the equivalent rate for men was 70%. Similarly in Romania, among women aged 55-64, 33.6% participated in the labour market, while the corresponding figure for men was 53%. Although based on the NEC contributions similar disparities between female- and male employing during old age is seen throughout the EU, Portugal is an outlier in this matter. Here, men and women have approximately the same employment rate. In the second quarter of 2022, 62.1% of women aged 55-64 were in employment, while the employment rate for men in the same age group was 70%.

The female-specific experienced challenges increase the existing and perceived effects of job instabilities. Given the premise of difficulties in women's careers, this leads to less job-related growth opportunities, which is intimately tied to lower quality pension entitlements and eventual retirement options. This increases the risk females endure regarding experiencing poverty during old age and after retirement. Throughout the Member States, it is seen that such gender disparities throughout the working career cause gender gaps in pensions. A qualitative study conducted in 10 Member States and Switzerland by Möhring (2018) showed that each newborn is linked to a 0.08 decline in the logarithmical retirement income. This decline is associated with women frequently taking on the majority caregiving responsibilities, resulting in career disruptions, lower salaries, and lower-status occupations. Another example of the gender pension gap within the Member States is Austria. Here, due to longer career breaks, increased part-time work, and lower wages compared to men, women are increasingly prone to old-age poverty. In Austria, 80% of older persons need long-term care and to be cared for by family members. This role is often placed upon women, increasing the risk of old-age poverty. In 2018, Malta experienced the second highest pension gender gap in the EU. In this year, women received 42% less pension compared to men. A consequence of women's disadvantaged career conditions are thus gender gaps in pensions, and Dessimirova and Bustamante (2019) find that this is seen across all Member States. Although the percentage of gender-pension gaps vary greatly between EU Member States; from 2.6% in Estonia to 46.1% in Malta, overall, this gap was standing at 35.7% in 2017.

Pensions are the most important source of income for the elderly. The gender-pension gap in which women are at a disadvantage lead to females having less savings and an increased likelihood to become impoverished later in life. Gender does not only affect the employment participation of older workers through job-insecurity and instability; it also influences retirement options and overall financial status post-retirement. In all categories, women are at a disadvantage. From the women's perspective, gender is a push factor; it often leads to unwanted early retirement and less favourable pension options compared to men.

## Household composition and family obligations

Older employees leaving the labour market (prematurely) is often influenced by household compositions and family obligations. This is apparent in several Member States, such as in Bulgaria, Greece, and Latvia. In Bulgaria particularly, living with a male partner acted as a strong determinant for early retirement for women in 2020. Literature likewise adds to the clear push factor household composition and family obligations tend to be. For example, Tur-Sinai and Spivak (2022) analysed retirement behaviour in Europe from the perspective of socio-demographic traits of the head of the household, such as gender. The researchers define household head as the family member providing the primary source of household income. A significant disparity between male-headed- and female-headed households is found; the proportion of men staying in employment when the female household head retires is 50%, while the proportion of women staying in employment when the male household head retires is 28%. However, Eurofound research (2014) shows that several participants of the European Quality of Life Survey 2011-2012 with partners who are not employed would rather have their significant others to work part-time<sup>11</sup>.

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<sup>11</sup> Part-time employment in this context is characterized as working 34 hours per week or less.



Several NEC contributions link the lack of public services available to employees falling into retirement prematurely. This means to care for children or for elder family members, and this role is often fulfilled by women, showing the overlap of influencing socio-demographic factors upon older worker's employment participation. For instance, in Greece, it is common for household compositions to include older parents. This leads to women adopting early retirement plans to take on the role of carer for family dependents, caused by a shortage of long-term care institutional resources. A similar situation is apparent in Latvia, where some family members are unable to work because of the need to care for sick elderly family members or children, due to inadequate social care services and substandard childcare facilities. The same inadequate developed care services leading to women to leave the labour market early is evident in Lithuania as well. Other Member States with similar struggles are Bulgaria, Cyprus, and Malta.

## Education and skill level

Both the literature and NEC contributions reveal that education acts as a push factor for aged employees with little to low educational attainment. The contrary is likewise visible in the Member States; older workers with a high level of education tend to prolong labour market participation compared to those with lower levels of education. Educational attainment and skill level complement each other in some cases; however, skill levels are also often assessed by differentiating between soft and hard skills. Level of education and skill level influence the participation of older workers in the workforce and retirement decisions. The main findings are that those having a higher education tend to postpone retirement, and older workers are likely to possess more soft- than hard skills compared to their younger colleagues.

Laun and Mårten (2018) investigated the reasons for the enlargement in Sweden's older workers' participation in the labour force, which has been a trend since 2000. Among other findings, the researchers observed that people with more education tend to retire later. In the age range 55 to 59, the employment rate gap between those with little education and those with high education is 11.8 percentage points (72.3% vs. 84.1%). For those aged 60 to 64, the discrepancy is greater: 14 percentage points (54.3% vs. 70.6%). In addition, recent generations of older people are more educated than earlier generations, and as a result, they retire later. A qualitative study conducted by Tur-Sinai et al, (2022) present similar results in which half of those who retire completely have a secondary education or less. In comparison, the proportion of people with secondary or higher education who continue to work after the statutory retirement age is over 40%. Contributions from Czechia likewise show that given most working pensioners hold tertiary educational degrees, employment status is strongly correlated with educational achievement.

As indicated, most NEC contributions reveal that low education levels are linked to early labour market exit. In 2019 in Bulgaria, it was observed that among those continuing to work post-retirement, 18.7% were tertiary graduates, 13% were secondary graduates, and 5.8% had less than secondary education. Naturally, not all older workers with lower educational attainment opt for early retirement, however, the reason for staying in employment compared to those with higher educational attainment tend to vary. Contributions from Italy reveal that among workers with solely primary education levels, the main motivation for remaining in work are economic reasons. On the other hand, 10.3% of university graduates, particularly males (14.8%), are more inclined to continue working for non-economic reasons. It is noteworthy that 4.1% of working people in Italy between the ages of 50 and 69 who have fulfilled the conditions for retirement are continuing their jobs.

In Malta, lower education is not only linked to immediate termination of labour market participation upon achieving retirement conditions, or prior to this, but likewise to limiting perceived employability. It has been demonstrated that low levels of education prevent access to lifelong learning and training, creating a vicious cycle in which lack of access to education prevents access to education in the future. This might make it harder for older employees to be seen as employable or retainable.

Although a wide range of literature highlights the academic skill differences between older- and younger workers, there are other areas in which the competences between the different age groups are evaluated. Individual variables relevant to employers' impressions of older workers include older workers outperforming younger workers in terms of experience, trust, and independence. Their productivity, creativity, health, ability to learn, ICT skills, and openness to new ideas and different cultures, however, are lower (Conen et al, 2012; Kadefors and Hanse, 2012). This is confirmed by several NEC contributions, such as by Lithuania, Malta, Poland, and Slovenia, where a shortage of ICT skills among senior people led to lower participation rates in these labour markets. These traits can be expressed as higher levels of warmth or soft skills in older employees and lower levels of hard skills (Egdell et al, 2018; Kadefors and Hanse, 2012).

## Health

Deteriorating health raises the likelihood of early retirement, and vice versa; those continuing to work after retirement age have better health than those who do not (Tur-Sinai et al, 2022; Ardito and Fleischmann, 2022). In the Member States, health is repeatedly given as a leading cause for older workers to leave the labour market prematurely, for instance in contributions from Czechia, Estonia, Greece, and Romania.

In Czechia it is compelling that more men than women tend to give health as a reason for early retirement. The reason for this is rooted in professional activities more men than women tend to engage in; among others, craft and related trades workers, and plant and machine operators often experience health difficulties. Eurostat (2021) likewise reveals that a significant higher proportion of men experienced workplace accidents compared to women. In 2021, over two-thirds (68.3%) of non-fatal work-related accidents in the EU affected men. However, Raghuraman et al. (2023), reveal that older European women tend to endure more health impacts due to work-related stress. The maternal- and general caring commitments previously explained tend to impact older women's health negatively. In addition, the study discovered that older female employees frequently retired early due to the lack of assistance for menopausal symptoms at work.

In several Member States, for example in Estonia and Ireland, does poor health not only lead to voluntary premature retirement, but also to involuntary job loss close to retirement, forcing older workers to fall into retirement before the statutory age. In Romania, besides physical health, also mental and emotional health is indicated as a crucial need in which the aging working population requires help. Nearly a third of those 65 and older who do not reside in institutions reported having care requirements linked to challenges due to mental, emotional, physical, or memory issues that interfere with day-to-day activities. Such issues hinder employment participation and opportunities approaching retirement age, causing early labour market exits. Increasing access to medical services would reduce this challenge in Romania.

Multiple studies show that the probability of people with poor health conditions staying in employment, returning to work and, prolonging retirement are significantly low (Neary et al, 2019; Bélanger et al, 2016). According to Aranki and Macchiarelli (2013), those in poor health are 2.4 times

more likely to retire early than those without health issues. Belin et al, (2016) highlight the 'healthy worker effect'; the proportion of retired adults between the ages of 55 and 64 who report a long-standing illness compared to employed people of the same age category. These findings confirm that older employees with health difficulties exit the labour force earlier than older workers without health problems.

Edge et al, (2017) explain that to reduce early retirement and job impairments, nearly 30% of men and women in Western Europe between the ages of 50 and 64 years require immediate workplace adaptations due to health issues. The researchers suggest that prevention should be a top priority for occupational and public health services when addressing job incapacity, leading to early retirement. Three years prior to this publication, the World Health Organization (WHO), (2010) recommended similar policy measures prioritising health promotion on the workplace. More specifically, workplaces should concentrate on three main prevention categories:

- Enhancing healthy lives and the physical work environment, and combating unhealthy lifestyles
- Early chronic illness identification and treatment
- Supporting persons who are afflicted by chronic diseases via treatment and rehabilitation.

Söderbacka et al, (2020) argue that to retain older workers in the company, employers should prioritise employee health and intervention when employees are young. According to the study, health difficulties were the most prevalent cause for early retirement among EU Member States. For example, in Finland in 2018, the average retirement age was 61.3 years, with muscular-skeletal system difficulties and mental health disorders such as depression being the most prevalent reasons for early retirement.

Thus, health prevention and health education are crucial in prolonging the working life of older employees and in supporting active aging. Aging in healthy and active ways benefits the labour market, employment rates, social safety systems, and ultimately the expansion and productivity of the economy.

## Workplace- and job-related factors

The following sections highlight factors pertaining to the workplace that impact the labour market participation of older workers. These factors shape the experience of senior employees within their workplace environment and serve as determinants in either retaining them in employment or prompting their exit.

For instance, the accumulation of physical and psychosocial limitations at work has a detrimental impact on health and is associated with early retirement. Similarly, the job-related factor income serves as a primary motivator for older employees to remain in the workforce, driven by the necessity to enhance future pensions and cope with the rising cost of living. However, the lack of flexible and part-time work opportunities in Member States often results in premature exit of senior employees from the labour market. Additionally, ageism and discrimination persist in workplaces and during recruitment processes, despite existing legislation in all Member States prohibiting age-based discrimination in employment.

## Working Conditions

The Institute for Employment Studies and the Centre for Aging Better (2017) argue the importance for meaningful, flexible, sociable, and intellectually stimulating working environments for the aging workforce. When the job feels important, when the company is supportive, and when demands are addressed, older employees are more likely to stay in their current position and to extend their working life. Eurofound research on working conditions of workers of different ages has also highlighted these findings (2017).

Health and working conditions are often analysed simultaneously, as poor health calls for workplace adjustments, while poor working environments can affect one's health. Eurofound (2017) discusses that working conditions can affect health, mental well-being, and work-life balance. Data from SHARE, a cross national research investigating the relationships between working circumstances and health, shows that the accumulation of physical and psychosocial limitations at work negatively affects health and is also linked to early retirement due to illness. NEC contributions from Austria, Spain, Ireland, and Malta explained that low quality working conditions, both physically and psychologically, was among the main reason why senior employees opt for early retirement. Improper conditions for older persons also acted as a hinderance in trying to re-enter the labour market.

An employee's physical and social work environment thus have a significant impact on their health and well-being. The effects of work on health tend to compound, with most of the negative effects occurring in old life, as certain work-related circumstances might impact an individual's health and ageing process. However, the European Working Conditions Survey (EWCS) 2015 shows that physical dangers gradually diminish with age, and that employees aged 20 endure the highest physical dangers. For instance, Russell et al., (2015) report that in Ireland, those with less experience and younger employees are particularly vulnerable to workplace injuries. However, senior employees tend to experience more work-related musculoskeletal disorders.

d'Errico et al., (2022) explore working conditions and physical health among Italian aging workers by analysing the 2013 National Health Survey and LFS data. In general, manual labourers experienced unfavourable working circumstances more frequently than other workers. According to LFS data, 67.5% of male employees between the ages of 60 and 64 reported being exposed to ergonomic risk factors on a regular basis. These risk factors included carrying or handling heavy items (11.5%), uncomfortable postures (23%) and repetitive upper limb movements (33%). Exposure to high levels of noise or vibration, indoor environmental pollution, and injury risk was affecting 10% of 60- to 64-year-old working males. Female employees aged 60 to 64 were as exposed to ergonomic hazards as males, besides slightly less vulnerability for moving and handling heavy weights (10%). However, women were slightly more likely to have a high workload compared to men.

In the Netherlands, Weber et al., (2019) observed that emotional weariness increased with time in women but not in males, highlighting the comparatively poor working circumstances experienced by older women. Giving women access to more training and development opportunities at work, assisting in their position progression, and offering suitable and efficient health and wellness assistance in the workplace are a few examples of support and intervention.

In Spain, businesses are yet to seriously consider the necessity of actively managing the aging of their workforces. The country reports that due to other pressing issues facing organisations, up to 74.7% of Spanish businesses have not taken any action in relation to senior talent. Meanwhile, 70% of Spanish

businesses lack a senior worker training plan, and 90% of businesses lack a clear action plan for older employees.

## Income

Several NEC contributions reveal that income is one of the leading reasons for older employees staying in the workforce. Countries in which financial reasons were explicitly mentioned as a pull factor include Germany, Spain, Italy, and Lithuania. Starting with the cohort before those classified as senior workers, a proportion of employees over 45 highlight the need to continue working due to low old age pensions. The need of improving future pensions and the rising cost of living are likewise drivers for people to continue working post the statutory retirement age.

In 2021, Germany counted 4.9 million pension claimants of which 27.8% had a personal monthly net income of less than €1,000. Based on this, the NEC contribution argues that the solution to avoid old age poverty, is to continue working after retirement. Literature from Spain suggests that it is part of the Spanish culture to retire early (Romero-Tena et al., 2020). However, the NEC contribution indicates that, according to a survey conducted in 2021, 44% of retirees would have preferred to continue working after exiting the labour market to retire. The primary justifications for remaining in the labour force longer include having sufficient income (19%), reaching, or improving future pensions (20%), and both (31%). Unemployed individuals over 45 indicate the need to keep working, because of enjoyment (64.8%), and to continue making retirement contributions (21%). In Italy, workers are experiencing pressure to save a satisfactory retirement income, while trying to keep up with the rising cost of living. Finally, in Lithuania, older employees tend to prolong working life due to old-age pensions being low. In addition, under the current pension system, complete pay and complete old-age pension is given to employees at retirement.

The NEC contributions align with early research on the topic which shows that higher wages at employment may postpone retirement, indicating that economic incentives influence retirement age (Meghir and Whitehouse, 1997). Also, that income variations at later ages have a major impact on retirement patterns; as a result, those with a larger income at 60 resigned earlier. Yet, this group also put off retiring when it was expected to gain more by working longer. Multiple researchers also label the replacement rate, the proportion of a person's annual job income that is replaced by retirement income, as an important metric for pension planning (Skinner, 2007; Scholz et al, 2006). Based on life-cycle models, this tool illustrates the income loss that a person or household is willing to endure after retirement. Although Binswanger and Schunk (2012) imply that persons with varying income levels require varied replacement rates, Dudel et al, (2016) projected that in Germany specifically, 86% of the net revenue is required. In their study, Schmied (2023) discovered that the replacement rates that preserve income satisfaction through retirement are greater for lower-income families, and lower for higher-income households. This conclusion is in line with discoveries from Binswanger and Schunk (2012), who conducted a qualitative analysis in the U.S.A. and the Netherlands. The researchers asked a sample of pre-retirees from both countries how much money they would need in retirement to maintain a decent level of life based on their present salary. In both the U.S.A. and the Netherlands, low-income household showed a desire for a higher share of their income, indicating a diminishing income gradient. However, in the U.S.A., persons in the lowest quantile preferred a rate of approximately 108%, while those in the top quantile preferred a rate of around 54%. The range in the Netherlands was substantially narrower, ranging from 69% to 63%.

## Part-time work opportunities

It is evident that flexible work and part-time work arrangements are beneficial for the aging workforce (Baumann et al. 2022; Hess et al., 2018; Eurofound, 2016). Advantages include prolonging work life and maintaining health at an old age. However, such opportunities are often lacking in the Member States, leading to senior employees being pushed out of the labour market prematurely.

In Czechia, employment levels for those between the ages of 55 and 64 are comparatively high, but drastically decline beyond retirement age. The retirement age in Czechia is approximately 64 years but is dependent on gender and the number of children (European Commission, 2023). According to LFS data from 2012, most inactive pensioners (86%) left the labour market as soon as the retirement age was reached or when able to switch to a different kind of pension. There have been limited instances in which senior employees gradually retire after attaining the retirement age. People who were unable to- or did not want to work full-time, due to old age, health issues, or other causes, have been driven out of the labour market by this unavailability of flexible work options, sometimes even before reaching the retirement age. However, there has been a shift recently due to a labour shortage, in which flexible work options have expanded, and an increase in companies' interest in hiring older workers. Data from Eurostat (2020) reveals that this led to an increase in labour market participation of people of retirement age since 2015; in 2014, 9% of people aged 65-69 were employed, while in 2021, this share was 21%.

NEC contributions from France indicate that seniors are more likely to work part-time; 11% against 8% for all employees. In 2021, part-time employment became more common among senior workers between the ages of 55 and 64. Similarly, in Latvia, a greater proportion of elderly workers work in part-time jobs in the public sector compared to younger individuals.

Ireland indicates that early departures resulting from disease or incapacity, care responsibilities, or involuntary work loss continue to be key implications in older employee workforce participation. The contribution implies that a multifaceted approach policy is required, encompassing flexible work schedules and part-time hours, access to training and chances for lifelong learning, organisational techniques to accommodate those with disabilities or illnesses, and the rehabilitation of those returning to the workforce after absenteeism.

In Slovenia, people tend to enter the labour market relatively late, while opting for retirement early. Besides health and age discrimination, the lack of flexible work options is amongst the reasons why older workers exit employment prematurely. Similar to Czechia, while aiming to reintegrate older workers into the labour market and prolonging employment, more flexible forms of employment led to an increase in the number of older employees.

It is evident from the literature and from NEC contributions that part-time work and flexible work would increase older workers' working life. However, it is also evident that such working conditions are not available in many Member States.

## Discrimination against older workers

Ageism and discrimination against older workers at the workplace or in recruitment processes has been a long-lasting research topic in Europe and globally. Managerial and co-workers' attitudes, company culture and age stereotypes all play a role. Although all Member States have legislation on non-discrimination based on age in employment (transposing EU Directive on Employment and Equality 2000/78/EC), the reality still looks different. The report Barometer 2023 by the AGE Platform

Europe (2023, p.18) highlights that maximum age requirements in access to employment and in recruitment are still common practice. Age is the main factor for harassment and discrimination and particularly affects people aged 50+ (OECD, 2020; Varlamova et al., 2021). Data from the Fundamental Rights Survey (2020) shows that on average, 18% of 55–64-year-olds in the EU-27 felt discriminated against in employment between 2015 and 2020 due to being ‘too old.’ Previtali and Spedale (2022) provided a comprehensive review on ageism in working life.

A Czech study (The Národní vzdělávací Fond, 2021) reveals that older workers face discrimination in adapting to new job demands due to lacking skills. When unable to meet technological requirements, employers tend to reassign, but economic downturns often lead to job loss or premature retirement for these individuals. There appears to be a preference for younger job seekers in low unemployment scenarios, assuming quicker adaptation to technology. This technology-driven bias exacerbates existing inequalities, particularly affecting those with low digital literacy, limiting access to information and education. The increasing use of technologies and remote work elevates educational demands on employees, with the 55–64 age group gradually engaging more in education, driven partly by labour shortages in Czechia.

A Polish study (Stypinska and Turek, 2017) found different patterns of age discrimination in the labour market, hard and soft, where the hard type of age discrimination mirrors the legally prohibited types of behaviours and those which relate to the actual decisions of employers which can impact on the employee’s career development. The soft discrimination corresponds with those occurrences, which are not inscribed in the legal system per se, are occurring predominantly in the interpersonal sphere, but can nevertheless have negative consequences.

According to a Finnish study (Statistics Finland, 2020), age discrimination against older employees has declined over the past two decades. Despite a positive shift, around 13% of workers 50+ felt their workplace aimed to replace older employees rather than supporting their continued employment. The perception of pushing out older employees was notably linked to recent workforce reductions, with 23% feeling targeted in downsized workplaces. In environments where downsizing was linked to digitalisation or robotisation, this sentiment rose to 50%. Conversely, in workplaces where staff numbers remained stable or increased, only around 10% believed the workplace sought to eliminate older workers. The employees’ willingness to extend their careers beyond the minimum retirement age correlated with their perception of workplace attitudes. Approximately 23% of those feeling pressured to leave by their employer would consider working beyond the minimum retirement age, while 31% of those not sensing such pressure would contemplate postponing retirement.

In Spain, age discrimination manifests during workforce re-entry and employment. Older employees often face collective layoffs, constituting 46% of outplacement process participants. Acts of ageism are evident in dismissals of workers aged 55 or older, with legal consequences mirroring general dismissals. Forced retirements, influenced by collective agreements, further affect older workers. Latvia, despite legal protections against age discrimination, witnessed a surge from 32% to 58% in age-related workplace discrimination between 2011 and 2020. In 2021, over half of the unemployed were aged 50 or above.

## Country level and regional factors

Following the examination of workplace and job-related factors, several country-level and regional influence the participation of older employees in the workforce as well. For instance, a key hindrance

to the (re)-employment of older individuals is poor health, often exacerbated by insufficient country- and regional level healthcare services. Similarly, the demand for caring facilities is pronounced across Member States, with many workers exiting the labour market prematurely to attend to family responsibilities. In certain countries, the confluence of care obligations and gender exacerbates this push factor. Finally, retirement age has increased throughout the EU, yet gender-based variations persist in certain countries. The introduction of phased retirement plans presents a viable solution. This pull factor extends careers, maintaining a sense of purpose for senior employees and facilitating the transfer of knowledge.

## Health and care systems

### Quality of health care and rehabilitation systems

As established, one of the main factors preventing older individuals from (re)-entering employment is poor health, which can be a result of inadequate healthcare provision. Besides Latvia, few countries reported on the quality of health care- and rehabilitation systems. In Latvia, due to both financial and geographic constraints, access to healthcare is limited. This manifests in high co-payments and service unavailability owing to lengthy wait times. Nonetheless, the OECD (2017) contends that Latvia's healthcare system generally provides the populace with adequate and efficient treatment despite the country's comparatively low resources allocated to health care.

Based on the European Quality of Life Survey (2016), on a scale of 1 to 10, the average rating for health care in the EU is 6.7. However, at least 10% of respondents gave healthcare services a rating of 5 or lower: this is the case in Malta and Belgium (10%), and Finland, the Netherlands, and Luxembourg (11%). At least half of the public rates healthcare services poorly in the nations with the largest proportion: Greece (65%), Latvia (63%), Cyprus (58%), Poland (54%) and Slovakia (51%).

### Availability of care infrastructure and care responsibilities

In several Member States it is expected of middle-aged- and older employees to assist or look after elder parents, parents-in-law, and/or grandchildren: in Romania, Hungary, and Latvia. Combining such assumptions with increasing retirement ages across the board, it becomes increasingly challenging to balance involvement in the workforce with family responsibilities.

There is a high need for caring facilities across the Member States, as many workers exit the labour market prematurely to care for family members. Particularly Romania, Hungary, and Latvia struggle with sufficient social care infrastructures. In Romania, about 33% of adults 65 years and older not institutionalised have minimal, significant, or severe care needs. These needs are rooted in physical, mental, emotional, or memory issues that interfere with day-to-day functioning. The needed care for these people is often given by either family members, neighbours, or home care services, which poses an issue for those elderly living in rural areas and/or live on a low income. Although these age cohorts are past the statutory retirement age in Romania (63 years for women and 65 years for men), the cause of such care needs commence during the final working years, risking early retirement and lower the chances of adults continuing the work post the retirement age.

To carry out social care responsibilities in Hungary, the state, the municipality, and recognised churches combine efforts to provide care infrastructure. However, these efforts act as a last resort, as the Social Security Act of 2022 emphasised the need for individuals and relatives to primarily take responsibility for care needs. The difficulty of insufficient care infrastructure in Latvia is rooted in a lack of social work specialists and its exposure to the challenge of inadequate geographic availability



of community-based social services, particularly in urban areas. Regional development centres are unable to assist neighbouring counties and do not offer the required spectrum of social services (Ministry of Welfare, 2016).

In several Member States, such as in Bulgaria, Cyprus, and Greece, the push factor effects of care responsibilities and gender intertwine. In these countries it is highlighted that the lack of care facilities often leads to women leaving the labour market prematurely. This is often due to social expectations of women taking up the nurturing role and therefore pausing or terminating employment. Although this can occur during any working stage, specifically older working women are affected by this, as existing caring facilities are consistently targeted towards younger- and middle-aged mothers.

The social role of single Bulgarian women as mothers and grandmothers often leads to early retirement. Combined with a lower retirement age compared to men<sup>12</sup> and the gender pay gap, this cultural duty leads to a vulnerable labour market position for women in Bulgaria. Similarly, in Cyprus, women's equitable participation in the work market is hindered by the absence of suitable and reasonably priced childcare facilities. Cypriot women frequently terminate careers to care for children, grandchildren, parents, and/or spouses. This is due to state- and business policies regarding work-life balance being insufficient, and that childcare and elderly care systems are unsupportive (Antoniou, 2020). Finally, the retirement timing of Greek women is likewise largely influenced by institutional constraints, such as the absence of public services, for instance kindergartens, the lack of alternative childcare, the shortage of successful state policies to support young families, and organisations' firm employment policies.

Austria struggles with similar issues, but to aid women's low pension entitlements and the pension gap, this country has improved its child-raising and care facilities. Such care infrastructure aims to aid women's frequently occurring career pauses or stagnation due to the need to care for older family members (in Austria, 80% of elderly people who require long-term care are looked after by family members) and children. Promising results on the issue of sufficient care facilities are found in Malta, where the National Strategic Policy for 2014-2020 acknowledged explicitly that older workers may have caregiving responsibilities (which fall disproportionately on women). The National Strategic Policy 2014-2020 also called on employers and public policy to support older employees in balancing these aspects of life, noting that too often, this support is lacking.

## Pension systems

### Retirement age

The retirement age has increased across the Member States. While retirement at or before the age of 65 was common across the EU, this age has increased in recent years and will continue to do so. For example, in Ireland it will be legal to retire at 68 by 2028, and it is predicted that by 2031, Germany will have a statutory retirement age of 67 (Eurofound, 2022). Increasing the retirement age is one of several ways to retain older workers in the labour market. Evidence from Estonia shows that this was indeed the case. When the retirement age for women rose from 58 to 61.5 years, the employment rate for this cohort increased with 4.1 percentage points (Soosaar et al., 2020). Denmark has a relatively high legal retirement age compared to the other Member States; from 2022 to 2023, the

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<sup>12</sup> 62 years with social insurance of 36 years and four months for women, and 64 years with social insurance of 39 years and four months for men

retirement age increased from 66 years to 69 years respectively. This might be explained by the foundation of the Danish labour market, which is “The Danish Model.” This model is based on a long-standing custom of agreements between the government of Denmark and social partners establishing working conditions. In several countries, the statutory retirement age differs between men and women. For example, in Austria, men are since 2023 legally approved to retire at 65 years, while for women this is at 60 years. It is predicted that by 2033, this age will be set equal at 65 for both genders.

### Phased retirement systems

Phased retirement plans can assist in prolonging working careers and in retaining older workers who would potentially choose full (early) retirement. Multiple contributions reported such systems, such as Germany and Luxembourg. It encompasses a wide range of employment arrangements enabling a worker close to retirement age to stay in employment with decreased working tasks until switching from full-time employment to full-time retirement. Benefits of such system include prolonging working life, assisting senior staff in keeping a feeling of purpose, and facilitating the knowledge transfer across generations inside the organisation. However, employers might fear increased healthcare expenses. Nonetheless, several Member States offer phased retirement plans, aiming for older employees to gradually leave the workforce and potentially prolong their working lives.

Germany’s Federal Employment Agency funded partial retirement from 1996 to 2009 under the Partial Retirement Act. Under this plan, workers had the option to work for half their remaining working years at a full-time income until they reached retirement age. Workers continued to receive a decreased salary for the second half of the remaining working period, even though they were no longer employed. This arrangement led to the number of workers in partial retirement rising from 1,824 to 672,489 between 1996 and 2009 respectively. With the government ceasing the promotion of this approach, there were significant fewer employees in partial retirement in 2016: 233,541. Mostly due to demographic changes there has been a minor increase again, reaching 279,663 in 2021.

Luxembourg likewise introduced a phased retirement system, in 2012. A change of the pension system by the Ministry of Social Security facilitated balancing part-time work in the private sector with full- or partial time retirement. Active aging was the desired outcome, and this reform established a connection between longevity and the length of one’s active life. Consequently, an individual who chooses not to extend their professional career cannot assume the same rewards as those who do.

### Early retirement

In general, stricter criteria have been implemented across the Member States to access early retirement. For instance, in Latvia, early pension consists of only 50% of the calculated pension until the full statutory retirement age is reached. The calculation is predicated on the capital of each person, gathered from each social contribution. Upon reaching full retirement age, the basic pension that was requested early and previously computed is no longer recalculated. An individual in Latvia is also no longer eligible for unemployment benefits when deciding to retire early.

Although made less appealing, early retirement is still practiced in several countries. Austria reports that, as of 2022, the rule allowing for retirement after 45 years of employment was repealed. Nevertheless, retiring at the age of 62 with 45 years of contributions is still feasible. In addition, with the corridor pension in Austria, one can retire between the ages of 62 and 68 if they have accrued at least 480 months of insurance. Deductions are made if retirement happens before 65 years old, after which surcharges are imposed for a maximum of three years. Therefore, the corridor pension serves

a dual purpose: it either makes it easier to leave the workforce earlier or allows one to continue working into retirement age while still raising pension benefits.

Conversely, in Lithuania, a financially unappealing early retirement programme tends to discourage early retirement. This consists of two undesirable conditions; firstly, early retirement payments are considerably low due to the extremely low level of old-age pensions overall; in 2018, the old age pension was below €400 per month (Eurostat, 2018). Secondly, the amount of old-age pension received drastically reduces when early retirement lasts longer than 36 months. In Romania, however, early retirement is common; 45% of individuals aged 55-64 are employed, according to the National Institute of Statistics. The prevalence of labour-intensive sectors like manufacturing and agriculture in the Romanian economy may contribute to this trend. The demanding nature of these industries makes it challenging for workers to continue employment beyond a certain age. Occupational diseases are particularly associated with manufacturing, affecting those aged 45-54 the most. The combination of labour-intensive jobs, poor population health, and a shorter life expectancy often encourages early retirement. Additionally, Romania maintains distinct pension plans for various professional groups, such as law enforcement, military personnel, magistrates, and others. These plans allow for earlier retirement than the standard ages of 65 for men and 63 for women, reflecting the unique circumstances of each profession.

Finally, in Croatia, the participation of older employees in the workforce is influenced not only by contractual status but also by legislative barriers that restrict elderly employees from working for extended periods. The Act on Civil Servants and Employees mandates that civil servants must conclude their service by force upon reaching 65, having contributed for at least 15 years by year-end. Similarly, in local and regional self-government, employment legally terminates when an employee meets the conditions of contributing for a minimum of 20 years and reaching 65. Challenges in the social welfare, healthcare, and educational systems mirror these issues. Furthermore, the Labour Act specifies automatic termination of employment contracts at age 65 with 15 years of pensionable services unless alternative arrangements are agreed upon by both employer and employee. Unlike in most EU Member States, this termination option raises concerns about companies potentially extending contracts for individuals over 65, even with recent changes to the Labour Act seeking to reduce cancellation costs for this demographic.

# Sustainable workplaces: Evidence from the Member States

This chapter focuses on research at Member State level on workplace facilitators and/or barriers to the participation of older workers in the labour market. It circulated around retention of older workers, digital skills/use of digital technologies, hybrid and tele-work, HR practices and concludes with a section on the green transition. Each section is introduced with a short recap of recent research on the topic.

## Work incentives

Most important motives for working up to or beyond retirement age as regards the workplace were financial benefits and maintaining daily routines and social contacts, but often they are combinations of various factors. Being better off economically already before retirement, was however found to be an incentive for continuing working after retirement in Israel (Tur-Sinai et al., 2022), while financial needs was the main motive to work after 65 for only one fifth of people in employment in this age group in the EU (Eurofound, 2014). Staying on the job after retirement age is also contingent on socio-demographic and health-related characteristics. The differentiated roles that health might have in the work retirement transition was highlighted by Hasselhorn et. al. (2022). The strong overall association with poor health found in many studies bears the risk of masking distinct and deviating mechanisms in sub-groups. Other important preconditions for longer staying in the labour market included flexible work arrangements, learning and development opportunities, job autonomy, recognition and respect, supportive organisational climate and social support (e.g. Sewdas et al., 2017; Magnavita, 2018; Chen et al., 2019).

Discrimination against older workers, work demands, and inadequacy of state employment policies are on the other hand crucial factors to push older workers towards (early) labour market exit (Krajňáková et al., 2017). Anticipated changes to work environments including intrapreneurship and entrepreneurship were identified in Australian research as important ingredients to assist older workers in optimising person-environment fit (Caines et al., 2020).

Five countries (DE, DK, FI, HR and IE) reported research on Member State level that focused on the sustainability of work, i.e. the ability to work up to or beyond retirement age.

Blank & Brehmer (2023) explored whether employees would be able to work until the statutory retirement age in Germany. Most dependent employees were rather optimistic about it. There were however differences regarding to employee status and working conditions: For example, civil servants believed more often than blue-collar workers that they would be able to work until they retire. Works council members assumed that only slightly more than half of the employees would be able to continue working without restrictions until retirement age. They saw a greater problem in companies with a high proportion of simple manual jobs.

In 2019, the same authors (Blank & Brehmer, 2019) investigated work beyond retirement age in Germany. Although only 1% of all employees were of retirement age, over 40% of companies with a works council had at least one employee in this group. The differences between sectors (e.g., 57% of people of retirement age continued working in the public services, education and health) indicate that continued employment depended on operational needs and opportunities in conjunction with

the preferences of the employees. Apparently, there were little obstacles for companies to employ workers beyond retirement age, although the proportion was very low. Sector differences suggest that the legal rules have less influence on the continued employment than the operational characteristics.

Many workers in Denmark experience barriers in relation to honouring requirements for continuing education, using new technology or adapting to new tasks. However, while the introduction of new technology and demands on continuing education have a significant negative impact on the expected retirement age of seniors working in the public sector in Denmark, it does not impact negatively on the retirement age in the private sector. Differences can be driven by the gender differences, as many women work in the public sector, while men are over-represented in the private sector. (Larsen & Amilon, 2023)

The Finnish Institute of Occupational Safety and Health (FIOOSH) is a rich source of sustainable work issues in Finland exploring topics such as working life expectancy, wellbeing at work and work ability, shifts in work life and others. Partial work disability and length of working careers is also a specific project for FIOOSH running since 2022<sup>13</sup>. The project examines factors affecting use of partial work disability benefits and the connection between the use of partial disability benefits and length of working careers, focusing on differences between the private and the public sector. The research provides information on the potential for partial disability benefits to prolong working careers in the private and public sector and on the change in the profile of those using partial disability benefits. There are system differences between employer sectors, which are likely to affect the use of partial disability benefits.

Privalko et al. (2021) conducted a study on Ireland's aging workforce, scrutinising working conditions, health, and factors influencing extended working lives. The research compares exit reasons across occupations and sectors, considering variations among older workers leaving employment. Gender, age groups, household composition, and occupation/industry differences are examined. Four exit types are analysed: involuntary job loss, family-related exit, illness/injury-related exit, and retirement. The focus is on respondents with at least a one-year gap between the interview year and their last job departure, excluding those with immediate re-entry. Findings highlight that in agriculture, construction, retail/wholesale, and accommodation, early exits stem mostly from involuntary job loss and illness/disability. Exits due to illness/disability are less sector-dependent, emphasising occupation-based patterns.

## Use of digital/new technologies

The introduction of new technology is more detrimental to older workers with sometimes negative impact on their employment (e.g. Malul, 2009; Degryse, 2016; Aubert-Taby, 2018). Many times, new technologies have been implemented to overcome age-induced limitations and to improve their employability (Bianco, 2021), however emphasising that they can create new barriers if not designed in a user-friendly way.

Future of Work@50+ (Horn et al., 2015) highlighted that for older job seekers to have success they need further training and education as employers' demand for workers with advanced computer and technology skills might be a significant barrier to them. However, often older job seekers are not

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<sup>13</sup> <https://www.ttl.fi/en/research/projects/partial-work-disability-and-length-of-working-careers>

aware or well informed about the skills they will need to obtain a job. The diversity of the older work force must also be kept in mind when it comes to the adoption of new or digital technologies, evidence showing that higher skilled older workers are keen to dedicate some time to training and learning (Meyer, 2009), while this might be less the case for lower skilled ageing workers.

Research from Austria, Denmark and Poland focussed on the use of digital skills and older workers in these Member States. Older workers in Austria are still confronted with prejudices such as no longer being capable of learning or being hostile to new technologies. Within the past two years, many seniors in Danish companies, spanning various job functions, adopted new technology. The integration of new technology influences seniors' decisions to exit the labour market before or after the state pension age. Seniors working with people are particularly prone to being displaced by technology, leading to a perceived degradation of their work. Factors such as involvement in technology introduction, adequate training, evolving skill needs, and the impact on work quality significantly determine whether technology is perceived as a force pushing seniors out or encouraging them to stay. (Sundstrup et al., 2022) Soja (2017) explored ICT acceptance and adoption by older workers in Polish enterprises. The most critical issues perceived by older workers include system and data quality, organisational and system fit, trainings, finance, and project preparation.

## Telework and hybrid work

Before the COVID-19 pandemic, older workers (especially aged 65 years and over) were more likely to work from home than the average worker (Eurofound, 2022). Trends of increasing prevalence over 2008–2019 were recorded for all age cohorts except those aged 65 and over. After the onset of the pandemic in 2020, this pattern continued, with sharp increases in the prevalence of telework in each of the working-age cohorts and a more modest increase among those aged 65 and over. This demonstrates the role of telework in reducing the negative effect of physical health problems on employees' ability to work. Older workers, however, perceived telework more negatively and often reported connection problems and tensions between generations (Scheibe et al., 2022). Older employees who were forced to telework during the pandemic showed higher resilience than younger age groups as regards health, wellbeing, ability to focus during worktime and feeling socially integrated (ibid., p.15). For some older workers feelings of stress increases with telecommuting linked to the need to meet others face to face (Melo et al., 2017).

Further studies at Member State were reported by national correspondents from seven countries (BE, EE, LT, PL, PT, SI and SK) highlighting recent findings on the increased use of this measure since the pandemic.

A pre-pandemic study from Estonia in the real estate sector (Arvola et al., 2017) highlighted that a greater number of older people working with ICT agreed to work longer if they could use telework. Telework has the essential benefit of more flexibility, which is an important factor of continued work at older age. A Polish study emphasised— also in the context of age management in companies —the need for development of various competencies, not only of workers but also managers dealing with a remote workforce (PARP, 2021).

Hybrid work is gaining traction in Portugal especially for time-saving, increased focus, and family time. Face-to-face work enthusiasts, on the other hand, value teamwork, informal knowledge sharing, and social interaction (Gonçalves 2022).

Working from home was found to be less interesting for older employees in Slovakia. The combination of working from home and in the workplace is particularly preferred by people aged 18-29 and those aged 30-39. On the contrary, the greatest support for working only in the workplace was by the older age groups. The trend of hybrid work appeared to be the preferred model by many workers, as almost two thirds of employees want to work from home or only from home even after the end of the pandemic. Most respondents found that the split of days at work and at home should be half and half (Nejedlý, 2021).

A Lithuanian study (Lrytas, 2022) revealed that to attract and retain employees, employers are increasingly trying to adapt to their needs by offering more flexible working hours and hybrid work options according to the preferences of the employee. Older employees are assigned younger colleagues when needed to help them adapt to the broader use of digital and communication technologies at work.

## HR practices

Human resource policies and practices can have an important impact on the engagement of older workers. Specific policies such as phasing out (lighter workload, additional leave, semi-retirement) or access to training (even if only availed of by co-workers) are clearly related to job satisfaction (e.g. Bal et al., 2015, Visser et al., 2021). Others (Mansour et al., 2018; Chen and Gardener, 2019) emphasised the role of generativity (mentoring, support), learning and development opportunities and supportive organisational climate and social support as HR strategies to influence older workers' retirement decisions. Besides positive development measures, companies also actively and extensively use exit policies such as demotion or the promotion of early retirement (van Dalen et al. 2015).

In Germany, only a minority of companies provided measures to help older workers maintain their performance and employability. However, companies bound by collective bargaining agreements and those with a works council were more likely to offer measures such as further education for older employees. Larger companies outperformed smaller ones, although most qualification measures were directed at all employees rather than specifically tailored for older workers (2008 et al., 2018). In Spain, there is a growing interest among companies in focusing on senior employee management, but this is still in the early stages. Most companies are implementing isolated initiatives rather than a holistic approach that considers the impact of measures and plans workforce structure on a medium-term basis. Maintenance of HR practices, aimed at retaining older workers in their current jobs, were more common than the development HR practices focussing on advancement and growth in the Netherlands (Veth et al., 2015) Both types of practices were deemed successful by older workers, line managers, and HR professionals in Dutch hospitals.

## Green transition

The European Commission's Green Deal and its promise to design the green transition in an inclusive and fair way (Just Transition), imposes worries and concerns on older workers employed in sectors affected such as the coal or other CO<sub>2</sub> and energy-intensive industries. Eurofound (2023) and Eurofound & EEA (2023, p.17) highlighted that older workers and those with low skills or cultural identities closely bound to a particular industry are expected to find it the hardest to up- or reskill to being employable in new sectors and risk to lose out on pension rights. The literature therefore calls

for a “holistic approach, with close coordination among industry, government, and educational and training institutions and attention paid to individuals’ unique characteristics” (ibid, p.13).

The OECD (2019) has outlined some of the challenges for older workers, for instance if new jobs are not located in the same areas as the industries being discontinued and phased out. Especially older workers may refuse to move or to transition to unemployment. However, bridging older workers into retirement has in the past been a common practice in restructuring industries. A European Commission discussion paper (Vandeplas et al., 2022) indicates that given the lower job-finding probability of older workers, some of them will be at risk of unemployment or early retirement. Older workers are over-represented in the so-called brown industries and hence facing above-average displacement challenges resulting in longer spells of unemployment and larger wage losses after being re-employed (ibid., p.16). The OECD (2017) therefore recommended specifically targeted active labour market policies with a focus on re-training. However, a US-based study (Curtis et al., 2023) found that older workers are more likely to transition to other “dirty” rather than green jobs.

Only one study was reported by the Network of Eurofound Correspondents, namely from Poland. Sokołowski et al. (2021) highlight challenges for the coal phase-out and the labour market transition pathways in Poland. Energy production and energy distribution rely – on workers largely aged 50+ (almost 50% of workers belong to this group). More than 20% of workers from mining and extraction are older than 50. Changes in these sectors related to the transition to the climate-neutral economy will affect these groups as well as employees in companies that are linked to the sector. When it comes to miners, they can avail of earlier retirement benefits and thus the average age of a worker was 39 years in 2019. Simulations for the Silesia region with high density of mines indicate that employment in mining will decline due to the outflow to retirement (40% of the current employment by 2030). At the same time, shortages are expected to appear among engineering and technical supervision staff necessary for phasing-out coal mines, accompanied by general labour shortages in the region due to the decline of population and its gradual ageing.



## Policies and practices

Over the last 10-15 years, policy approaches aimed at enhancing the labour market participation of older workers can at their most basic be categorised into two distinct, but mutually interacting approaches referred to by the shorthand of the 'carrot' and the 'stick'. On the one hand these comprise measures to discourage and penalise early labour market exit and on the other include initiatives aimed at incentivising continued labour force participation.

A key feature of amendments in the pension system in most Member States has been the gradual increase of statutory retirement ages as was mentioned in Chapter 1. Beyond this, for older workers in employment, disincentives operationalised through the pension system include the implementation of greater financial penalties for drawing pensions early. At the same time, incentives to extend working lives have been implemented by allowing for the accrual of additional pension benefits for any additional month/years worked beyond retirement age. Furthermore, greater flexibility is often offered to combine the take-up of partial or full pensions with employment.

Furthermore, measures have been taken to support older workers to remain or to return to the labour market after periods of unemployment or illness. These significantly revolve around access to (ongoing), not least in digital skills; but also, health maintenance measures, ill health prevention policies and reintegration supports. Training and awareness raising measures to combat age stereotypes seek to address the fact that although labour market participation among older workers has increased, reintegration after unemployment and illness remains more challenging.

This section provides information on national policy measures in all the fields outlined above and provides some policy lessons and pointers.

## Systemic measures

### Increasing statutory retirement age

In the last decades pension reform has sought to adapt to increases in average life expectancy and to ensure the sustainability of public pension systems by (among other things) gradually increasing statutory retirement ages and taking steps to equalise the pension ages of men and women. In some cases, the rise in the statutory retirement age is explicitly linked to developments in life expectancy. In some countries both social partners support increases in the retirement age, whereas in others, trade unions are opposed, particularly where such increases are significant.

In Ireland, the Labour Employer Economic Forum (LEEC – a social partner forum) is working to end forced retirement. This was partly motivated by the increase in the statutory retirement age to 66 which clashed with provisions in contracts providing a mandatory retirement age of 65. In September 2022 major reforms of the pension system were announced which will – among other things - allow workers to continue working up to the age of 70 in return for a higher pension from 2024 onwards. In Lithuania, trade unions are opposed to the extension of the retirement age (to 72 by 2035).

The goal of other policy measures has been to reduce the gap between actual and statutory retirement ages both by (financially) penalising early exit and incentivising delayed retirement

event beyond the statutory retirement age. The latter requires not only financial incentives and an absence of forced retirement on the basis of having reached statutory retirement age but could also require a change in mindset among employers and employees. Older workers themselves may be made to feel that they no longer have anything to contribute because of stereotypical perceptions around ageing (Eurofound, 2012).

### Penalising early exit

While in addition to this, in the earlier phases of pension reform, the emphasis was on discouraging early exit by increasing financial penalties for early exit and curtailing access to early retirement by various means including restricting the use of 'bridging benefits' (such measures likely to have contributed to the increased participation of older worker in the labour market – potentially more so that the gradual increase in statutory retirement ages), in more recent years, the emphasis has shifted towards offering financial rewards for delayed retirement and the greater flexibilisation of combining pension draw down with employment. Such changes have largely been welcomed by employers and some trade unions, although among the latter concern has often been expressed about the impact of such developments particularly on workers in arduous professions and those having entered employment at a young age. In some countries, such concerns are addressed by introducing specific provisions for workers in such situations. Similarly, concerns were raised about the financial impact on more vulnerable, often lower skilled older workers with more limited resources who struggle to find re-employment post redundancy who would become reliant on social insurance or assistance benefits. For example, in France, DREES indicates that increase in retirement age led to 80,000 additional recipients of minimum social benefits. The French Court of auditors argues this is an additional cost for the social benefits budget.

### Incentivising delayed retirement

Many members states including Austria, Croatia, Denmark, Estonia, Finland, Malta, Spain and Sweden have sought to encourage delayed retirement by providing for the accrual of additional pension benefits for older workers remaining in the labour market beyond the statutory retirement age. Such policies have met with varying degrees of success.

The 'corridor pension' in **Austria** allows workers to retire within a corridor of 62-68 years of age. A minimum of 480 months of insured work must be completed to qualify. Deductions to pension benefits apply for retirements prior to the age of 65 and additional benefits are accrued for working beyond age 65. However, data from the Social Insurance Institution show that the number of entries into pension from age 66 on has remained relatively stagnant since 2016.

In **Malta**, workers choosing to work beyond age 61 without claiming a pension can accrue additional pension benefits since 2016. From 2018, pensions will be adjusted to take account of national insurance contributions paid between the ages of 61 and 64 for workers not taking early retirement. According to the General Workers' Union, this initiative has contributed to most workers continuing to work after the age of 61 even if they qualify for early retirement pensions.

Information on the impact of changes is limited for other countries where changes have taken place. These include:

- An amendment of the **Croatian** Pensions Insurance Act provides for an increase in the annual bonus for working beyond the legal retirement age (5.4% for one year and 27% for a

five-year period). The late retirement bonus depends on the number of years of contribution.

- In **Denmark**, the '*Seniorpraemie*' was introduced in 2019 as an incentive for older workers to continue working after the statutory retirement age. It includes the opportunity to obtain a tax-free payment of around €6,000 after one year and a further €3,000 after two years of working beyond the statutory retirement age. Similar incentive measures have been in place since 2017.
- In the same year, the **Finnish** social partners negotiated a pension reform aimed at increasing the retirement age and making it possible to accrue additional pension benefits by working beyond the statutory retirement age.
- **Estonia** introduced flexible pensions in 2021 which penalise early retirement while rewarding delayed retirement beyond the statutory retirement age.
- Law 27/2011 in **Spain** provides not only for a gradual increase of the retirement age, but also for the possibility of workers working beyond the statutory retirement age to continue accruing pension benefits which can eventually be taken as a lump sum or as an increase in monthly pension payment (or a combination of the two).
- In **Sweden**, individuals choosing to retire after the state retirement age (currently 65) can accrue additional pension benefits (ranging from +6% per month after the first year to +43% after 5 years). The taxation of pension incomes is also reduced if retiring after the age of 67.

## Flexible access to pension/partial pension

Another focus of recent amendments has been facilitating gradual access to retirement and the possibility to cumulate income from employment with pension.

The gradual reduction of working time or move to part-time work in the years prior to retirement allows older employees to reduce their working time while remaining in employment. This can assist to retain workers who might otherwise leave the labour market entirely for various reasons including health or personal and lifestyle choices. Another option is the possibility to reduce working time on a temporary basis (for example in cases of caring requirements for a partner or parent) which could subsequently be reversed at the request of the employee. Collective agreements have an important role to play in this area.

### Reduced working hours prior to statutory retirement

In **Austria**, although there is no legal entitlement to part-time work, such arrangements are often outlined in sectoral collective or works agreements. Two models are available: the blocked variant and the part-time model. The blocked model permits full-time work for several years, followed by an exit from the labour market, necessitating the recruitment of a replacement worker. However, recent policy reforms aim to diminish its appeal, requiring employees to have 15 years of insured employment in the last 25 years for eligibility. In the part-time model, workers can reduce their working time to 40-60% of the collectively agreed time, with the Public Employment Service compensating 50% of the foregone remuneration. This doesn't adversely affect subsequent pension benefits.

Additionally, a partial pension option has been available since 2016, allowing eligible workers at age 62 to remain employed until statutory retirement age. Like part-time work, they can reduce working

hours by 40-60%, with the Public Employment Service providing 50% wage compensation for the hours not worked. Social security contributions are paid at 100% of salary, and in 2021, 654 individuals were receiving a partial pension. As mentioned above, collective agreements can make provisions for access to part-time work. An example of this is the health and social care collective agreement which includes a right to work part-time for older workers.

Similarly, several sectors in **Germany** have reached collective agreements regulating flexible working time and gradual shift towards early retirement for their employees. They foresee the possibility for voluntary partial retirement in areas affected by job cuts. Not dissimilar from provisions in Austria, such agreements usually provide for two options: gradual partial retirement and the so-called 'block model' which involves a full-time work phase followed by a cessation of work until statutory retirement (VKA, 2020).

As part of the social agreement in the construction sector in **Denmark** (2021-2024), within 5 years of the statutory retirement age, a senior worker can reach agreement with their employer making provision not only for additional holidays, but also reduced working time in the years prior to retirement.

The collective agreement in the insurance, reinsurance and mutual insurance sector in **Spain** gives priority to older workers to request specific shifts (e.g. exclusion from night shifts). Other agreements at company level allow older workers over the age of 55 to request a reduction in working time (with a commensurate reduction in working hours).

A couple of sectoral company level agreements negotiated in **France** in recent years provide for gradual working time reduction for older workers in the years prior to retirement. At Orange, an agreement from 2021 provides for a 12-month period of 50% of work paid at 70% and another 48 months period paid at 65%. In other agreements (e.g. *Mutuelle nationale territoriale*), salaries are reduced proportionally but pension and social contributions are maintained at full-time level. In the assistance sector, a sectoral agreement requires employers to present an annual 'senior index' with indicators related to retaining and recruiting older workers. From age 55, workers with at least 15 years tenor can benefit from a reduction in their working time to 80%, paid at 90% of salary. Permanent night workers over the age of 50 which have worked such shifts for at least 12 years either in the company or the sector generally are exempted from working night shifts but benefit from retaining half the bonus related to night shift work of the last 12 months. Employees over 55 can use their time savings account for early retirement or (for those over 58) to reduce their working hours.

In **Sweden**, so-called part-time or flex pensions provide an opportunity to reduce working hours when an employee turns 60 or 62 (depending on the specific agreement). In **Slovenia**, a collective agreement in the construction sector (dating back to 2016) allows employers to offer a fixed term contract to an older worker meeting the retirement for receipt of old age pension for the time of training another employee.

In **Belgium**, 'landing jobs' regulations permit older workers to reduce their working hours to 50-80% of full-time. Introduced in the 1990s, access to reduced hours shifted from age 50 to around 60. Eligibility requires a substantial employment history, with a salary reduction compensated to some extent. Collective agreements specify terms and allowances paid by the federal government. Albanese (2020) notes that participation in the scheme prolongs employment for men (2 years) and

women (4 years), improving health and work-life balance initially. However, upon reaching early retirement eligibility, the scheme eventually reduces labour market attachment.

Furthermore, if an employee over the age of 60 in the private sector agrees to shift to a working time reduction of 80% of previous hours with an adapted task package, they may receive a premium from the employer. The level of the premium must be agreed in sectoral collective agreements. No information is available on the sectors which have endorsed this measure.

Through an amendment of the Working Hours Act 872/2019, over 55-year-olds have the right to ask for part-time work if they have been employed with the same employer for more than three years. An employer must provide reasons for any refusal. Similarly, as part of the same package a measure was adopted stipulating that age is now a factor to be considered when carrying out risk assessments.

In Sweden it is also possible to claim a partial pension combined with income from employment.

### **Cumulating income from employment with pensions**

In **Malta** the possibility to cumulate income from employment with drawing down pension benefits after the statutory retirement age has been open to pensioners in Malta since 2008. In **Croatia**, full time pensioners can work up to 4 hours per day without losing any pension entitlement (pension entitlements are lost in cases of working more than 4 hours per day). Most pensioners working up to 4 hours whilst drawing a pension work in wholesale and retail, repair of motor vehicles, professional, scientific and technical activities and the manufacturing industry. Recipients of specific disability pensions are allowed to work for longer hours while receiving a reduced pension, depending on their specific status.

As of 1 January 2023, the **German** Federal Government waived the additional income threshold for recipients of statutory old age pensions allowing them to cumulate any amount of earnings from employment with pension receipt without the pension being reduced. Early retirement is penalised with a (permanent) reduction of pension benefits. Additional earnings opportunities are also set to be increased for individuals claiming pensions for reduced earnings capacity. In 2022, individuals taking early access to pensions were allowed to earn an additional €46,060 per year without their pension being reduced. The measure was taken to counteract labour shortages.

In **Spain**, Law 27/2011 opens the possibility to retire on a partial basis after having reached the statutory retirement age.

### **Enhancing the rights of older workers**

Social dialogue and collective bargaining have a particular role to play in enhancing the right of older workers beyond legal minima, including protection from dismissal, the provision of additional annual leave days, seniority-based salaries and additional rights to carers' leave. The latter acknowledges the role that older workers play in caring for parents or other relatives.

Despite a legal provision in the labour code having been repealed, a high share of collective agreements in Bulgaria contains clauses protecting workers close to retirement from dismissal, although there are significant differences between sectors. Similar arrangements exist in sectoral collective agreements in Spain. In Romania, the sectoral collective agreement for the pre-university education sector stipulates that workers with less than three years until retirement should not be selected for redundancy. Workers less than 5 years away from retirement in the forestry sector in

Slovakia benefit from similar protection. In Lithuania, the Labour Code provides that workers with less than three years left before retirement are preferred for retention in cases of collective dismissals.

Some collective agreements provide for seniority-based additional annual leave days. For example, collective agreements in the social economy and banking sectors in **Austria** provide for an additional 5–7-day annual leave respectively, after 20 years of seniority. In **Bulgaria**, additional annual leave days based on seniority are included in over 87% of collective agreements in force in 2021. Similar agreements exist in several companies in **Estonia**. The extension of leave days for older workers is also common in **Luxembourg**. In the banking sector, for example, 1 additional leave day is granted to workers between 45-49, 2.5 extra days for workers between 50-54 and 3.5 days for workers over 55.

Provision regarding seniority-based pay is a common feature of collective agreements in several countries, particularly in the public sector (e.g. in Luxembourg).

Albeit not limited to older employees, a collective agreement in the social care sector in **Austria** improves on the legal minimum entitlement to two weeks of carers' leave, offering up to 12 months of unpaid leave to provide nursing care to a close relative. In Denmark, 'social agreements' negotiated between social partners at sectoral level also make provision for such additional days off – so-called 'senior days'.

## Employability and skills

In this section, we explore aspects of employability and skills contributing to the sustainability of work. Correspondents were asked to provide information regarding initiatives since 2015 governments (local, regional, national) or companies and social partner to improve the employability of older workers. Aspects of interest included training, life-long learning, and upskilling of the older workforce. Information was collected on national level information on incentives to upgrade educational level, systems to recognise, certify and/or validate experience for instance of migrant workers, to explore reskilling policies that were boosted by reforms of unemployment schemes etc.

Secondly, new developments were explored facilitating or hindering the labour market participation of older workers and their transitions. Focus points were new digital technologies, factors related to the Green Transition and general changes in work organisation in the aftermath of the COVID pandemic.

Policy initiatives collected via the NEC had five main target groups: i) the general population, ii) the older population, iii) the working population and iv) the low-skilled and v) the unemployed. Most of the reported measures focused on qualification and incentives/funding. Some aimed at facilitating transitions, career development or promotions and others were combinations of those. In the following, these will be discussed in further detail.

## Qualification support

Training for older workers is provided both within the context of active labour market policies for unemployed older workers (funded from national and/or ESF funds), to older workers threatened by redundancy and as part of regular upskilling provision throughout the life course. The latter two are in some cases supported with public funds, but can also be financed by the employer, e.g. as a result of collective agreements and the implementation of training or demography plans at the company level. This section therefore brings together both public and social partner initiatives.

Qualification support was overall reported by 17 member states, some of them highlighting multiple initiatives. Six of these explicitly focussed on older workers and were reported by Belgium, Bulgaria, Spain, Finland and Poland.

#### Public initiatives

**Belgium** referred to sectoral support measures open for older workers aged 45+ for training offered by various actors: the companies themselves, the Public Employment System (PES, i.e. VDAB or FOREM), the (adult) education networks, and the sector funds. The latter is governed by the bipartite partners at sector level. Although originally designed as providers of vocational training for employees, some of them are diversifying their services, offering organisation and job design counselling with the aim to keep employees' competences and job satisfaction at acceptable levels. The sectoral fund in the food industry (Alimento IPV) was mentioned as a good example, which has launched a program directed towards their members called '*langer werken met goesting*' (working longer with appetite) and holding a variety of components to keep older employees at work: training, HR management, work organisation, work circumstances, designing employability plans for 45+ (Collective Agreement 104 – see below).

The Public Employment Services (PES) in **Luxembourg** can conclude contracts of vocational training of over 45-year-olds with individual employers. This involves the provision of work experience and training. Such contracts are concluded for a 12-month period. During this period, the worker receives an allowance equivalent to the social minimum for unskilled workers (if not in receipt of unemployment benefit).

**Latvia** adopted an active ageing strategy in 2016, which still acts as the basis for policy actions with a focus on sustainable work throughout the lifecycle. Actions include:

- Preventative measures to help ensuring ongoing employability;
- Ongoing assessment of competences, skills and health and the implementation of relevant actions;
- Action to address negative stereotypes against older workers;
- Ensuring age management is included in social dialogue;
- Support for flexible work solutions;
- Active labour market policy support for older jobseekers

*Muutosturva*<sup>14</sup> is a **Finnish** comprehensive model for personnel termination and layoff situations of workers aged 55+ aiming to ensure that both employer and employee move forward as smoothly as possible. The overarching goal is to improve the employability of older workers by preventing unemployment and helping employees finding a new job after restructuring, dismissal or furlough.

*Skills to advance*<sup>15</sup> in **Ireland** is a national initiative that provides upskilling and reskilling opportunities to employees, especially those aged 50+ in jobs undergoing change and to those currently employed in vulnerable sectors. It aims to equip employees with the skills they need to progress in their current role or to adapt to the changing job market. With the qualification support

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<sup>14</sup> <https://www.ely-keskus.fi/web/muutosturvan-kehittaminen/mita-on-muutosturva>

<sup>15</sup> <https://www.gov.ie/en/service/b9d2c-skills-to-advance-upskilling-and-reskilling/>

(*Qualifizierungsförderung*<sup>16</sup>) the **Austrian** PES subsidises the costs of further training to involve employees in in-company further training activities. The measure is intended to improve the employability and job security as well as the career and income situation of the recipients. Three main target groups are addressed, one being employees aged 45+ with higher education than compulsory schooling. Specific objectives include the following:

- Taking on age-appropriate tasks at the same workplace
- Change to age-appropriate/less stressful tasks
- Adaptation to the current state of technology/knowledge
- Professional specialisation
- Improvement of basic skills (e.g. language or computer skills)

**Spain** reported several actions on sectoral and company level coined to improve the employability of older workers (Fundación Adecco, 2021<sup>17</sup>). These included professional development for older workers, occupational health and safety measures aimed at ensuring the physical and psychological well-being of senior professionals, including initiatives to adapt the physical conditions of the jobs to the profile of senior professionals but also actions to improve intergenerational communication at workplace level.

Between 2017 and 2022 over 1,000 **Slovenian** companies were supported by a project to encourage active ageing policies in the workplace. The companies delivered 13,000 training courses to older employees and 837 broader strategies for active ageing were implemented.

Other initiatives (reported from Denmark, Greece, France, Sweden and Slovakia) target the general working population with the overarching goal of a smooth transition in terms of green and digital. Since 2023 Greece offers government vouchers to employees aged 18-64 for “**upskilling and retraining in high-demand industries**”. Beneficiaries can choose from a variety of training programmes in high-demand sectors, with an emphasis on digital and “green” skills, including of large IT companies with high demand in the labour market.

Two **French** policy measures are also aiming at smooth transitions of employees: C2P (compte professionnel prevention)<sup>18</sup> is a point system facilitating transitions to less strenuous jobs within the same company, sector or another sector. Points can be used for training to acquire skills allowing employees to access jobs that are less or not at all exposed to occupational risks. The **retraining work-study contract Pro A** (Reconversion par l’alternance Pro A), from 2018, enables employees with insufficient qualifications in the light of changes in technology or work organisation, to promote their professional development. Even if not reserved for senior workers, they are however the main target group because of the risk of obsolescence of their knowledge and skills. The aim is to facilitate a change of trade or profession, or social or professional advancement. The listed qualifications eligible for the Pro-A is defined by the social partners within an extended collective branch agreement.

Measures and initiatives targeting the general older population were reported in Cyprus, Greece, Lithuania and Malta. They can be summarised as learning initiatives with a focus on digital skills or other competencies among the older population and the promotion of lifelong learning. This is also

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<sup>16</sup> <https://www.ams.at/unternehmen/personal--und-organisationsentwicklung/qualifizierungsfoerderung-fuer-beschaeftigte>

<sup>17</sup> [Informe TuEdadEsUnTesoro.pdf \(fundacionadecco.org\)](https://www.fundacionadecco.org/informe-tu-edad-es-un-tesoro.pdf)

<sup>18</sup> <https://www.compteprofessionnelprevention.fr/home.html>



true for initiatives in Germany, Denmark and Portugal, however targeting the general adult population. The **Portuguese Qualifica**<sup>19</sup> Programme such as the **Danish FVU** (both started in 2017) aim at improving basic skill levels of the adult population. The German national education strategy from 2019 (*Nationale Weiterbildungsstrategie*<sup>20</sup>) provides a framework for vocational training and lifelong learning on all levels and with the long-term purpose to enable more people to participate professionally in digital change.

Four measures were reported targeting the unemployed, two of them specifically support unemployed job-seekers aged 50+. These are the **Croatian** education subsidies for 50+ and the Bulgarian project Knowledge and skills for work (*Proekt "Znanja i umenia za rabota"*). The latter aims at supporting employment recovery, prioritising quality jobs in the real economy via training unemployed persons to acquire the knowledge, skills, and competences that are in demand by employers. Specific objectives are the inclusion of unemployed people from the most disadvantaged groups in vocational and key competency training to achieve rapid transition to new jobs; acquisition of work experience in line with qualifications, through secured employment of trained persons and reduction of unemployment and imbalances in the labour market.

#### Active ageing strategies in social dialogue

The implementation of training and working time flexibility measures mentioned above are one element demonstrating the greater emphasis on active ageing strategies in social dialogue and collective agreements. In several countries this is clearly linked to the implementation of the European social partner autonomous framework agreement on active ageing mentioned above whereas in others, activities of social partners also pre-date this EU level agreement<sup>21</sup>. In a couple of countries this is combined with the creation of sectoral or company level funds (as a share of payroll) to support the funding of these measures.

Making a direct link to the EU level agreement are some initiatives particularly in the Central and Eastern European countries, often using support from European funds such as the European Social Fund:

The cross industry social partners in **Bulgaria** implemented 'joint actions of the social partners for adapting the working environment to the specific ageing needs of different generations' with the aim to promote a long working life and work ability. The project led to the development of a handbook on *managing generational differences*, a handbook for mentors and a Handbook on *adapting workplaces for workers with chronic illnesses*. The European level agreement is referenced in the sectoral collective agreement for the tourism sector in Bulgaria. The annex to this agreement seeks to raise awareness about age diversity management.

Social partners in **Hungary** concluded an agreement in 2021 to implement the EU level agreement emphasising the importance of an age management approach at company level. The objective was

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<sup>19</sup> <https://www.qualifica.gov.pt/#/>

<sup>20</sup> [https://www.bmbf.de/bmbf/de/bildung/weiterbildung/nationale-weiterbildungsstrategie/nationale-weiterbildungsstrategie\\_node.html](https://www.bmbf.de/bmbf/de/bildung/weiterbildung/nationale-weiterbildungsstrategie/nationale-weiterbildungsstrategie_node.html)

<sup>21</sup> BusinessEurope, ETUC, SGIEurope and SMEUnited (2021); Framework agreement on Active Ageing and inter-generational approach: Final implementation report. This report provides a more detailed account of European and national social partner social partner actions taken to implement the agreement.

to jointly raise awareness of age management and to develop proposals and monitor their implementation.

In **Latvia**, the Free Trade Union Confederation was part of an EU funded project initiating the implementation of the social partner agreement which emphasises the importance of prevention measures, ongoing training, and the protection of older workers from layoffs.

In **Poland**, a social partner agreement on active ageing was signed in 2020 by the national tripartite body. It focusses on improving working conditions, promoting health in the workplace and ongoing skills development.

In **Belgium**, Collective Agreement 104 dating back to 2012 was designed to encourage companies to develop employment plans for their present and future older workers to increase the effective age of retirement. The Agreement suggested a non-exhaustive list of initiatives which employers could use in drawing up an annual 'company employment plan for recruiting and/or retaining 45+ year-old employees'. These include: the recruitment of workers above the age of 45, ongoing training and competence development, mid-career guidance, internal redeployment, adapting working hours and conditions to meet the needs of older employees, preventing, and remedying physical barriers and recognising acquired competences (experience).

In October 2016, the social partners of the chemical sector in **Belgium** launched a sectoral collective Agreement to create a 'demographic fund'. Companies are required to contribute an amount equal to 0.30% of their payroll to this fund. In return, they receive financial support from the fund if they design and implement an action plan at company level (and endorsed by the social partners at company level) aimed at making work manageable for ageing workers. Actions eligible for fund support include work-related actions (such as age-based leave, adapted task packages, etc), health-related actions (fitness, ergonomics, offering healthy food, fruit etc.), competence-related actions (knowledge management, internal diffusion of skills, training), and career-related actions (e.g., regular career talks). By mid-2022, about 370 companies had launched an action plan drawing on such funds.

In **Germany**, the collective agreement on working life and demographics in the chemical sector dating back to 2008 provides financial support for company based initiatives aimed at analysing company demographic profiles and challenges; age-related work design and work organisation; age-appropriate working time flexibility; strengthening workplace health promotion; encouraging continuous professional qualification and the transfer of experience and the implementation of family friendly HR policies.

In **Finland**, the technology industry agreement includes a clause stating that the employer and workers aged 58+ should discuss measures to help the older workers continue their employment. This clause was introduced in 2017 and has been renewed in all agreements since. A publication has been developed with examples of such measures (Metalworkers' union, Technology Industries of Finland, Trade union PRO, 2013). The government initially gave social partners the responsibility to formulate a shared proposal on measures to increase the employability and retention of older workers. However, in November 2020, the social partners reported that they were unable to agree on a shared package of measures, leading the government to formulate its own set of initiatives.

In **France**, from 2008-2017, legislation stipulated that companies with more than 50 employees must negotiate measures on the employment of older workers in at least three of the following six areas of action: recruitment of older workers, anticipation of professional career development, improving

of working conditions and prevention of arduous working conditions, development of skills and qualifications and access to training, organisation of end of career and transitions to retirement and transmission of knowledge and skills. Since 2017, this field of discussion is voluntary in company level agreements.

In the **Netherlands**, there is the possibility for social partners to reach 'generational pacts'. In collective bargaining, unions often propose the use of 80-90-100 schemes (80% of work, 90% continued payment and 100% of pension accrual). In situations where 5 employees elect to work one day less, a younger person can be recruited on a permanent contract. In 2018, 15% of collective agreements included some type of generational pact. The three employer organisations, AWWN, VNO-NCW and MKB published '*Talentgids*' as a guide for measures in collective agreements to help retain talent. One focus is on encouraging working longer by investing in health and ongoing training.

The 2017 tripartite commitment for medium term concertation agreement in **Portugal** calls for strategies to support active ageing. The 2022 medium term agreement on the improvement of income, wages and competitiveness sees to create incentives to return to the labour market, allowing the cumulation of unemployment benefit with salary paid by an employer.

*Omställningsstöd* is a grant established in 2020 providing transitional support to employees in **Sweden** aged 27-62 with the objective of incentivising mid-career re- or upskilling. The grant is a result of social partner negotiations on changes to the Employment Protection Act. It enables a worker to receive up to 80% of their salary and do shorter studies. The studies should be to strengthen the workers position on the labour market, ideally to enter a sector with labour shortages. Additionally, there are special provisions for workers above the age of 40, allowing them to participate in longer educational programs to facilitate additional re-skilling. (CSN, 2023a)

A number of sectoral and company collective agreements include measures supporting the retraining and reassignment of older workers to different roles in the organisations if they are no longer able to perform their previous tasks (e.g. air traffic controllers in Slovenia).

## Incentives and funding

Four countries reported measures incentivising either companies or employees directly. The **Czech POVEZ II** for instance, which is co-financed by the ESF, seeks to increase the adaptability of the workforce to the changing labour market situation, fights against its lack of flexibility due to the mismatch between the skills and qualifications demanded and offered, and tries to increase employers' willingness to invest in employee education (especially for the 55+). As part of the project, employers receive a contribution to the education of their employees and reimbursement of their wages for the duration of the training.

Similarly, the **German** Improvement of the Chances for Qualification Act (*Qualifizierungschancengesetz*) intends to improve opportunities for qualification and for more protection in unemployment insurance by government subsidies for the payment of further training costs and wage subsidies for the training periods. Subsidies are linked to co-financing by the employer and the amount depends on the size of the company (BMAS, 2021). Employees shall have access to further training funding regardless of their qualifications, age and company size if they have a need for further training as a result of digital structural change or are otherwise affected by structural change.

Two **Dutch** schemes also look to implement their goals by incentivising employers' organisations, industry associations and enterprises. The Expedition scheme (*Expeditieregeling*) gives an impetus to the broader application of scientific and practical knowledge in the field of Sustainable Employability (DI) and Lifelong Development (LLO). Organisations can apply for a grant to implement workplace experience with the focus on improving employability. In the MDIEU, on the other hand, organisations can receive subsidies for promoting sustainable employability and contributing to people reaching their retirement age.

## Enhancing digital skills of the older workforce

While Eurofound correspondents reported many initiatives of boosting skills for all workers or the elderly population in general, in this section we only focus on initiatives that are explicitly targeting the older workforce.

A social partner initiative in **Austria** called work&age (*Arbeit&Alter*<sup>22</sup>) consults companies and presents how to provide their employees with qualification and training and discusses how further training could be designed: for example, by a company setting the explicit goal that "both older and younger people should be well versed in the new technology" and not only training employees on new machines themselves, but also explaining the technologies behind them; or the mentoring programme "*Young and Old*", in which younger employees explain apps to their older colleagues and experienced older colleagues lead the younger ones through situations with customers. The webpage also provides successful case studies of Austrian companies.

*Digital Skills for 55+* provided by the **Cyprus** Productivity Center (KEPA) for people, and especially workers aged 55+ free of charge is found within the framework of the National Digital Skills Action Plan (2021-2025). It is provided by the 'Cyprus Recovery and Resilience Plan 2021-2026'.

Training programmes for unemployed and private sector employees established in 2023 aims to train private sector employees in digital, environmental and financial literacy in **Greece**. Combined with a reform of the national lifelong learning system, the investment improved the delivery model of upskilling and reskilling programmes, as well as the skills intelligence tools used to forecast skills needs. Although not explicitly mentioned, older workers are an important target group in this regard.

**Spain's** National Plan for Digital Skills (*Plan Nacional de Competencias Digitales*<sup>23</sup>) aims at ensuring that all citizens, with emphasis on some specific groups at greater risk of digital exclusion, have basic and advanced digital skills. It explicitly mentions the need to provide digital skills training for older workers in the public sector who will be retired within the next 10 years.

The **Finnish** Service Centre for Continuous Learning and Employment SECLE has in spring 2022 channelled €15,8 million to 76 projects, out of which 33 were promoting lifelong learning in the context of green transition and digitalisation (JOTPA, 2022). For example, the JODY-project (*jatkuva oppiminen digitalisoituvassa yhteiskunnassa / continuous learning in a digitising society*) offers modular courses in digital skills for different levels. The courses are free of charge and run in the region of Oulu. No specific target groups are named for the training, but older workers were

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<sup>22</sup> [Companies | Arbeit&Alter \(arbeitundalter.at\)](https://www.arbeitundalter.at/)

<sup>23</sup> <https://portal.mineco.gob.es/es-es/digitalizacionIA/Paginas/plan-nacional-competencias-digitales.aspx>

mentioned to be an important group availing of this service<sup>24</sup>. The organisation was founded in 2021. One of its objectives is improving the employment objectives of elderly employees.

**France** has – as other EU Member States – many initiatives and national strategies on digitalisation and digital skills. The DIG-AGE+ EU programme aims to give professionals aged 50+ (qualified or less experienced) the opportunity to acquire the digital skills needed to be more efficient and effective in their work.

The **Croatian** Employment Service (CES) is encouraging lifelong learning and training among the working population to facilitate inclusion in the labour market. CES is implementing a measure entitled ‘education of unemployed persons and other job seekers’, which aims to enable participants to acquire new competencies and find employment. The employment service is targeting people above 50, who need to increase their basic digital skills, and train them to improve their employability. In addition, the **Croatian Recovery and Resilience Plan** will support the re- and upskilling of employed and unemployed people, including digital skills. The plan aims to enable greater participation of unemployed and employed people in lifelong learning, with an emphasis on acquiring skills related to the green and digital transitions.

The National Strategy for Digital Competencies of **Italy** (*Strategia Nazionale per le Competenze Digitali*<sup>25</sup>) aims to implement a system of interventions and initiatives that promote the replication of effective practices, develop digital skills at different levels, and integrate the resources and opportunities available in the territory. Among the 24 actions of the plan some are specifically related to digitisation of the elderly and disadvantaged groups. Action 10 (Pathways to "Skilling – Reskilling") is directed at mitigating the digital divide that disadvantaged groups, including adults above 55 years who face hurdles in job market entry, experience. The proposed interventions are focused on fostering the development of sophisticated skills amongst disadvantaged individuals and citizens via digital and IT literacy training.

**Luxembourg** National Action Plan for Digital Inclusion<sup>26</sup> presents the concerted approach to address varied and manifold challenges. The government has devised this action plan to promote the inclusion of all citizens in the ongoing digital transformation to combat the negative effects of the digital divide on society. Elderly people are one of the target groups, though no specific focus is put on older workers (rather least skilled workers, unemployed, people in low incomes, migrants).

**Malta:** eSkills<sup>27</sup> is a government entity focused on improving digital skills. Their National eSkills Strategy calls attention to the retention of workers (eSkills Malta Foundation, 2018) – not, however, specifically targeting older workers – rather, upskilling in ICT for the retention of workers more generally (eSkills Malta Foundation, 2018, 2022).

The Maltese National Strategic Policy for Active Ageing 2023-2030<sup>28</sup> specifies initiatives for the older population with the objective to raise awareness of the importance of digital competence on

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<sup>24</sup> <https://meripohjolanopistopiiri.fi/2023/04/>

<sup>25</sup> <https://repubblicadigitale.innovazione.gov.it/assets/docs/Piano-Operativo-Strategia-Nazionale-per-le-competenze-digitali.pdf>

<sup>26</sup> <https://digital.gouvernement.lu/dam-assets/publications/document-de-reference/plan-national-inclusion-numerique-2021/EN-Plan-daction-inclusion-numerique-2021.pdf>

<sup>27</sup> <https://digital-skills-jobs.europa.eu/en/organisations/e-skills-malta-foundation>

<sup>28</sup> <https://activeageing.gov.mt/wp-content/uploads/2023/04/NSPActiveAgeing2023-30.pdf>

wellbeing in later life to accelerate the take-up of computer hardware and online access amongst older persons. These included widespread IT courses targeting older persons who are less than digitally literate and competent in digital technologies. The development of centralised active ageing websites with basic IT information and tutorials as how to stay safe online is a complementary measure. Furthermore, the strategy aims to improve internet accessibility for older persons with lower income.

The **Slovakian** Ministry of Investments, Regional Development and Informatisation presented a strategy with specific measures to address the shortcomings identified by the indicators of the Digital Economy and Society index published by the European Commission (DESI<sup>29</sup>). The initiative is based on *the strategy for the digital transformation of Slovakia* by the year 2030 and a related *action plan*. One of the short-term strategic goals is to retrain the workforce, especially the "generation 45+" for the digital economy, to introduce a financial support system of the lifelong learning and increasing digital skills. Indeed, the National Project Improving the Digital Skills of Seniors and Vulnerable Groups *Zlepšovanie digitálnych zručností seniorov a ohrozených skupín vo verejnej správe*<sup>30</sup>) focuses on creating conditions for increasing digital skills of the population and mitigating negative impacts of technology and digitisation on society.

## Other initiatives addressing employability and skills

Other initiatives reported by Eurofound correspondents include an **Estonian scheme**. Since 2015 people in retirement age can register as job seekers in the Unemployment Insurance Fund. This grants access to a limited selection of labour market measures. including labour market training, support for acquiring qualifications (reimbursement of related fees), apprenticeship, work trial, support for starting as an entrepreneur and supporting entrepreneurship (reimbursement of training expenses, individual counselling, mentorship and participation in mentoring clubs), adjustment of work environment and equipment, use of technical aid necessary for working. These measures are financed with co-financing from the ESF. Additionally, all jobseekers (including those in retirement age) have access to career counselling and career information, job mediation and job search counselling. Social partners were involved through participation in the tripartite Advisory Board of the Unemployment Insurance Fund.

In a similar vein, **Malta's National Employment Strategy**<sup>31</sup> has a dedicated section on active participation of the elderly in the labour market also discussing employment services for older workers (p.92) establishing three policy measures: i.) employment services should consider the diversity of older workers as well as specific features which age imposes on their career paths., ii.) managers should be adequately trained in order to meet the requirements of older workers and minimise premature exit from the labour market and iii.) employment services should tackle unemployment amongst individuals aged 50 years and over acknowledging that they are highly susceptible as they tend to be either under-skilled or over-skilled given the jobs in demand.

**"A good employee has no age"** (*Dobry pracownik nie ma wieku*<sup>32</sup>), funded by the **Polish** Ministry of Family and Social Policy, aimed to increase the chances of pensioners on the labour market by

<sup>29</sup> <https://digital-strategy.ec.europa.eu/en/policies/desi>

<sup>30</sup> [https://digitalnakoalicia.sk/2022/09/03/zlepsovanie-digitalnych-zrucnosti-seniorov-a-ohrozenych-skupin-vo-verejnej-sprave2/#pll\\_switche](https://digitalnakoalicia.sk/2022/09/03/zlepsovanie-digitalnych-zrucnosti-seniorov-a-ohrozenych-skupin-vo-verejnej-sprave2/#pll_switche)

<sup>31</sup> <https://sustainabledevelopment.gov.mt/wp-content/uploads/2021/10/Employment-Policy.pdf>

<sup>32</sup> [Projekt „Dobry pracownik nie ma wieku” | WORTAL \(praca.gov.pl\)](#)

providing new financial instruments supporting the employment of this group and changing the stereotypical perception of "working seniors" as low-value workers. The testing of the support system for people of retirement age concerned both the acquisition of seniors willing to work and the development of a system of financial incentives for employers employing pensioners.

The **Swedish** government appointed a so-called **delegation for the senior workforce** in 2018 (*Delegationen för Senior Arbetskraft*<sup>33</sup>), which was tasked with firstly promoting older worker rights and combatting ageism in the labour market and secondly, with promoting the use of older workers skills and upskilling. The delegation finished in 2020 with a final report including some suggestions on how to reach these two objectives. They established that older workers in Sweden generally want to work longer but have an increasing desire for more leisure time.

**Slovakia** ran a couple of ESF-funded projects between 2015 and 2023 addressing (older) jobseekers. "**We want to be active on the labour market**" (*Chceme byť aktívni na trhu práce (50+)*<sup>34</sup>) looked to improve the position of disadvantaged jobseekers, improve employment services for disadvantaged job seekers with the focus to increase their employability and employment prospects via the provision of financial contributions to support job creation.

Finally, the Multilevel national coordination **project of active aging policies** in Italy (*Progetto di coordinamento nazionale partecipato multilivello delle politiche sull'invecchiamento attivo*<sup>35</sup>) commissioned by the Department for Family Policies, includes many regional projects with a focus on work and labour market participation in older ages.

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<sup>33</sup> <https://seniorarbetskraft.se/wp-content/uploads/2020/11/Sammanfattning.pdf>

<sup>34</sup> [We want to be active in the labour market \(50+\) | Partnership Agreement \(gov.sk\)](https://www.gov.sk/Assets/Content/2020/06/14/2020_06_14_We_want_to_be_active_in_the_labour_market_(50+)_-_Partnership_Agreement.pdf)

<sup>35</sup> <https://famiglia.governo.it/it/politiche-e-attivita/invecchiamento-attivo/progetto-di-coordinamento-nazionale/notizie-progetto-invecchiamento-attivo/>

## Reintegration after unemployment or sick leave

Job loss or sickness among older workers can be synonymous with long spells of employment precariousness or definite exit from the labour market. Reintegration into the labour market of older unemployed or after long-term (sickness-related) leave is therefore a key element in keeping older workers engaged. It is also one of the more challenging aspects related to sustainable work. While substantial progress has been made in extending working lives overall, severe problems remain in bringing older unemployed back to work based on an analysis of five European countries<sup>36</sup> (Konle-Seidl, 2018, p.371). Canadian researchers classified different reintegration processes outlining the large spectrum of workers' experiences of occupational repositioning (blocked, downgraded, and sustainable) and highlighting the importance of returning to "qualified, decent, sustainable work" (Fournier et al., 2018)

To facilitate those that either don't find a job or are unable to continue working due to disability or invalidity, governments usually focus on reintegration measures or provide benefit systems to support early exit. In this section we focus on re-integration of unemployed and return-to-work measures after long-term sickness.

### Reintegration of older (long-term) unemployed

Active labour market policies supporting the re-integration of older workers include upskilling and training measures and subsidised employment (either through wage support or partial coverage of social security benefits by public authorities). Such measures can either be targeted at older workers or be part of general active labour market policy packages (or aimed at specific vulnerable target groups). Both national and EU funds are used to support such measures. Subsidy programmes not only differ in relation to their degree of targeting (also the age range covered), the type and level of subsidy available, but also regarding the extent to which requirements to maintain employment contracts beyond the subsidy period (to avoid revolving door effects).

Since prevention is increasingly recognised as being more effective than cure, some Member States are offering employers support with ongoing up- and re-skilling or transition support to enhance employability and rapid job to job transition.

The delivery of active labour market policy measures forms part of individual action planning particularly for long-term unemployment, which can also include other measures to support labour market integration (advice and counselling, assessment of informal learning among others).

### Subsidies for recruiting older workers

Many countries provide wage-cost subsidies to employers recruiting vulnerable groups and long-term unemployed. In some cases, these are specifically aimed at older job seekers, and many specify a minimum contract duration to be eligible for the subsidy. Fewer explicitly require the maintenance of the employment contract for a minimum period following the supported phase. Such support is offered because of evidence demonstrating that once unemployed, older workers find it significantly more difficult to find new employment.

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<sup>36</sup> AT, DE, FR, NL and NO



Subsidy schemes involving a waiving or reduction of social security contributions for the recruitment of workers over 45 are available in **Portugal** (in the latter for those unemployed for more than 25 months). Similar schemes are available in **Czechia**, and **Flanders** for the recruitment of workers over 55 and 60 respectively. In Flanders, a higher level of subsidy is available for the recruitment of over 62-year-olds.

State contributions to subsidise wage costs are available to employers recruiting workers over 45 in **Luxembourg, Romania and Spain**, over 50 in **Austria, Poland and Slovakia**, over 55 in **Bulgaria, Finland and Greece**, over 57 in **France** and over 60 in **Czechia**. In **Lithuania**, subsidies as well as additional support with digital skills training is available for the recruitment of workers over the age of 54. In Spain, a higher level of support is available for the recruitment of women over 45 into sectors where they are under-represented.

A more limited number of schemes explicitly seek to combine the recruitment or retention of older workers with the recruitment or mentoring of younger labour market entrants.

In **Czechia**, the ESF co-financed **FLEXI project** – among other things offers recruitment subsidies to employers recruiting inexperienced workers if their training and mentoring will be carried out by an older worker who will reach retirement age within 3 years and who is at risk of redundancy. Support is also available for employer recruiting workers (including those over 60) in job sharing arrangements.

In **France**, a '**generation contract**' scheme in place between 2013 and 2017 allowed companies with less than 300 employees to benefit from €4,000 per year for a period of three years if they recruited a worker under 26 on an open-ended contract while retaining an employee aged 57 or over. Over 4.5 years, 66,932 applications were accepted, but the scheme was discontinued as it was considered of limited added value by the Court of Auditors.

## Other re-integration measures

In recognition of the fact that perceptions about the ability of older workers to adapt to new situations and learn new skills can contribute to discrimination in recruitment, the Ministry for Social Affairs in **Denmark** supported a social campaign in 2019 aimed at highlighting the contribution of workers 50+ to the labour market and to dispel negative perceptions about their motivation and adaptability. Denmark also has a so-called **Pool to support unemployed workers over the age of 50**<sup>37</sup> which resulted in the employment reform of 2014. The purpose of the pool is to prevent long-term unemployment for people over 50, and to get long-term unemployed older workers back into work. Institutions eligible for funds are job centres (part of the municipalities) and unemployment insurance funds who can apply for support of projects focussing on the clarification of competencies, upskilling and internships at business. This can include among other the following elements:

- **Early interviews and clarification process:** Newly employed seniors who are assessed in risk of long-term unemployment, early interviews and clarification procedures must be offered in the project.
- **Clarification of competences** and help with job hunting: Many unemployed people in the age group do not have paper on their competences and need help to put into words what

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<sup>37</sup> [Pulje til særlig indsats til ledige over 50 år \(star.dk\)](#)

they can contribute to the labour market. Strengthening the unemployed person's belief that there is a need for them on the labour market.

- **Focus on upskilling and business development:** For the target group, which is assessed to be at risk of long-term unemployment, advanced offers for upskilling and business-oriented efforts can be relevant efforts, e.g. for unemployed people who wish to change industries.

Between 2015-2023 an **ESF programme** was **opened in Estonia** to fund projects supporting the return to the labour market for people with reduced competitiveness. One of the target groups was people in the 55+ age group. Several projects specifically addressed older job seekers. An example is a project “New opportunities for older age job seekers”<sup>38</sup> (*Uued võimalused vanemaelistele tööotsijatele*) implemented between 2020-21. Project activities centered around work clubs and work-related trainings. The target group was subject to an individual approach based on the specific situation, needs and abilities of each unemployed person, and each job seeker was brought to the labour market based on an individual action plan developed in collaboration with the club leader, career counsellor and regional coordinator (evaluated by Melesk & Preegel, 2022).

Two schemes were reported in **Hungary**: the **public works scheme**<sup>39</sup> with the task of the PES to activate long-term unemployed people, especially those with low education and no professional skills. This option is particularly popular within the 55+ age group. The income under public employment is higher than the amount of the social/unemployment benefit, but lower than the lowest wage on the primary labour market. Related to this was the programme called **Road to the Labour Market** (*Út a munkaerőpiacra*), which run from 2015 to 2023. It targeted jobseekers and inactive people, especially those with low educational attainment, and supported their integration into the open labour market, as well as to facilitate the transition from public employment to the competitive sector for those who were able and willing to work in the competitive sector. An evaluation of the programme found that young jobseekers under 25, older unemployed over 50 and long-term unemployed faced significant disadvantages in the Hungarian labour market and that these target groups needed special support and services. (Bördös et al., 2019).

## Return from sickness or disability

Several Member States have practices in place that facilitate return to work after long-term sickness or indeed to prevent long-term sickness from occurring. The **Austrian fit2work**<sup>40</sup> scheme aims both at prevention and remediation. The scheme was introduced at the national level in 2011. It provides a free-of-charge consulting service (including case management, if opted for) for employees whose job is endangered due to health problems or for persons who have difficulties finding employment due to a health condition. The programme is open for all ages, and not explicitly targeted towards older workers, even though the majority of concerned persons is found among older age groups. The programme is open for both individual workers and unemployed persons, as well as for companies.

Focussing specifically on the older workforce, the NEC contribution from **Germany** reveals that since the past 25 years, businesses, groups, and government organisations are eligible for integration grants for 36 months to be spent on handicapped or long-term jobless individuals over 50. With this national

<sup>38</sup> [Eaui | New opportunities for older jobseekers](#)

<sup>39</sup> [kozfoglalkoztatas.kormany.hu](http://kozfoglalkoztatas.kormany.hu)

<sup>40</sup> For more information see [fit2work.at](http://fit2work.at)

policy, integration grants are given as salary cost subsidies to entice firms to recruit people who they would not be able to recruit due to a lack of finances. This measure also incentivises firms to recruit those facing difficulties finding employment due to advanced age.

**Denmark** has a policy implemented at the national level, titled the **Job Clarification Process**<sup>41</sup> which was implemented in 2014. While focussing on older workers who are on sick leave, this measure aims to guarantee that employees no longer eligible for sick leave reimbursement return to the workforce after prolonged sickness. By customised, holistic assessments, the policy attempts to ascertain the most effective way for the employee to resume work. Alternatively, it assesses whether an early retirement is required. Examples of interventions implemented to facilitate the return-to-work process include upskilling, mentoring, or other programmes aimed at enhancing mental and physical well-being when returning to work.

On a smaller scale, **Finland** introduced a regional project from 2021 until 2023 aimed at jobless individuals over 50 seeking help in re-entering the labour market after long-term diseases. Also, for those in this age category motivated to enhance physical, mental, and social working capacities. Besides developing a multidisciplinary work capacity coordinator model and gathering data for the creation of a digital service route, the project also tested various approaches to evaluating and advancing an individual's functional capacity.

Although targeted towards people with disabilities of all age groups, the **Croatian programme of employment rehabilitation** has a particular focus on people of 50 years and older facing challenges in re-entering the labour market due to health challenges. With this national programme introduced in 2013 by the Croatian Employment Service (CES), these people are encouraged to find jobs through vocational rehabilitation which include activities designed to restore the worker's ability to work while maintaining their residual work capacity.

**Slovenia** has multiple policies in place aimed at facilitating return to work for older workers. While the two regional projects **POLET**<sup>42</sup> and **NAPREJ**<sup>43</sup> focus on **preventing long-term sick leave**, the national project ZPZR encourages collaboration between all parties engaged in the return-to-work process. Having been active between 2021 and 2023, the goal of this project was to change the paradigm of vocational rehabilitation into one of the integrated early vocational and employment rehabilitation in the process of returning to work. The integrated approach attempted to increase the employability of those at danger of illness or disability related job loss preventing them from doing their prior employment in the same manner. Since vocational rehabilitation helps persons with impairments stay employed or enhances their chances in the labour market going forward, it is a crucial disability insurance benefit. The project's outcomes should help avoid early retirement from the workforce, particularly for those who have been out of the workforce for an extended amount of time because of illness or disability.

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<sup>41</sup> For more information see [Jobafklaringsforløb \(star.dk\)](https://star.dk/jobafklaringsforlob)

<sup>42</sup> For more information see <https://projekt-polet.si/>

<sup>43</sup> For more information see <https://www.naprej.eu/>

## Enhanced assessment and support for adaptation/retraining

Contrary to facilitating return to work, solely two contributions reported having assessment and support for the adaptation and retraining and these are not specifically aimed at older employees, but rather all age categories. Although aimed at all persons with disabilities and their relatives, between 2019 and 2020, **Bulgaria** had the regional project “**Providing support for inclusion in employment of persons with disabilities.**” The national Patients’ Organisation and the Bulgarian Industrial Association have partnered to initiate a one-year initiative with the aim of enhancing the work opportunities available to those with disabilities. For each person with a disability, an individual assessment is anticipated, upon which consultations regarding improving qualifications through support for inclusion in educational and vocational retraining courses, mediation for beginning a job in front of employers, information about appropriate jobs, etc., will be offered.

The **national policy for professional rehabilitation**<sup>44</sup> in **Germany** has been active for 66 years and providing benefits for involvement in the working world is one of the pension insurance’s primary responsibilities. Through integration initiatives, these benefits aim to preserve employment and earning potential or create new job prospects. Employees no longer able to practise their profession due to health issues are the target audience, yet civil servants are excluded from this policy and employees must have completed a 15-year waiting period. Besides retraining, other assistance includes start-up grants for self-employed activities, vocational preparation, and help maintaining or obtaining a job.

## Preventative and remedial health measures

The continued ability to perform work either in the existing job, or – if necessary – in adapted employment or a different function depends on the health status of the older workers. This can be influenced by workplace factors (physical or psychological strains at work) but are also linked to lifestyle and home environment. Prevention plays an important role here, including through risk assessment at the workplace and the development of appropriate preventative and risk mediating measures, but initiatives may also be needed to adapt a workplace depending on health status or enabling a worker to take up an alternative function they not be able to stay in the same job until retirement age. Similarly, reintegration after (particularly) longer term ill health also has an important role to play in maintaining the labour market participation of older workers.

Specific attention is paid to preventative measures to combat health deterioration. In addition to statutory requirements for risk assessment and preventative measures, collective agreements at sector and company level provide for additional measures such as support for healthy eating, gym memberships, stop smoking supports etc.

A **goodwill agreement** was concluded between the **Estonian peak level** social partner organisations and the Ministry of Social Affairs aimed at making the pension system more sustainable while taking measures to support the extension of working lives. The longer-term strategy includes commitments to develop a system for the prevention of work incapacity and labour market exit during longer term

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<sup>44</sup> For more information see [https://www.deutsche-  
rentenversicherung.de/SharedDocs/Downloads/DE/Statistiken-und-  
Berichte/statistikpublikationen/statistikband\\_rehabilitation\\_2021.pdf? blob=publicationFile&v=3](https://www.deutsche-<br/>rentenversicherung.de/SharedDocs/Downloads/DE/Statistiken-und-<br/>Berichte/statistikpublikationen/statistikband_rehabilitation_2021.pdf? blob=publicationFile&v=3)

sick leave; assistance for workplace adaptations for individuals experiencing health issues and support for career change and evolution.

In 2021, France introduced mid-career check-ups. These are available to workers over 45 (a different age can be set in collective agreements). Social partners at sectoral level are encouraged to reach agreements on the implementation of this measure which would enable the completion of a risk assessment of a specific position given the tasks to be performed and the individual employee's health status. The goal is to raise employee's awareness of the challenges of ageing at work. Based on such an assessment, doctors can make recommendations for the adaptation of the workplace or reorganisation of working hours.

The **Portuguese National Strategy for Active and Healthy Ageing 2017-2025** was adopted but has not yet been implemented. The strategy includes measures for the promotion of active and healthy ageing in the workplace, enhancing access to employment and vocational training, access to flexible working and the adaptation of workplaces where required.

Employers' organisations in Slovenia participate in the development and delivery of an online platform which acts as a space for networking and bringing together actors in the field of active and healthy ageing.

## Conclusions

A viable solution to react to an aging population is to increase employment rates and lengthen working life to support states to finance welfare and social protection systems. This requires foremost a focus on working conditions and career paths that “help workers to retain their physical and mental health, motivation and productivity over an extended working life” (Eurofound 2015, 2019, 2021). Work must become sustainable over the life course.

Keeping the older workforce engaged in the labour market is however a multifaceted and multidimensional endeavour. The working paper aimed at synthesising recent literature on various aspects (push and pull factors, sustainable workplaces, policy measures) with up-to-date contributions from Eurofound’s Network of Correspondents highlighting policies and practices that are currently employed at Member State level.

The first conclusion is that incentives to or barriers for engaging in the labour market up to or beyond retirement age are linked to so-called push and pull factors that either incentivise people to stay on the job or push them out of the labour market. Those are socio-demographic factors (gender, formal education and skills, household composition and health), workplace- and job-related factors (working conditions, income and earnings, time flexibility, discrimination etc.) and factors that are shaped at the country- (and/or regional) level such as the provision of care infrastructure, pension systems and others.

Secondly, measures taken to make workplaces more sustainable mainly focus on economic incentives, the use of new technology, tele- and hybrid work, other HR practices and tackling age discrimination. Regional or country-level policies either target the pension and labour market system by, for instance, increasing the statutory retirement age, penalising early labour market exit or incentivising longer working careers through providing flexible retirement options or enhancing the rights of older workers. Another focus is on improving employability and skills via qualification support, incentives and funding or a focus on digital skills of the older workforce.

Thirdly, it is also important to re-integrate long-term unemployed or older people with health issues into the labour market to avoid disengagement and – consequently – definite exit from work. Several re-integration measures (many working via subsidies to employers) and return-to-work schemes were presented in this working paper.

While all these measures contribute in different ways to increased employment among the older population, systematic evaluations are frequently missing. These would be essential to establish best practices and a hierarchy of impactful policies at Member State level. It would also help to develop holistic employment and work policies for older people. Overall, knowledge and evidence are available about factors that hinder or facilitate extended working careers and policies are implemented to boost older workers’ labour market engagement. However, for a systematic exchange among Member States and the establishment of best practices, coherent evaluations of policy measures at all levels and a more centralised effort among governments, social partners and the European Commission would be desirable.

### Policy pointers

**Stop age discrimination:** Findings underscore the persistence of ageism in employment practices, demanding attention to foster equitable treatment for older workers. Targeted sensibilisation

measures need to be directed both at the company level to management, as well as to the workforce and works councils. Further education institutions should adapt their offers to the specific company and external learning conditions of older employees. Further measures to be taken include the following:

- Addressing discrimination due to age, public awareness campaigns
- Encourage good practices by employers in managing an age-diverse workforce (OECD)
- Work on the company culture – create age positive cultures across and within companies
- Age-inclusive employer initiatives

**Manage ageism at the workplace:** Organisations should focus on efforts to recruit and retain older workers to stay in their jobs and to encourage retirees with an interest of continued work to return. The first includes reviewing recruiting practices to attract older applicants, adjusting screening and interview practices and equipping HR hiring teams (OECD). The second means investing in older workers' skills, incentivising their employment, and intensifying corporate education efforts amid a shifting demographic landscape and increased retirement age. Retention of older workers also requires health strategies to be in place to avoid long-term sickness or early drop-out of the job.

**Consider the age structure when implementing new technology:** ICT practitioners need to consider the age structure of the company when implementing change management programmes and to align the project space, training programmes and system interface design to the needs of the older workers. Older employees should be involved as team members which could help to build positive attitudes towards the adoption of new technology. In order to facilitate the relationship between older workers and new technologies, employers need to introduce upskilling programmes and new forms of work organisation (e.g. Härmä, 2015, Bianco, 2021). The design of training measures should take account of different ways of learning which might be favoured in different generations, particularly as older workers have not engaged in more classroom-based learning for a long period of time. Designing systems of mentorship between older and younger workers can help in knowledge transfer.

**Facilitate and promote transitions and career changes:** Although not an option for all types of older workers, employer-change at higher working age is one means of extending working lives by maintaining health and work ability and improving adverse psychological working conditions (Garthe, 2022). Similarly, career change within the organisation should be considered as a possibility through structured assessment processes where an individual is not able to carry out their existing function until retirement age.

**Rigorously implement policies that have been proven to work and highlight best practices.**

Permanent wage subsidies for older employees can have positive effects for those at risk of early retirement working in sectors with a high occurrence of early retirement. Recruitment subsidies with a commitment to continue employment after a short subsidy period were also found to improve the employment in older age.

**Focus on older job seekers to prevent long-term unemployment in older age.**

Since data show that once unemployed older workers take longer to find new employment, emphasis should be placed on re-deployment within the existing employer or seamless job to job transition with the assistance of early retraining and job search measures, as well as other assistance

where required. Success has been achieved with specific measures to provide targeted support to older workers returning from illness or experiencing chronic illness.

**Reward work and later retirement** by creating public incentive systems that motivate people to remain engaged at work. This includes the facilitation of working beyond retirement age. Systemic incentives to continue working at an older age need to be implemented on policy level but also across sectors and companies with a focus on lifelong learning, skills and employability. Early retirement, on the other hand, should be systematically discouraged. Such measures need to take account of workers having worked in arduous working conditions and those with long employment records to avoid penalising them.

**Encouraging and endorsing paternal leave** as a social policy intervention, which challenges conventional gender norms, can significantly contribute to addressing gender disparities in the workforce. The identification of gender inequalities in the workforce starting early in careers, persisting throughout, and culminating in significant negative consequences close to pension age underscores the critical need to address this issue proactively from the outset of careers. When men take paternity leave, it alleviates the perpetual burden on women as the primary caregivers and challenges the entrenched stereotype that signs caregiving responsibilities mainly to women. Providing parents with the option of extended fathers' leave has demonstrated a substantial increase in fostering gender-equitable attitudes (Tavits et al., 2023). This underscores the transformative potential of social policies in mitigating deep-seated attitudinal biases.

**Increase the access to- and quality of (health)-care services:** Research reveals that a significant number of older workers choose early retirement primarily to fulfil caregiving responsibilities, often exacerbated by limited access to proper (long-term) care facilities. This challenge disproportionately affects women, impacting both older women and those at the early stages of their careers, subsequently hampering their career opportunities. Additionally, the long-term care workforce is undergoing rapid aging, and a significant portion of long-term care workers is engaged in part-time employment, with many citing commitments to child and elderly care as contributing factors (Eurofound, 2022). Enhancing access to formal child and long-term care services therefore has the potential to alleviate these care responsibilities, consequently enabling long-term care workers to dedicate more hours to their professional roles.

**Monitoring and evaluation of policies** is urgently recommended, so that progress can be assessed, and best practices shared among Member States. This should be an in-built feature in policies with the objective of increasing employment in older ages.

**Social partners** can and should play a very active role in keeping older employees working. There are various models that could be and are promoted in some countries such as the 80-90-100 model, where the worker works 80%, receives 90% salary and keeps 100% of the payment to their pension funds. Other areas where a coherent approach is desirable are the following:

- Facilitation of working time flexibility:
- Facilitation of occupational transitions
- Provision of information and career guidance to support job change
- Training programmes and skills development at older ages



**Cooperation is needed at all levels.** Eurofound research has shown that the older workforce needs a holistic approach with close coordination among industry, government, social partners, and educational and training institutions with attention paid to individuals' unique characteristics. Individual circumstances need to be considered, for example by offering tailored bridging mechanisms into retirement for older workers. Appropriate levels of subsidy would need to be available to provide strong incentives and allow sufficient time for people to reskill and move into new jobs.

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